



Pathways to Possibility:

A Ten Year Roadmap to
Expand Economic Mobility
in Massachusetts



About the Special Commission to Study Poverty

The Special Legislative Commission to Study Poverty was established by statute in the Fiscal Year 2022 budget, enacted on September 30, 2021, and completed its comprehensive study between April 2024 and June 2025.

The 34-member Commission was tasked with studying poverty in the Commonwealth and developing recommendations to significantly reduce poverty over the next 10 years. This is the final report of the Special Legislative Commission to Study Poverty. The report, executive summary, and other information about the Commission are available on the General Court of the Commonwealth of Massachusetts website.

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Letter from the Co-Chairs

Dear Reader,

Thank you for your interest in this important report on the state of poverty in the Commonwealth of Massachusetts. In a state that is renowned for its innovation economy in the life sciences and healthcare sectors, higher education prowess, and progressive values, it is important to both name and quantify the significant portion of our population that is living in poverty, struggling to make ends meet, and utilizing government assistance.

We are grateful for the leadership of House Speaker Ron Mariano and Senate President Karen Spilka for prioritizing this work and for appointing us to Co-Chair this Commission based on our history of leading anti-poverty work in our respective chambers. Some highlights of previous anti-poverty achievements include:

- **Lifting the Child Cap on Temporary Aid for Families with Dependent Children (TAFDC):** In 2019, we ended a harmful policy that capped TAFDC assistance based on initial family size, ensuring that every child in families facing deep poverty now receives increased support.
- **Increasing the State Earned Income Tax Credit (EITC) Match:** Over the past decade, we have advocated to increase Massachusetts' EITC from 15% to 40% of the federal amount, secured groundbreaking separate filing for married survivors of intimate partner violence, and continue pushing to raise the EITC to 50%.
- **Establishing a New, Streamlined Child and Family Tax Credit (CFTC):** We passed a universal and immigrant-inclusive child and family tax credit in 2023 that provides increasing benefits per dependent without income limits or caps, making it one of the most generous in the country.
- **Increasing Cash Assistance Through the TAFDC and Emergency Assistance for the Elderly, Disabled, and Children (EAEDC) Programs to Lift Families Out of Deep Poverty:** Since 2021, we've increased TAFDC and EAEDC benefits multiple times—raising TAFDC grants for a family of three from \$593 to \$861 by 2025—while continuing to advocate for higher, inflation-indexed benefits to better support families in deep poverty.
- **Creating a Common Application:** In 2022, we passed legislation that created a Common Application to streamline access to core safety net programs, such as SNAP, MassHealth, cash assistance, child care, housing subsidies, fuel assistance, and other critical benefits.
- **Codifying Universal School Meals:** In 2023, Massachusetts became the eighth state in the nation to make universal school breakfast and lunch permanent for all students. This has led to 12.2 million lunches and 9 million more breakfasts served in the '22-'23 school year compared to '18-'19.

These accomplishments would not be possible without the leadership of Ways & Means Chairs Representative Aaron Michlewitz and Senator Michael Rodrigues, the Speaker of the House and Senate President, and the support of our colleagues. We are also incredibly grateful for the tireless work of advocates and coalitions who help drive the conversations, organize external actions, and meet with legislators to garner support.

It is imperative that we continue to center the needs and experiences of people living in poverty to create a Commonwealth where everyone can thrive. We believe that the work of this Commission will enable us to strive toward that goal each day through intentional policy choices.

It is important for us to note that the 2024 presidential election and the new federal administration has significantly shifted the context for these recommendations. Many were developed prior to the election and have been updated to reflect the new political landscape. The impacts of the federal context are still being understood. However, we have already seen the loss of federal funds and grants that have significantly upended state and municipal budget projections. While the Legislature continues to work to address funding deficits and federal policy in contradiction with our Commonwealth's values, it is important to note that the state will not be able to replace the losses, dollar for dollar.

This context is reflected throughout the report, and it is critical that the recommendations be bold, far-reaching, and designed to benefit as many residents of the Commonwealth as possible. We believe the proposals outlined in this roadmap accomplish this goal, and we urge that these policies and regulatory changes be implemented to significantly reduce poverty in the Commonwealth by 2035.

This report serves as a forward-thinking, ambitious, and comprehensive roadmap to significantly reduce poverty in the Commonwealth within ten years. We believe that the recommendations in this report also provide important safeguards against the harmful policies advanced by the current federal administration. It is crucial that we work collectively to push the boundaries of what is possible and necessary to tackle the root causes of poverty.

Sincerely,



Representative Marjorie C. Decker
25th Middlesex District



Senator Sal N. DiDomenico
Middlesex and Suffolk

Executive Summary

The report presents a comprehensive roadmap to reduce poverty and expand opportunity in the Commonwealth. It is organized into four core action areas, each with vision statements, domain definitions, and detailed recommendations.

The recommendations were shaped by a diverse group of 34 Commissioners from non-profit organizations and state agencies. The Commissioners developed recommendations based on professional experience, public and written testimony, and input from advisory groups consisting of individuals with lived experience of poverty. While Commissioners endorsed the high-level recommendations, specific policy actions were not individually endorsed by every member. This report was also informed by subject matter experts and the policy expertise of the two Co-Chairs of the Commission.

The Commission designed this roadmap to serve multiple stakeholders across the Commonwealth:

- State agencies can implement recommendations within their regulatory authority to inform planning and priorities,
- State legislators can develop legislative agendas based on these findings and,
- Service providers can use this framework to better understand systemic poverty and enhance their advocacy efforts.

In the **State of Poverty** section, we use qualitative and quantitative data to provide a window into populations and geographic areas in Massachusetts that are disproportionately affected by poverty. In the **Root Causes of Poverty** section, we describe the factors and conditions that cause or perpetuate cycles of poverty. Throughout the report, we include **Spotlights** that highlight legislative investments, programs, and policy changes that are innovative, promising, and effective in addressing the root causes of poverty — and on which the full slate of recommendations can build.

The four core action areas of recommendations are organized to demonstrate the complexity and interconnectedness of the factors that make it difficult to navigate through and out of poverty. Through this organization of recommendations, stakeholders can determine where to concentrate resources and efforts.

The action areas are:

- **Access to Essential Support:** The recommendations in this section focus on opportunities to remove barriers to accessing immediate, critical resources such as food, child care, health care, and transportation. This section further focuses on ways to ensure residents can meet basic needs, avoid crisis, and begin a path out of poverty.
- **Stability for Individuals and Families:** The recommendations in this section focus on opportunities to strengthen the conditions that prevent people from falling deeper into poverty by ensuring consistent income, secure housing, and caregiving support.
- **Opportunity for Economic Mobility:** The recommendations in this section focus on opportunities to create long-term pathways out of poverty by expanding access to education, quality jobs, and wealth-building tools.
- **Systems Coordination and Implementation:** The recommendations in this section focus on opportunities to align governance, funding, and service delivery to build a robust infrastructure to support the entities that serve people living in poverty, strengthen data and systems, and improve accountability.

While comprehensive in scope, the Commission recognizes that poverty reduction requires a multifaceted approach and that no single recommendation or policy action alone will eliminate poverty. However, if enacted, the recommendations within this report offer a roadmap that would substantially reduce poverty rates throughout Massachusetts by 2035.

Introduction

Massachusetts consistently ranks among the highest of all states in health care access and health outcomes, educational attainment, investment in life sciences, technology and innovation, and overall quality of life.¹ In the past few years alone, the Commonwealth has adopted public policies that expand health coverage, make community college virtually free for all residents, extend access to early care and education support for lower income families, provide universal free school meals, increase the child tax credit, and more.²⁻⁵ These efforts have made, and will continue to make, our residents and our state overall healthier and more equitable.

Despite consistent progress, economic security in the Commonwealth is still out of reach for many people. As a well-documented determinant of health, poverty and economic insecurity impact people's ability to access nutritious food, safe housing, transportation, comprehensive health care, and more. These conditions directly lead to a higher prevalence of preventable and chronic conditions, like diabetes, heart disease, asthma, mental and behavioral health challenges, and lower life expectancy.^{6,7}

Downstream societal costs of these outcomes are evident across various sectors, including increased demand for emergency health care services, and workforce productivity.⁸⁻¹⁰ In addition, there is ample evidence that expanding anti-poverty programs like social security, refundable tax credits, SNAP, child tax credits, housing subsidies, and more work together to lift millions of people out of poverty.¹¹ When a substantial segment of the population cannot achieve its full potential, their capacity to contribute robustly to the state's economy—as productive workers, engaged consumers, and active citizens—is undermined, thereby impeding Massachusetts' overall economic vitality and long-term prosperity.

The health consequences of poverty further compound across the lifespan.⁶ Nationally and in Massachusetts, children make up the largest age demographic of people living in poverty.^{6,12,13}

Investments in addressing childhood poverty are essential to break cycles of intergenerational poverty. Children growing up in poverty are more likely to have experienced one or more adverse childhood experiences (ACE), or potentially traumatic events that occur in childhood (0-17 years). Living in poverty may itself be an ACE.^{14,15} Research has shown that when children experience frequent, prolonged, or particularly acute adversity in their early years, it can create “toxic stress,” which may permanently affect their brain growth and architecture.¹⁶ Children's brains and bodies may adapt to mitigate and avoid real or perceived threats. People who experience one or more ACE often face developmental delays, poor educational outcomes, and long-term health disparities that perpetuate prolonged economic disadvantage.^{17,18}

Research has also shown that nurturing relationships with parents and other significant adults can prevent toxic stress from occurring in the face of childhood adversity.¹⁹ However, parents' and caregivers' ability to mitigate toxic stress can be compromised when they themselves are under extreme stress. Helping families meet their basic needs can meaningfully reduce household adversity and improve parents' and children's well-being. Reducing families' financial hardships leaves parents and caregivers less stressed, and, in turn, better able to protect their children from stress.^{14,15,17,18}

Investing in programs that reduce childhood poverty, prevent child abuse and neglect, and support children to grow to their full potential can lead to improved health and educational outcomes, enhanced housing stability, economic mobility across generations, and more. These short-term investments ultimately lead to long-term cost savings in the Commonwealth and beyond.^{20,21}

Addressing the interconnected impacts and economic costs of poverty must remain a priority for Massachusetts to build a truly equitable and flourishing future. To address poverty comprehensively, it is essential to holistically consider the interconnected factors that meaningfully shape poverty outcomes, including economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social and community context.⁶

These factors are woven throughout the recommendations in this roadmap, which are intentionally broad-based and comprehensive.

Public investments made across a person's lifespan that address financial insecurity are important because poverty imposes substantial human and economic costs to the Commonwealth and the country.²² We have highlighted examples of such investments from recent years in Massachusetts as *Spotlights* throughout this report. Investing in comprehensive anti-poverty strategies is both a social obligation and a strategic economic imperative that can impactfully lift people out of poverty.¹¹ Such strategies should directly confront the root causes of poverty, expand access to essential resources, and actively promote health equity. These efforts are fundamental to fostering a healthier, more productive, and resilient Massachusetts for all its residents by 2035.

Commission Purpose

The Massachusetts Poverty Commission, established by statute in the Fiscal Year 2022 budget, enacted on September 30, 2021, completed its comprehensive study between April 2024 and June 2025. The Commission was tasked with studying poverty in the Commonwealth and developing recommendations to significantly reduce poverty over the next 10 years (see Commission Charge from Chapter 74 of the Acts 2021 in Appendix 1).

The study examined:

1.

Historical trends in poverty rates in the Commonwealth

3.

Root causes of poverty

2.

Demographic and regional disparities in poverty rates

4.

Effective anti-poverty programs in Massachusetts and other states

State of Poverty in Massachusetts

Despite Massachusetts' reputation for excellence in sectors such as education, healthcare, and innovation, economic prosperity remains out of reach for many residents. Approximately one in ten Massachusetts residents live below the federal poverty line, with many more experiencing economic insecurities while working, caregiving, or studying.²³

Economic hardship in Massachusetts disproportionately affects populations who have historically been excluded from opportunity. These include, but are not limited to:

- Children and youth in under-resourced neighborhoods,
- Older adults on fixed incomes,
- Black and Latine families facing persistent racial wealth gaps,
- Immigrants encountering systemic barriers,
- People with disabilities, and
- Rural residents with limited access to essential services.

This section paints a portrait of the state of poverty in Massachusetts, defining poverty and its characteristics and providing state-specific data to illustrate the impact of poverty in communities across the Commonwealth. The statistics provided are interwoven with the perspectives of those with lived and living experience of poverty, shining a light on the real world challenges faced by economically vulnerable residents in the Commonwealth. In the subsequent sections, we establish the foundation for understanding the systemic, root causes of poverty and make the case for immediate action.

What is Poverty?

Poverty extends beyond technical definitions and income thresholds. For those experiencing it, poverty means daily tradeoffs: choosing between meals and rent, medical care and utility bills, accepting a wage increase and losing critical benefits, or balancing earnings against the cost of child care.

In Massachusetts, where the cost of living is among the highest in the nation, many residents face economic hardship despite not meeting the definition of poverty. These individuals earn just above the eligibility limits for public assistance yet struggle to afford basic necessities like housing, child care, and transportation. Their experience can be characterized not only by absolute or relative deprivation, but also persistent instability, limited choices, and an inadequate safety net.

“Poverty isn’t just not having money.
It’s being told you’re not worth helping.
It’s being treated like your time, your
energy, your kids don’t matter.”

— PUBLIC TESTIMONY
Greater Boston hearing, 2024

While some experience poverty as a temporary setback due to job loss, illness, or caregiving responsibilities, others experience poverty across generations. In all cases, poverty restricts opportunities and alters life trajectories in ways that statistics alone can’t measure. Developing effective solutions requires understanding poverty in human terms, recognizing it as complex conditions involving unmet needs, limited options, and daily compromises that undermine long-term stability.

Measuring Poverty: Tools and Their Limits

How we measure poverty fundamentally shapes who receives support. The most commonly used measurement standard is the Federal Poverty Level (FPL), which was developed in the 1960s and is annually adjusted for inflation.²⁴ The FPL, issued by the U.S. Department of Health and Human Services, defines the minimum income threshold a household needs to meet basic living expenses. This standard is generally viewed as inadequate and outdated because it fails to account for:

- Today's rising costs of housing, health care, and child care.
- Geographic variations in cost of living, particularly in high-cost states like Massachusetts.
- Non-cash benefits and tax credits that affect household resources.²⁵

More comprehensive tools have been developed to address these limitations. The Supplemental Poverty Measure (SPM) from the U.S. Census Bureau includes a broader range of expenses and resources, adjusts for regional cost differences, and accounts for non-cash benefits like SNAP, WIC, housing subsidies, and tax credits like the Earned Income Tax Credit (EITC).^{11,25}

The MIT Living Wage Calculator offers localized cost-of-living estimates for every Massachusetts county and several metro areas. With data available for a wide range of household types, from single adults to two-parent families, it captures the diversity of working age households and estimates the income needed for self-sufficiency without public or private assistance. In Massachusetts, for example, a single caregiver with one child must earn nearly \$115,000 a year (about \$55 per hour) to cover basic expenses, over five times the 2025 FPL for the same family.^{25,26}

"The minimum wage in Massachusetts has not kept up with inflation. As cost-of-living soars... even when our participants are working, their wages are not enough to cover living expenses."

— PUBLIC TESTIMONY
Greater Boston hearing, 2024

"Nobody chooses this. We are doing everything we can with what we have, and it's still not enough. That's not a personal failure—that's a policy failure."

— PUBLIC TESTIMONY
Springfield hearing, 2024

The Elder Economic Security Standard Index (Elder Index), developed by the Gerontology Institute at UMass Boston, is a benchmark that estimates the minimum cost of living for older adults—based on household type, housing status, health, and location—to maintain independence and meet basic needs. This measure reveals that many older adults lack sufficient income to escape financial hardship, even if their income exceeds the FPL.^{26,27}

While each measure provides valuable insights, all share a critical limitation – they capture only what can be quantified. Missing from these calculations are the daily realities of economic hardship, the daily stress of juggling bills, the instability of irregular employment, the cost of unpaid caregiving, and the challenges of navigating complex support systems. These experiences significantly illuminate the reality of poverty, even when they remain invisible in official statistics.

Burden of Poverty in Massachusetts

PREVALENCE AND NEAR-POVERTY

In 2023, over 10% of Massachusetts residents lived below the Federal Poverty Line (FPL).²³ For context, the FPL was \$19,720 for a single adult with one child and \$30,000 for a family of four; these amounts fall far short of covering basic expenses in Massachusetts.^{25,28}

This official poverty rate offers only a narrow view of hardship. Nearly one in five residents lived 200% below the FPL.²⁹ These households are often over the income limits for public assistance yet still struggle to afford rent, food, transportation, and child care.

While the statewide poverty rate has declined from over 11% in 2015, progress has been uneven.³⁰ In Massachusetts, four out of five adults living in poverty are in working households, underscoring a growing disconnect between employment and economic stability.²³ In addition, one in eight children and youth in the Commonwealth live below the FPL, placing them at heightened risk for long-term economic hardship.²³ Research shows that roughly one-third of children who grow up in poverty will also experience poverty as adults, highlighting the urgency of addressing childhood poverty to disrupt intergenerational disadvantage.³¹

“The Federal Poverty Level is so far below what actual poverty looks like in Massachusetts.”

— PUBLIC TESTIMONY
Greater Boston hearing, 2024

POPULATION DISPARITIES

Poverty in Massachusetts follows distinct patterns linked to structural inequities and data reveal critical disparities.

Racial and Ethnic Disparities

In 2023, compared to a statewide poverty rate of 7% for non-Hispanic white residents, the poverty rate by race/ethnicity was:



Among Asian residents, the overall poverty rate was over 11%, but this aggregate figure conceals wide disparities within subgroups. For example, poverty rates for Chinese and Vietnamese residents were more than double those for Indian residents.³³ These disparities reflect the enduring effects of migration history, limited language access, unequal educational opportunity, and systemic racism—realities that remain hidden when data is aggregated and Asian communities are treated as a monolith.³⁴

Immigration Status

Immigrants and refugees, especially recent arrivals, noncitizens, and those with limited English proficiency, also experience disproportionately high rates of poverty in Massachusetts. In 2023, 18% of noncitizens lived in poverty, compared to 10% of naturalized citizens and 9% of U.S.-born citizens.³⁵ These disparities reflect compounding barriers to employment, public benefits, and language-access services. The burden is particularly acute for undocumented residents, many of whom remain excluded from critical supports.³⁶ Amid a national climate of heightened immigration enforcement and fear, access to basic resources becomes even more tenuous, underscoring the urgent need for inclusive and protective policies.

"Many of us come to this country thinking that things will be different and that we will be able to get ahead and send something back home. But instead, I see that there are many abuses for immigrant workers. As I said before, I came here with my partner, many of us leave our families behind in order to make better lives for ourselves and our families at home. Upon arriving here, I see that we experience an uphill battle just in order to survive and bring food home to our families."

— PUBLIC TESTIMONY
Springfield hearing, 2024

Gender and Family Structure

Gender and family structure are powerful determinants of poverty in the Commonwealth. Nearly one in three female-headed households with children under 18 live in poverty—more than eight times the rate for married couples with children.³⁷ These households face multiple overlapping challenges, including food insecurity, unstable housing, and limited access to high-quality and affordable child care.^{38–40} The average annual cost of toddler child care in the state is nearly \$20,000, placing a heavy burden on single mothers.⁴¹ Although many single mothers work—often in low-wage, part-time, or unstable jobs—employment alone is rarely enough to ensure economic stability.

Many women also shoulder unpaid caregiving responsibilities: three out of five family caregivers in Massachusetts are employed, and most have had to reduce hours, decline promotions, or take leave due to care demands.⁴¹ Over half report that caregiving has negatively impacted their health or finances. Women of color are disproportionately concentrated in both unpaid and underpaid caregiving roles, earning lower wages while absorbing high economic risk. For example, in Massachusetts, Latine and Black women working part-time earn 55 and 59 cents, respectively, for every dollar earned by white, non-Hispanic men.^{42,43} These gaps reflect the cumulative impact of racial and gender inequities in the labor market.⁴⁴

Age and Disability

Older adults and people with disabilities in Massachusetts face persistent and often overlooked economic insecurity. While nearly 11% of residents over the age of 65 and more than one in five people with disabilities live below the FPL, these figures obscure the full extent of financial hardship.⁴⁵ The Elder Index estimates that nearly \$40,000 per year is needed for an older adult in good health who rents to cover basic expenses and live independently in Massachusetts.²⁷ One in three households headed by an older adult has an income below this threshold.⁴⁶ In 2022, the UMass Boston Gerontology Institute reported that 57% of single older adults in Massachusetts cannot afford basic living expenses, and nearly 300,000 lack the income required to meet their fundamental needs. In addition, 47% of working-age adults with disabilities are employed compared to 82% of those without disabilities, underscoring long-standing barriers to workforce access, reasonable accommodations, and inclusive hiring practices.⁴⁷

Economic hardship often translates into unmet daily needs. A 2025 report from the Greater Boston Food Bank found that 21% of older adults in Massachusetts are food insecure.⁴⁸ In addition, the Genworth Cost of Care Survey reports that homemaker and home health aide services in the state cost about \$87,000 per year, putting in-home support out of reach for those without savings or strong insurance coverage.⁴⁹ Housing costs add another layer of strain: 56% of renter households with a disability are cost-burdened, meaning they spend more than 30% of their income on rent.⁵⁰ These day-to-day pressures reflect a growing mismatch between what people require to age and live with dignity and the availability of affordable, accessible services across the state.

"Disability and poverty are inseparable as they lack access to adequate health care, education, and employment opportunities."

— PUBLIC TESTIMONY
Springfield hearing, 2024

"Seniors relying on Social Security often see their benefits offset by rising rents and the loss of other assistance, complicating their ability to afford nutritious food."

— PUBLIC TESTIMONY
South Coast hearing, 2024



GEOGRAPHIC DISPARITIES

Location significantly influences economic opportunity across Massachusetts. While the statewide poverty rate is 10.4%, this figure masks substantial regional differences resulting from historical disinvestment and unequal access to resources (see Figure 1).⁵¹ Even within cities and towns, poverty concentrates unevenly. Understanding these regional dynamics is essential to developing targeted, equitable solutions that address both visible and hidden forms of poverty.

Poverty (Persons below poverty) for Massachusetts by County

All Races (includes Hispanic/Latine),
Both Sexes, All Ages, 2019-2023

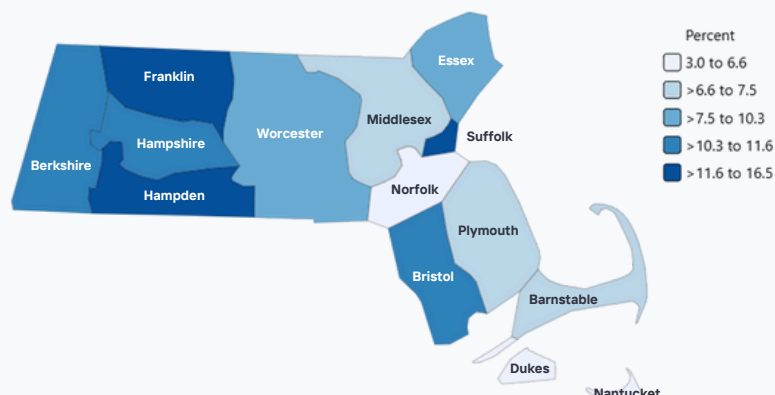


Figure 1 Source: HDPulse: An Ecosystem of
Minority Health and Health Disparities Resources

Urban Centers

Post-industrial cities such as Springfield (25%), Holyoke (24%), Lawrence (18%) face some of the highest poverty rates in the state.⁵² Designated as Gateway Cities, these communities have endured decades of economic decline following the collapse of manufacturing, leading to sustained underinvestment in housing, transportation, and workforce development. They are also home to large immigrant populations and communities of color, many of whom face systemic barriers to opportunity, including underfunded schools, language access gaps, unaffordable housing, and limited access to good-paying jobs.

Rural Communities

Rural poverty is compounded by geographic isolation and aging infrastructure. Rural residents experience challenges including limited access to transit, broadband connectivity, health care services, and employment opportunities. Compared to the statewide poverty rate of 10.4%, the poverty rates in Berkshire and Franklin Counties are 13% and 12%, respectively.³²

Suburban Areas

Suburban areas, though often perceived as more affluent, are also experiencing growing economic strain. In counties like Essex (10%) and Middlesex and Norfolk (8%), poverty rates are at or below the state average, but high living costs leave many households struggling to meet basic needs.⁵³ In Essex County, for example, a single caregiver with one child must earn over \$112,000 annually to meet basic needs—more than five times the federal poverty threshold.⁵⁴ Housing and transportation costs contribute to hidden hardship, particularly for renters, older adults, and families without access to a car.

Neighborhood Variations

Even within cities, poverty concentrates unevenly. This is seen in Boston, one of the wealthiest and most economically dynamic cities in the state. While the city benefits from a strong economy and high-income sectors like health care, education, and technology, its overall poverty rate stands at 18%.⁵⁵ Neighborhood-level disparities are striking: poverty rates range from just over 3% in the South Boston Waterfront to nearly 39% in Mission Hill. Other neighborhoods, including Chinatown, Fenway, and Roxbury report poverty rates well above the city average.

The Root Causes of Poverty

While data can reveal disparities, it often cannot explain why they persist. Many forms of economic hardship, and the communities most affected, remain invisible in our current poverty measurements. Unpaid caregivers, rural residents, and older adults, for example, often face significant structural barriers that official statistics fail to capture. This section examines the systemic drivers behind economic insecurity in Massachusetts.

“We are not broken. The system is.
We just need a chance—and
someone to listen.”

— PUBLIC TESTIMONY
Springfield hearing, 2024

Poverty reflects generations of policy choices and social structures that have systemically limited access to opportunity, stability, and dignity for certain communities. These inequities are not inevitable; they are the product of systems designed to benefit some while marginalizing others. Racism, ageism, ableism, xenophobia, and gender inequity continue to influence legislation, resource distribution, and policy priorities.

The root causes of poverty are intersecting forces that compound hardship over time.⁶ Identifying these systemic factors clearly is essential to build solutions that are not only effective, but transformative.

SPOTLIGHT:

Fair Share Amendment

Passed by voters in 2022, the Fair Share Amendment to the Massachusetts Constitution added an additional income tax on high earners in order to provide the Commonwealth with more revenue for public education and transportation. Fair Share funds have enabled Massachusetts to address some of the root causes of poverty shared in these next sections. Funds have been used for universal free school meals, tuition-free community college, early education grants, fare-free regional transit, and improvements to public transportation infrastructure.¹⁰⁴

Structural Racism and Discrimination

Structural racism continues to shape economic outcomes across Massachusetts. From housing and education to employment and health care, systems operate in ways that advantage white communities while creating barriers for communities of color.

These disparities result from specific historic and current-day policy decisions, including:

- Redlining and exclusionary zoning,
- Unequal school funding formulas,
- Discriminatory lending practices, and
- Biased hiring processes.

These policies have systematically denied Black, Latine, Asian, and Indigenous communities access to stability and wealth-building opportunities for generations. Today, these legacies persist in the form of eviction disparities, segregated schools, underinvestment in public infrastructure, and unequal access to health care, high-quality child care, and transit, resulting in significant racial disparities in wealth and income.

As of 2022, white households in the U.S. held a median wealth of \$285,000, while Black households held just \$45,000 and Latine households, \$62,000.⁵⁶ This means that for every \$100 in wealth held by white families, Black families held only about \$16 and Latine families about \$22. In Massachusetts, Asian American and Pacific Islander (AAPI) households often have higher median wealth than Black and Latine households yet still fall short of white household wealth. Closing the racial wealth gap will require confronting the enduring effects of structural racism and making sustained investments in communities of color to expand and build lasting economic opportunity.

“There are gatekeepers in the system. Sometimes help depends on their bias, not your need.”

— FOCUS GROUP PARTICIPANT
Spring 2025

“Stability is just the starting point. Many of us are starting from a deficit.”

— FOCUS GROUP PARTICIPANT
Spring 2025



Economic and Labor Factors

In Massachusetts, employment does not guarantee economic stability. Many workers, particularly those in sectors like caregiving, food service, and retail, earn wages that do not cover basic living expenses. While the state's minimum wage reached \$15 per hour in 2023, the Massachusetts Institute of Technology (MIT) Living Wage Calculator estimates that a single adult with one child would need to earn \$55 per hour to meet basic living expenses.²⁵ This gap between wages and living costs stems from specific policy decisions and structural shifts that have weakened worker protections, depressed wages relative to productivity, and increased employment precarity.⁵⁷⁻⁵⁹

“Universal Basic Income would help me start a savings account and protect myself — like when I get sick.”

— FOCUS GROUP PARTICIPANT
Spring 2025

“Being able to decide how to use your money is powerful. It gives you control over your life.”

— FOCUS GROUP PARTICIPANT
Spring 2025

Low-income workers, especially people of color and immigrants, face additional structural barriers to accessing stable employment including, but not limited to:

- Discriminatory hiring practices,
- Limited access to affordable child care,
- Inadequate transportation options, and
- Barriers for those with conviction histories.⁶⁰⁻⁶²

Simultaneously, changes in the quality of jobs — defined as jobs with lower pay, lack of growth opportunities, and challenging work conditions — and changes in job type have eroded historical pathways to stability.⁶³ This is especially true for workers without college degrees.

Some ways in which that is measured include:

- Declining union membership,
- Growth of gig and contract work without benefits,
- Reduction in employer-provided benefits, and
- Limited opportunities for advancement.⁶⁴⁻⁶⁶

These conditions reflect systemic undervaluation of care work, part-time employment, and informal labor. Economic inequality in Massachusetts represents more than income disparities — it results from a labor market structure that provides stability and opportunity selectively rather than universally.

Gender Inequity and Unpaid Care Work

Gender-based inequities are deeply embedded in both the labor market and social safety net. Women, especially women of color, disproportionately occupy low-wage, part-time positions with limited benefits, job security, or advancement opportunities.^{41,67,68} Simultaneously, women perform most unpaid caregiving responsibilities for children, older adults, and family members with disabilities.

This essential but largely invisible care work significantly constrains women's economic potential. In Massachusetts, women make up 85% of home care and long-term care workers and 92% of child care workers—roles that are among the lowest paid in the state.⁴¹ Moreover, these critical care roles often lack basic benefits like employer-provided health insurance, with only about one-third of home health workers receiving it. For women of color, who are disproportionately represented in these low-wage professions, these economic vulnerabilities are often compounded, leading to greater financial strain and diminished long-term security.

The COVID-19 pandemic severely exacerbated these existing inequities. Women experienced disproportionate job losses as female-dominated sectors like hospitality, retail, and education faced widespread shutdowns. Simultaneously, school and daycare closures created an unprecedented child care crisis. Many women, particularly mothers, were forced to reduce hours or exit the workforce entirely to manage caregiving responsibilities.

The excessive cost and limited availability of child care continue to restrict women's workforce participation, especially single mothers and low-income families.⁴¹ Many must sacrifice earnings and career opportunities due to caregiving responsibilities. Yet, public systems often treat care as a private obligation rather than a collective responsibility. Without structural changes to how care work is valued, supported, and compensated, gender inequity will remain a significant driver of poverty throughout the Commonwealth.

“Child care shouldn’t be a luxury. If you want us to work, we need somewhere safe for our kids.”

— FOCUS GROUP PARTICIPANT
Spring 2025



Health Inequities and Access Barriers

Health care access and economic security are deeply interconnected. Nearly all (98.3%) of Massachusetts residents report to have health insurance, the highest state health insurance coverage rate in the nation.⁶⁹ And, while most people in the state have some form of health insurance, more than 179,000 Massachusetts residents were uninsured as of 2023, with rates highest among adults aged 19 to 64, as well as Latine, immigrant, and low-income residents.⁷⁰

Even residents with health insurance often encounter fragmented or inadequate systems that delay or prevent needed care.

These barriers extend beyond health insurance coverage and include:

- Provider shortages in rural and under-resourced communities,
- Prohibitive out-of-pocket costs,
- Limited transportation options, and
- A lack of culturally and linguistically appropriate services.

Together, these barriers create additional costs for the state and manifest in negative health outcomes such as preventable hospitalizations, untreated mental health conditions, and poorly managed chronic illness.

While approximately nine in ten MA residents reported having a usual source of primary care, two in five reported having difficulty in accessing care – including getting an appointment at a doctor’s office or clinic in a timely manner.⁶⁹

Additionally, in 2023, nearly half of Massachusetts residents reported that they or their families had challenges affording health care.⁶⁹ In 2023, the average annual cost of health care for a Massachusetts family exceeded \$29,000.⁷¹ Regionally, Metro Boston and South Coast residents reported the highest rates of difficulty accessing care because the doctor’s office or clinic did not accept new patients.⁷² One in five residents in Western MA reported being unable to get an appointment at a doctor’s office or clinic as soon as needed, which was the highest in the state.⁷² As of 2024, 69 of the state’s 351 municipalities had no primary care physician, with many of these underserved areas located in the state’s rural regions.⁷³

Achieving equitable health access requires more than expanding insurance coverage. It demands strategic investment in comprehensive care delivery, improved accessibility, and building trust with underserved populations.

SPOTLIGHT:

Health Insurance Coverage

Massachusetts enacted a comprehensive health reform law in 2006 designed to provide near-universal health care coverage, resulting in the state’s uninsured rate dropping by roughly half in the first year. The Commonwealth still leads the country in coverage, with over 98 percent of residents reporting having insurance.^{106,107}

Housing Instability

Safe, stable, and affordable housing provides the foundation for economic security. However, many Massachusetts residents are destabilized by high housing costs in part as a result of decades of disinvestment in public housing, exclusionary zoning policies, and the erosion of tenant protections.^{74,75} Rising rents, stagnant wages, and extensive waitlists for subsidized units further destabilize households already experiencing economic hardship.

The Commonwealth faces a severe shortage of deeply affordable housing—units accessible to households earning below 30% of the area median income (considered Extremely Low-Income or ELI). Massachusetts only has enough affordable housing for 32% of its low-income households, meaning 441,000 of 652,000 low-income households lack access to an affordable housing unit.⁷⁶ The affordability gap is largest for the lowest income households—nearly 200,000 ELI households are lacking access to an affordable unit. In fact, 44% of all unserved low-income households are ELI, demonstrating the outsized impact on this group who face the greatest gap between market rents and what they can afford.⁷⁶

“Housing is a basic need. Everyone deserves a safe, affordable, and secure home.”

— **FOCUS GROUP PARTICIPANT**
Spring 2025

These challenges reflect a long history of racial exclusion in housing.^{77,78} The legacy of redlining, discriminatory lending practices, and systemic exclusion from homeownership continues to determine where people can live and who gets to build wealth through housing.

“We see so many people who come to us in a crisis, behind on their rent, with an electricity shutoff notice or at risk of eviction. This is not only affecting their economic stability, but their mental and physical health as well.”

— **PUBLIC TESTIMONY**
Greater Boston hearing, 2024

Current patterns of eviction, neighborhood segregation, and unequal access to housing supports require intentional investment in a housing strategy that offers:

- Strategic investment in deeply affordable housing,
- Stronger tenant protections, and
- Inclusive zoning reform.

And, while significant challenges persist, recent investments and policy solutions — as outlined in the 2024 Affordable Homes Act — demonstrate that new pathways forward are possible.

SPOTLIGHT:

Affordable Homes Act

The 2024 Affordable Homes Act (Chapter 150 of the Acts of 2024) provides \$5.16 billion in spending to support the production, preservation, and rehabilitation of more than 65,000 homes statewide over the next five years – the largest investment in Massachusetts history. Key spending authorizations and almost 50 policy changes include an unprecedented investment in modernizing the state’s public housing system, boosts to programs that support first-time homebuyers and homeownership, and incentives to build more housing for low- to moderate-income residents. The Healey-Driscoll Administration released *A Home For Everyone*, a comprehensive housing plan for Massachusetts in 2025.¹⁰⁸

Immigration Status

Immigration status significantly influences economic outcomes in Massachusetts, creating systemic barriers for immigrant and mixed-status households. These barriers affect access to essential resources and protections. As of 2023, nearly one in five Massachusetts residents was born outside the United States, and over 97,000 U.S. citizens live in mixed-status households.⁷⁹

Immigrant communities face multiple challenges to economic security including:

- Limited access to health care,
- Restricted access to housing, education, and workplace protections,
- Exclusion from federal benefit programs,
- Language barriers to services and information, and
- Heightened vulnerability to wage theft and workplace exploitation.^{80–82}

Despite their vital contributions to the Massachusetts economy — particularly in caregiving, construction, and food service—many immigrants remain excluded from systems that support economic stability.⁷⁹ These disparities stem directly from immigration policies that criminalize legal status and deny essential protections. Addressing poverty in the Commonwealth requires inclusive policies, accessible services, and safeguards from enforcement-related harm for all residents, regardless of immigration status.

“The need and fear of people who have lived here for a long time, as well as those who have recently arrived in this country, force them to stay silent in the face of poverty - even when they are abused at work, not paid fairly, not paid on time, or when their employment or hours are cut without any justification.”

— PUBLIC TESTIMONY
Springfield hearing, 2024

Criminal Legal System

The criminal legal system functions as a significant driver of poverty in Massachusetts, with disproportionate impacts on Black, Latine, and low-income communities. From policing to record-keeping, the system creates persistent barriers to economic stability that can last long after incarceration ends.

Massachusetts data reveal stark disparities:

- Black residents are incarcerated at seven times the rate of white residents, and
- Latine residents are incarcerated at nearly four times the rate of white residents.⁸³

A criminal record, even for a minor offense, often results in lasting economic hardship. Nationally, 50% of formerly incarcerated people are unemployed one year after release.⁸⁴ Families impacted by incarceration often experience reduced household income, housing instability, and increased reliance on public assistance.⁸⁵ Children with incarcerated parents may face educational disruptions, trauma, and long-term economic insecurity.⁸⁶

“During incarceration, people lose their jobs and any benefits they have. They make far below minimum wage if they have access to work, and their families lose their income and their support.”

— PUBLIC TESTIMONY
South Coast hearing, 2024

Meaningful poverty reduction requires structural reforms that:

- Reduce unnecessary criminalization,
- Strengthen reentry support systems, and
- Address racial disparities in enforcement and sentencing.

“We need to reduce reliance on policing, prisons, and jails as our primary response to health, mental health, and substance use disorder needs. We need to reinvest in our most impoverished communities, building up access to high quality education, employment opportunities, and healthy housing. We need to improve access, during incarceration, to rehabilitative programming, education, and work opportunities. We need to provide reentry support and set people up for success.”

— PUBLIC TESTIMONY
South Coast hearing, 2024



Nationally, 50% of formerly incarcerated people are unemployed one year after release.⁸⁴

Education

Students in Massachusetts face persistent educational inequities that reinforce cycles of poverty and limit economic mobility. The public education funding model is heavily reliant on local property taxes, a structure that entrenches disparities between communities. In 2024, per-pupil spending in Massachusetts ranged from just over \$9,000 to more than \$51,000, with the highest spending districts located in wealthier, predominantly white areas.⁸⁷ Conversely, districts with the lowest spending levels serve a higher proportion of low-income students, English language learners, and students with disabilities—populations that require more resources and individualized support. These funding gaps frequently mirror racial and economic segregation, resulting in significant disadvantages in staffing, facilities, and access to academic and extracurricular programs.⁸⁸

Educational inequity begins before kindergarten. High-quality early childhood education remains inaccessible to families with the greatest need. Between 2019-2023, only 43% of children in households below 200% of the FPL in Massachusetts were enrolled in preschool, compared to 60% of their higher-income peers.⁸⁹ In the K–12 system, Massachusetts students in low-income districts are more likely to attend schools with larger class sizes, fewer specialized supports, and outdated facilities.⁹⁰ At the postsecondary level, barriers to college access, affordability, and completion disproportionately impact students of color and first-generation students.

Today, access to quality education is still influenced by ZIP code, race, and income. With these systemic disparities, schools are unable to serve their essential role as opportunity creators. As currently constructed, the education system will continue to perpetuate, rather than interrupt, poverty. Similarly, although the Legislature has made significant efforts to decrease barriers to higher education, White and Asian students enroll immediately in college at significantly higher rates than their Black and Latine peers.¹¹⁸ Barriers to higher education and workforce training further restricts economic mobility pathways, particularly for students from historically marginalized communities.

SPOTLIGHT:

Student Opportunity Act

The Student Opportunity Act, Chapter 132 of the Acts of 2019, updated the state education funding system for the first time in a generation. The law increases funding rates for low-income students and for English Language Learners, particularly those in high school. It also requires districts to develop 3-year plans that identify key disparities in student learning opportunities and outcomes and describe how they will utilize evidence-based approaches and strategies to address those disparities. The Student Opportunity Act followed a 2015 Foundation Budget Review Commission Report that found that the Commonwealth was significantly underfunding public schools.¹⁰⁹

SPOTLIGHT:

Grant Programs to Support Early Education and Care

Massachusetts has the second-highest cost of infant care in the U.S., averaging \$26,709 annually—more than a year of public college tuition. To help address this, the state created the Commonwealth Cares for Children (C3) grant program during the COVID-19 pandemic, initially using federal funds and now supported by the state budget. The grants help early education providers cover staffing and operational costs, with extra funds for those serving high-need communities. As of February 2025, C3 has helped expand child care capacity by 45,000 seats compared to Spring 2021.

The Commonwealth Preschool Partnership Initiative (CPPI) provides grants to high-need districts to expand access to quality preschool. These funds support collaboration between public schools and licensed early education programs, helping to extend hours, lower tuition, offer transportation, provide professional development, and support mental health services. Since its inception, CPPI has grown from supporting nine communities in 2019 to 30 communities in 2024-2025. In fiscal year 2025, CPPI helped fund access for over 3,200 children, which is more than three times the number of children served just two years prior.

SPOTLIGHT:

Free Community College

In 2024, Massachusetts expanded the MassReconnect program — offering free community college for residents 25 and older — to a program called MassEducate, which covers community college tuition and fees for all residents without a bachelor's degree. Community colleges saw enrollment increase by 14% in fall 2024 compared to fall 2023. The state's Higher Education Quality and Affordability Commission issued a draft report in June 2025 recommending that the Commonwealth build on its commitment to free community college by implementing evidence-based student success programs and supporting the basic need expenses of low-income students.¹¹¹

Social Safety Net

Public benefit programs designed to provide basic stability during periods of hardship often fail to meet the needs of Massachusetts residents. Many find these systems inaccessible, inadequate, or even destabilizing. Programs such as the Supplemental Nutrition Assistance Program (SNAP), Transitional Aid to Families with Dependent Children (TAFDC), Emergency Aid to the Elderly, Disabled, and Children (EAEDC), and housing assistance often fall short of covering essential needs, particularly in high-cost regions. For example, one in five eligible households are not enrolled in SNAP, despite experiencing food insecurity.⁴⁸ In addition, 75% of all SNAP recipients stated they needed more food assistance, and many relied on food pantries and other community programs to cover their food needs each month.

Some assistance programs are limited by policy choices made at the federal level. For example, SNAP eligibility and benefit levels are set by federal policy. For TAFDC, the state's Temporary Assistance for Needy Families program, Massachusetts does have flexibility in determining who is eligible and benefit levels, but the program has followed national trends. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act fundamentally transformed cash assistance in the United States. This legislation replaced Aid to Families with Dependent Children (AFDC), an entitlement program, with Temporary Assistance for Needy Families (TANF), a block grant with strict time limits, work requirements and state matching fund requirements. Over the past 25 plus years, TANF's impact has steadily eroded nationwide, and Massachusetts's TANF to poverty ratio has followed similar trends.⁹¹

Today's benefit programs create difficult tradeoffs for families. Many must choose between modest wage increases and access to critical support like child care or health coverage, a phenomenon known as the cliff effect.

These challenges are especially acute for:

- Immigrants facing legal restrictions and documentation barriers,
- Caregivers with limited work history,
- People with disabilities, and
- Those with limited English proficiency.

There are, however, promising pilot programs that the Legislature has funded, like Springfield WORKS, that are exploring ways to address the cliff effect. The current safety net system, while providing essential survival support, lacks the cohesion and resources needed to promote long-term economic mobility. Without comprehensive reform focused on three key principles—accessibility, adequacy, and equity—public benefit programs will continue to fall short of their goal to create pathways out of poverty.

SPOTLIGHT:

Springfield WORKS

This legislatively supported program is piloting a project to address the cliff effect, known as the "Bridge to Prosperity Pilot Program." This pilot aims to rethink the current safety net programs as a means for economic mobility rather than as a "poverty trap." This 3-year program works with a select group of residents in Massachusetts that are receiving public assistance, and once their income increases due to a higher-paying job, and their benefits decrease, they will receive supplemental cash benefits to offset the gap. In addition to cash assistance, participants are receiving career and financial coaching.¹¹²

Intergenerational Poverty and Wealth Gaps

Poverty in Massachusetts often persists across generations due to systemic disparities in wealth, opportunity, and access to resources. Families without inherited assets face compounding disadvantages.

As of 2025, just over half of residents in the Northeastern region of the US have sufficient savings to cover three months of basic expenses.⁹² This reflects widespread financial vulnerability across the Northeast. Without financial reserves or inherited wealth, families are more vulnerable to economic disruption. The limited capacity to invest in education, homeownership, or entrepreneurship further restricts mobility.

These disadvantages are concentrated in neighborhoods that have historically been disinvested in and often remain segregated by race and income.

These communities typically experience:

- Inadequate public infrastructure,
- Limited private investment,
- Restricted access to quality schools,
- Insufficient safe housing options, and
- Unreliable transportation systems.

Research demonstrates that a child's zip code strongly predicts future outcomes, including:

- Adult earnings potential,
- College completion rates, and
- Life expectancy.⁹³

Breaking the cycle of intergenerational poverty requires strategic investments in wealth-building opportunities and neighborhood-level infrastructure that can interrupt these persistent patterns over time. There is an emerging body of evidence, for example, that the impacts of anti-poverty initiatives like the Earned Income Tax Credit may have generational impacts. That is, policies that increase economic resources of low-income families can have economic and health mobility impacts not only among current beneficiaries, but also among the children of the original beneficiaries.

SPOTLIGHT:

Enhanced Tax Credit Supports for Families

In 2023, Massachusetts passed a tax reform package that included:¹¹³

- A Child and Family Tax Credit that benefits an estimated 565,000 families and is the most generous universal child and dependent tax credit in the country.
- An Earned Income Tax Credit (EITC) that increases credit from 30% to 40% of the federal credit.

Transportation

Reliable, affordable transportation is essential for economic mobility, yet access is limited for many Massachusetts residents. Limited transit options create daily obstacles to accessing opportunities for employment, education, health care, social services, and other critical needs.

While Greater Boston benefits from relatively dense service, many rural and Gateway communities have infrequent or poorly connected public transit options. Over 40% of Gateway City residents lack access to high-frequency transit, and many regional transit authorities operate limited schedules that do not align with nontraditional work hours or caregiving responsibilities.⁹⁴ For low-income households, especially those without a car, these gaps restrict opportunity and deepen economic insecurity. Transportation is also a major expense. In many car-dependent areas in the Commonwealth, it can consume 15% or more of income, potentially pushing combined housing and transportation costs above the 45% affordability benchmark.⁹⁵

Transportation burdens fall most heavily on older adults, people living with disabilities, immigrants, rural residents, and low-income families who are

more likely to rely on public transit, face driving barriers, or live in underserved areas. For older adults and people living with disabilities, inaccessible infrastructure and limited paratransit services such as the MBTA RIDE Program can lead to social isolation, missed medical appointments, and reduced independence.^{96,97} Immigrants and low-income workers, particularly those without access to a car, often face long, complex commutes that complicate caregiving and job stability.⁹⁸ In many rural communities, limited or no public transit forces a reliance on cars, yet ownership costs strain low-income households. These transportation deserts, often leave residents with few viable options for mobility. Regional transit authorities, which serve over half the state, have only recently expanded to offer services seven days a week, but some communities are still without evening service.^{99,100} Without accessible, equitable transit, many remain cut off from opportunity and are pushed deeper into poverty.

SPOTLIGHT:

Free and Reduced Transit Fares

Affordable and reliable transportation is critical to accessing employment, education, health care, child care, and daily necessities. Reduced public transit fares have been linked to low-income riders taking 30% more trips, including more trips for health care and social services appointments. In light of MBTA riders reporting that reliability, affordability, and frequency are their top concerns, it is notable that eliminating fare collection has been shown to improve on-time performance. The Legislature has made significant investments in transportation in recent years to make it more accessible, including funding for fare-free RTAs and reduced fares for the MBTA.¹¹⁴⁻¹¹⁷

- Several Regional Transit Authorities (RTAs) across the Commonwealth have eliminated fares, including the following RTAs: Worcester (fare-free since 2020); Merrimack Valley (fare-free since 2022); and Southeastern (temporarily fare-free in 2020 and 2022, fare-free since 2024). All have experienced large ridership gains, with Southeastern RTA's ridership growing 13 to 14 times faster than its two neighboring transit agencies that charged fares. Eliminating fare collection has also improved on-time performance.
- The Massachusetts Bay Transportation Authority (MBTA)'s Income-Eligible Reduced Fares Program was launched in 2024 with the goal of expanding access to public transit. The program offers approximately 50 percent off fares to riders between the ages of 18 – 64 who are enrolled in an approved state assistance program. Fares for all MBTA buses, subway, commuter rail, ferries, and paratransit (The RIDE) are included, making this the first reduced fare program to include RIDE trips.

Process

Poverty in Massachusetts stems from interconnected systems that create advantage for some while excluding others—not from individual choices or isolated gaps. These systems can be reimagined and rebuilt through collective action and structural solutions.

Through this process, the Poverty Commission prioritized:

- Elevating voices typically excluded from policy discussions,
- Grounding recommendations in lived experience, and
- Applying a structural analysis to identify root causes.

The following recommendations emerged through an inclusive process centered on community voice and lived experience.

They address what must change in our systems and policies and how change must happen through approaches that are:

- Accountable to affected communities,
- Equitable in design and implementation, and
- Bold enough to match the scale of the challenge.

Meaningful poverty reduction requires transformative change to the underlying systems that perpetuate economic inequality across the Commonwealth.

Data Collection

Thirty-four (34) Commissioners were selected to join the Massachusetts Poverty Commission to build a diverse and representative body of expertise, and perspectives, including:

- Social and economic drivers of poverty (i.e. transportation, child care, housing, public health, workforce/labor);
- Organizational positionality (non-profit, anti-poverty, or service providers, state agencies);
- Populations (e.g., older adults, young people, immigrants); and
- Researchers/Academics, among others.

The Commissioners began their research by hosting three public hearings to listen to and understand the perspectives of people and organizations experiencing and navigating poverty across the Commonwealth.

The public hearings were held in different geographic areas between May and September 2024 at the following locations:

- American International College in Springfield (5/30/24)
- Cambridge City Hall (6/11/24)
- University of Massachusetts at Dartmouth (9/27/24)

Over 200 individuals and organizations testified or submitted written testimony to the Commission, and these perspectives informed the recommendations in this Roadmap.

The Commission also solicited feedback on its draft recommendations via two focus groups from two Advisory Bodies (from Project Bread and EMPATH) in May 2025. Finally, four subject matter experts — from the Massachusetts Law Reform Institute, the University of Massachusetts Boston, and the Boston University School of Public Health — served as reviewers for this report.

Recommendations Development

The Commissioners were organized into three working groups to consider policy, program, and regulatory solutions to reduce poverty in the Commonwealth.

The three working groups were formed based on a recognition that the root causes of poverty, the services and systems that support people who are living in poverty, and the pathways for economic mobility, have both unique and inter-related opportunities for systems improvement. Commissioners first considered policy, regulatory, systems, and program recommendations within working groups, and then refined them across working groups.

The three working groups and their charges were as follows:

- **Access Working Group:** Identify recommendations to improve access to and reduce barriers for essential services.
- **Existing Services Working Group:** Understand and identify ways in which existing services and programs can better meet the needs of people living in poverty.
- **Exit and Beyond Working Group:** Identify systems and policy changes that will create stronger pathways to income and wealth for people living in poverty.

For the emerging recommendations from each Working Group, members considered the following questions:

- What root causes of poverty does this solution address? What data demonstrates the need? Who will be most impacted by the recommendation and how?
- How does the solution put the onus for change on systems, vs. individuals? How is structural racism reckoned with as a root cause of generational poverty?
- What themes from the testimony informed this recommendation? How have those with lived and living experience shaped your perspectives? How might those most impacted be engaged in solution implementation?
- How can this solution lead to sustainable approaches owned by communities most impacted?

These questions aimed to ensure that Working Groups surfaced solutions that would meet the needs elevated in the research and public testimony and center communities most impacted.

Inclusion Criteria

To effectively guide and prioritize amongst the broad range of ideas and interventions that emerged with the Commission, the following criteria was established:



EQUITY:

Examines a recommendation's potential to reduce disparities across diverse populations, focusing on systemically marginalized groups such as Black, Indigenous, and People of Color (BIPOC) communities, people with disabilities, immigrants, single parents, and rural residents. This approach acknowledges that many individuals face compounded challenges due to intersecting identities, which amplify economic hardships and deepen systemic inequities. Priority should be given to recommendations that confront institutional and structural barriers, build community power, advance fair resource distribution, and promote pathways for long-term social mobility.



IMPACT:

Assesses a recommendation's potential to produce measurable, meaningful, and sustainable short- and long-term outcomes that alleviate poverty. High-impact recommendations substantially improve the quality of life for low-income individuals and families, reduce poverty rates, and promote long-term positive changes in social determinants of health such as housing, education, and employment. Priority should be given to recommendations with evidence-informed strategies and clear metrics for success, ensuring lasting benefits to households and communities over time.



COMMUNITY NEEDS:

Reflects how a recommendation aligns with the expressed needs, lived experiences, and cultural contexts of communities most affected by poverty. Priority should be given to recommendations that incorporate input from individuals with direct experience of poverty, reflect a comprehensive understanding of local challenges, and have strong community support. This approach ensures that solutions are relevant, responsive, and culturally appropriate, fostering trust and long-term impact within communities most at risk for poverty.

Recommendations

The following recommendations reflect the collective insights of Commissioners and community members with lived experience of poverty, including those who participated in subsequent focus groups. Organized into four core action areas, each includes a vision statement, domain definitions, and detailed recommendations to guide policy and practice over the next 10 years.

The core action areas include:



Access to Essential Support

Removes barriers to immediate, critical resources such as food, child care, health care, and transportation to ensure residents can meet basic needs, avoid crisis, and begin a path out of poverty.



Stability for Individuals and Families

Strengthens the conditions that prevent people from falling deeper into poverty by ensuring consistent income, secure housing, and caregiving support. Promotes resilience, protects against disruption, and allows families to plan.



Opportunity for Economic Mobility

Creates long-term pathways out of poverty by expanding access to education, quality jobs, and wealth-building tools. True mobility requires dismantling systemic barriers and investing in people's ability to grow income, build assets, and lead self-directed, economically secure lives.



Systems Coordination and Implementation

Aligns governance, funding, and service delivery to strengthen implementation, improve accountability, and embed community voice in decision-making.

Rather than representing isolated programs or life stages, these core action areas reflect interconnected strategies designed to work in concert, creating lasting and positive change. Together, the recommendations chart a roadmap for a more just and economically secure Massachusetts—one where every resident has the resources, opportunity, and support necessary to thrive.

OTHER STATE MODELS

In 2017, Governor Jay Inslee of Washington State created the Poverty Reduction Work Group (PRWG) via directive which, over several years, created a 10-year roadmap to reduce poverty. In the three years since the plan was finalized, the group leading the efforts, now named the Washington Economic Justice Alliance has taken 270 actions together to implement the 10-Year Plan.



Access to Essential Support

Vision Statement: All Massachusetts residents can reliably access the essential resources they need to live with dignity, achieve economic stability, and fully participate in community life. Support must be trauma-informed, culturally and linguistically responsive, and delivered without stigma, judgment, or punitive barriers.

Basic Needs

RECOMMENDATION

Ensure consistent, dignified access to basic needs by strengthening programs and closing service gaps.

Expand and coordinate access to essential items including food, diapers, hygiene supplies, clothing, school supplies, and fuel assistance. Strengthen and invest in programs like TAFDC, EAEDC, SNAP, WIC, HIP, and school meals, including the staffing and infrastructure that allows the programs to run effectively and efficiently. Maximize eligibility for immigrant households as permitted by law. Permanently expand eligibility for basic needs programs for pregnant individuals.

Why This Matters: Meeting basic needs is fundamental to human dignity and creates stability that enables opportunity. When families have reliable access to essential resources, they can focus on work, caregiving, and overall well-being rather than day-to-day survival. Improved delivery systems for these necessities affirm that every Massachusetts resident deserves to live without experiencing shame or hardship when seeking support.

RECOMMENDATION

Expand and improve access to refundable tax credits.

Strengthen state refundable credits like the Earned Income Tax Credit (EITC) and Child and Family Tax Credit (CFTC). Expand eligibility to include immigrants (such as ITIN filers), unpaid caregivers, younger workers, older adults, and individuals without dependents. Increase investment in outreach and simplified filing assistance to ensure all eligible households receive their full entitled benefits.

Why This Matters: Refundable tax credits ensure households can meet basic needs with dignity by covering essentials like food, rent, and utilities. For older adults, especially those with limited or no retirement savings, expanded eligibility can reduce economic insecurity later in life. These credits rank among the most effective tools for immediate poverty reduction. By strengthening these programs and extending them to historically excluded populations, Massachusetts can significantly improve household financial stability for residents across the state.

“The earned income tax credit changed my life. It’s like a savings tool.”

— FOCUS GROUP PARTICIPANT
Spring 2025

RECOMMENDATION**Establish minimum benefit levels and targeted state supplements for excluded or underserved households**

Develop state-funded minimum benefits and targeted supplements for individuals and families with limited or no federal assistance, including immigrants, older adults, caregivers, and those just above federal thresholds. Adjust annually for inflation and cost-of-living.

Why This Matters: Many individuals and families are excluded from federal aid or receive inadequate support due to outdated eligibility rules. State-funded supplements can effectively bridge these gaps, particularly for immigrant families and low-income households who face systemic barriers to assistance. These targeted supports promote long-term stability and ensure that all residents can meet their basic needs regardless of federal eligibility status.

Child Care, Education, and Skills**RECOMMENDATION****Expand access to affordable, high-quality early education, and after school and out-of-school time programs.**

Increase availability of culturally responsive, year-round care from infancy through school age, including school breaks and summer. Ensure programs support learning, safety, and family economic stability.

Why This Matters: Early education and care supports children's development and school readiness, while enabling parents, especially women and low-income caregivers, to pursue work and other opportunities.

RECOMMENDATION**Support early language and literacy development beginning at birth through 3rd grade, with a focus on under-resourced communities.**

Increase investment in literacy programs that promote evidence-based early reading proficiency across early education and care, school, and community settings. Expand access to high-quality, evidence-based coaching, culturally-responsive, language-rich materials, and family partnerships in historically underserved districts. Equip educators, healthcare providers, and other professionals to regularly assess and support children's language and literacy development starting in early childhood.

Why This Matters: Strong reading skills by third grade are a critical predictor of future academic and economic achievement. Language development begins at birth through everyday interactions that build the foundation for reading and learning. By investing early in environments that nurture language and reading proficiency, we create a foundation for educational success that reduces disparities and benefits students throughout their academic careers.

RECOMMENDATION**Expand access to affordable post-secondary education and student support services.**

Continue to invest in early college pathways, free community college, and campus-based wraparound services to support first-generation, low-income, and historically excluded students.

Why This Matters: Higher education opens doors to economic stability. Eliminating cost and access barriers and offering wraparound services helps historically excluded students complete their education and pursue mobility.

Digital Equity and Access

RECOMMENDATION

Close the digital divide through broadband expansion, skills training, and outreach to underserved populations.

Advance digital equity by increasing investment in programs such as affordable high-speed internet, public Wi-Fi, and digital literacy training, especially for older adults, rural communities, immigrants, and limited-English speakers. Expand access to devices and multilingual outreach to ensure all residents can access services and participate fully in daily life. Build on state initiatives like the Councils on Aging digital literacy programs to increase impact.

Why This Matters: Digital access is essential for education, work, healthcare, and public services. Digital exclusion can compound isolation and limit access to telehealth, benefits, and civic participation, especially for older adults. Barriers like cost, location, or language deepen inequities. Promoting digital equity ensures everyone can engage in civic and economic life.

Health

RECOMMENDATION

Expand access to comprehensive, community-based care across the lifespan.

Remove eligibility barriers and expand trauma-informed, culturally responsive medical, behavioral, and preventive care. Ensure services are accessible for children, older adults, immigrants, caregivers, and underserved communities.

Why This Matters: Health is foundational for full participation in work, school, and caregiving. Equitable, community-based care improves outcomes and reduces disparities for older adults, caregivers, and underserved groups.

Transportation

RECOMMENDATION

Expand affordable and accessible transportation that connects individuals and families to services, opportunity, and community life.

Invest in reliable public transit and flexible local transportation for youth, older adults, caregivers, rural residents, and people with disabilities. Align transit access with key systems like healthcare, education, and employment.

Why This Matters: Reliable transportation connects individuals and families to work, care, and community life. Addressing regional gaps, especially in rural areas such as western Massachusetts, reduces exclusion and enhances access to services and social connection. Older adults and people with disabilities often face geographic isolation and mobility limitations that cut them off from essential services.



Stability for Individuals and Families

Vision Statement: All Massachusetts residents can rely on strong systems that are well-funded, staffed, modernized, trauma-informed, and culturally responsive. These systems promote income stability, prevent displacement, and support long-term well-being, meeting people where they are without shame, blame, or barriers.

Housing Stability

RECOMMENDATION

Expand housing assistance, tenant protections, and the supply of deeply affordable homes.

Increase funding for crucial programs such as Residential Assistance for Families in Transition (RAFT), Massachusetts Rental Voucher Program (MRVP), and shelter capacity. Advance tenant protections such as purchase rights and right to counsel. Expand bond-financed housing with long-term affordability protections, especially for deeply affordable units serving households earning below 30% of the Area Median Income (AMI). Strategies must center historically excluded renters, especially Black, Latine, and immigrant communities, who face disproportionate eviction rates. Prioritize support for low-income individuals and families of color, older adults, caregivers, youth, victims of domestic violence and human trafficking, and people impacted by reentry or gentrification.

Why This Matters: Affordable, stable housing is essential for individual well-being and economic security. Public investment and long-term affordability protections are critical to preventing displacement and crisis.

Homelessness creates significant costs and challenges for the Commonwealth and investing in homelessness prevention resources is essential. When residents lack stable housing, the state faces increased expenses across multiple systems, including emergency healthcare, shelter services, public safety, and crisis response. Unhoused individuals experience worse health outcomes, leading to higher utilization of emergency departments and inpatient care. Children without stable housing show disrupted educational progress, affecting school performance metrics and future workforce readiness.

By investing in affordable housing solutions, Massachusetts reduces these systemic costs while creating stronger communities, improving public health outcomes, and supporting economic productivity across the state.

RECOMMENDATION

Increase supportive housing and rental assistance for those with the greatest needs.

Expand rental vouchers and accessible units for older adults, people with disabilities, caregivers, youth, victims of domestic violence and human trafficking, and multigenerational households. Calculate rent based on net income and reduce administrative burdens that block access.

Why This Matters: Aligning affordability with real income promotes housing stability and reduces benefit cliffs. Tailored support helps close racial, age-based, and disability-related disparities, especially for caregiving and multigenerational households at risk of losing housing.

RECOMMENDATION**Advance structural reforms to increase housing affordability and community control.**

Reform zoning laws and codes to allow multifamily housing and adopt tools like estate transfer fees to fund long-term affordability. Ensure community engagement in planning to prevent displacement and promote ownership.

Why This Matters: Outdated zoning and financing mechanisms limit supply and reinforce segregation. Structural reforms that expand community voice and ownership are essential to long-term housing stability.

RECOMMENDATION**Expand inclusive, low-barrier shelter options.**

Increase culturally responsive shelter capacity for youth, fathers, older adults, LGBTQ+ individuals, survivors of violence or trafficking, justice-involved people, and individuals with disabilities or substance use needs. Design shelters for safety, autonomy, and dignity.

Why This Matters: Low-barrier, identity-affirming shelter options create welcoming environments where all residents can find stability and safety. These accessible approaches ensure that everyone seeking shelter—including those with complex needs or from marginalized communities—receives appropriate support and dignity. By designing shelter systems that respect diverse identities and experiences, Massachusetts can better promote housing stability and community well-being for all residents, particularly those facing multiple challenges.

Income Support and Job Quality

RECOMMENDATION**Strengthen and stabilize core cash assistance programs.**

Tie Transitional Aid to Families with Dependent Children (TAFDC) and Emergency Aid for Elderly Disabled and Children (EAEDC) grant levels to the Federal Poverty Level (FPL) and implement automatic annual funding increases that adjust with FPL changes to maintain consistent support levels.

Why This Matters: Keeping families out of deep poverty is vital to Massachusetts' economic and social well-being. Cash assistance provides a crucial foundation during crisis, caregiving, or unemployment. Inclusive eligibility and adequate benefits help prevent deep poverty, ensuring short-term stability while reducing long-term costs to state systems, improving child outcomes, and maintaining workforce participation when families can meet basic needs.

RECOMMENDATION**Establish a guaranteed income for residents with low or no income.**

Create a guaranteed income program through the tax system that provides a minimum income to residents. Prioritize groups facing persistent economic hardship, including unpaid caregivers, people with disabilities, returning citizens, and older adults on fixed incomes. Ensure residents know about the program and that it is easy to enroll and remain on the program.

Why This Matters: Unrestricted cash in the form of guaranteed or universal basic income (GBI or UBI) puts money directly into the hands of residents of the Commonwealth, allowing them to spend where it is most helpful to them. GBI enables people to meet daily needs with dignity and autonomy, reducing short-term hardship and promoting basic security. A guaranteed income is especially impactful for individuals excluded from traditional cash assistance and offers a stabilizing foundation that allows households to navigate periods of economic stress and age with dignity. Multiple studies show a myriad of better outcomes are achieved for individuals and families.^{102–104}

SPOTLIGHT:

Rise Up Cambridge

Rise Up Cambridge, a \$22 million commitment from the City of Cambridge, provided direct cash assistance to families with children residing in Cambridge who meet certain eligibility criteria including income. Under this program, participating households receive \$500 per month for 18 months. This program was the first and only city-wide cash assistance program of its kind in the United States. Research from the program shows that participants have used their funds to meet basic needs, manage debt, and build savings accounts.¹⁰¹

RECOMMENDATION**Promote living wages and job protection in essential sectors.**

Advance wage, benefit, and workplace protections across caregiving, education, food service, reentry, shelter, and housing sectors. Include paid leave, mental health support, and protections against harassment.

Why This Matters: Low pay and poor working conditions in caregiving, food service, and shelter sectors create chronic instability for workers and communities. Raising standards prevents economic insecurity and reduces turnover in systems critical to public well-being.

RECOMMENDATION**Reform outdated child support policies to promote family stability.**

Implement reforms to child support policies by reducing state recoupment practices and modifying enforcement approaches. Enhance accessibility to modification processes and legal assistance, while prioritizing the needs of primary caregivers, with particular consideration for survivors of domestic violence.

Why This Matters: By reforming child support policies to increase autonomy and dignity for those engaging in the system and ensuring that families receive their entire payment rather than the state recouping a portion, the Commonwealth can strengthen family financial stability, improve child well-being, and create more equitable outcomes for Massachusetts families.

Reentry Stability

RECOMMENDATION**Remove barriers to housing, benefits, and unemployment for people navigating reentry.**

Invest in transitional housing with wraparound supports. Ensure timely reinstatement of MassHealth coverage upon release, with attention to common delays that disrupt access to medications and behavioral health care. Guarantee access to identification and essential documents before release.

Why This Matters: Addressing structural barriers post-incarceration benefits Massachusetts by reducing homelessness, poverty, and recidivism rates. When returning residents have immediate access to essentials, the Commonwealth experiences decreased public safety costs, reduced strain on emergency services, and increased workforce participation.

These improvements particularly strengthen historically over-policed and under-resourced communities, creating more equitable outcomes while enhancing public safety and economic stability across the state.

RECOMMENDATION**Reform the Criminal Offender Record Information (CORI) system by automating record sealing and providing access to legal assistance.**

Support legislation that would reform the CORI system by funding outreach, legal clinics, and education around record sealing.

Why This Matters: Criminal records can block access to jobs, housing, and education for decades. Automating the process and supporting legal access helps break cycles of poverty and racial inequity.

RECOMMENDATION**Establish a coordinated, state-funded reentry infrastructure.**

Create a statewide network offering reentry navigation, housing assistance, benefits access, and workforce support. Provide funding for staffing, training, and technical assistance, especially for community-based providers.

Why This Matters: Successful reentry depends on service coordination, housing access, and employment support. A permanent infrastructure ensures continuity of care and economic stability, especially for aging or caregiving populations.



Opportunity for Economic Mobility

Vision Statement: All Massachusetts residents deserve equitable, intergenerational pathways to build income, access meaningful work, grow wealth, and lead self-directed lives. Achieving economic mobility requires dismantling structural barriers and rejecting narratives that blame individuals for systemic poverty.

Job Standards and Worker Rights in Essential Sectors

RECOMMENDATION

Raise wages, improve working conditions, and protect the right to organize for essential workers across all sectors.

Advance policies that ensure essential workers, especially women, immigrants, and BIPOC individuals, have access to fair pay, predictable schedules, safe conditions protections, paid leave, and job security.

Why This Matters: Many essential jobs across the economy are undervalued, marked by low wages, limited benefits, unsafe conditions, and barriers to organizing. Workers in these roles often face systemic exploitation, especially in sectors disproportionately staffed by women, immigrants, and BIPOC individuals. Raising job standards and protecting organizing rights are key to ensuring mobility and justice for all, not just advancement for a few.

“If I don't work one day, I don't get paid. If I work extra hours, I do not get overtime pay. I see that there are many workplace abuses... many of us leave our families behind in order to make better lives for ourselves and our families at home. Upon arriving here, I see that we experience an uphill battle just in order to survive and bring food home.”

— PUBLIC TESTIMONY
Springfield hearing, 2024

Career Pathways and Employer Accountability

RECOMMENDATION

Expand equitable career pathways to quality jobs.

Expand registered apprenticeships, vocational programs, and training pathways that lead to stable, well-compensated jobs with strong labor protections. Ensure programs are certified, aligned with employer demand, and include guaranteed job placement wherever possible. Define quality jobs as those offering fair wages, benefits, safety, and worker voice. Support inclusive access and completion for historically excluded and marginalized communities through outreach, navigation, and wraparound supports.

Why This Matters: Training alone does not reduce poverty unless it leads to quality employment. Many workers, especially BIPOC individuals, immigrants, women, people with disabilities, and those most impacted by the criminal legal system, complete programs only to enter low-wage, unstable jobs. Career pathways must lead to real jobs with livable wages and protections. Clear standards and job guarantees are essential to lasting opportunity.

Postsecondary and Adult Learning Pathways

RECOMMENDATION

Expand access to foundational education and training that connect learners to stable, well-compensated work.

Invest in affordable, flexible, and community-based education and training, including adult basic education, English language learning, digital literacy, workforce programs, and college support. Prioritize outreach and resources for those excluded from traditional systems, such as immigrants, returning citizens, and older adults. Ensure all programs are linked to stable jobs with fair wages and protections, not just credentials.

Why This Matters: Education can open doors, but it does not guarantee economic stability. For older adults seeking to retrain or re-enter the workforce, flexible and affordable pathways are frequently out of reach. Too often, people complete programs only to find low-wage, insecure jobs. All work, not just credentialled careers, must provide livable wages, protections, and long-term security. Education should be a tool for opportunity, not a prerequisite for economic survival.

Wealth-Building and Financial Justice

RECOMMENDATION

Expand access to wealth-building tools and protect residents from predatory financial practices.

Increase availability of matched savings accounts, homeownership support, and retirement programs. Pass legislation to establish baby bonds. Repeal asset limits in benefits programs where the state has authority to do so. Protect residents from predatory financial products by restricting high-cost lending and simplifying tax repayment. Expand access to equitable debt relief by reducing interest rates on government and medical debt, regulating debt collectors, and addressing predatory enforcement practices. Prioritize relief for medical debt, utility arrears, and unjust fines and fees.

Why This Matters: Building savings and assets are key to closing racial and economic wealth gaps. Predatory financial practices and exclusionary systems entrench generational poverty. Expanding BabySteps, the Family Self Sufficiency Program, homeownership support, retirement programs, and consumer protections ensure more households can build long-term financial security.

Workforce Equity and Access

RECOMMENDATION

Ensure workforce development opportunities are flexible, accessible, and supportive of both training and employment for workers facing structural barriers.

Expand flexible training options, including evenings, weekends, and online formats. Provide child care, transportation, and technology supports that extend beyond training into employment, especially for workers with nontraditional hours. Prioritize access for individuals facing systemic barriers, such as caregivers, immigrants, older adults, and returning citizens. Offer stipends, navigation, and targeted reentry supports to increase participation and access.

Why This Matters: Many workers are excluded from workforce opportunities due to rigid schedules, caregiving responsibilities, or lack of reliable child care, transportation, or internet. Older adults seeking to reenter the workforce or shift careers often face barriers related to digital literacy, employer bias, and job structures that lack flexibility in hours, location, or physical demands. These barriers do not end when training does. Extending support into employment is essential for workers facing structural inequities and systemic exclusion from economic opportunity.

RECOMMENDATION

Advance a cross-cutting caregiver strategy across access, stability, and economic mobility action areas.

Recognize the economic contributions of unpaid caregivers—primarily women, immigrants, and BIPOC individuals—and invest across core action areas to support them. Expand paid leave, respite care, and cash support; improve protections and workplace policies; and create training pathways to paid caregiving careers.

Why This Matters: Caregivers provide essential support that sustains families and communities across Massachusetts. Supporting caregivers acknowledges their vital economic and social contributions while addressing the financial challenges faced. Comprehensive caregiver support promotes equity by addressing disparities affecting women, people of color, and immigrants who disproportionately provide care. When caregivers receive adequate resources and recognition, they and those they care for experience improved well-being, creating stronger, more resilient communities throughout the Commonwealth.



Systems Coordination and Implementation

Vision Statement: All Massachusetts residents deserve public systems that are coordinated, transparent, and equity-driven, guided by lived experience and accountable to the communities they serve. Effective implementation must eliminate barriers to economic security, reduce stigma, and center resident voice in shaping policies and programs.

Data and Accountability

RECOMMENDATION

Improve data coordination to strengthen anti-poverty policy.

Invest in cross-agency data systems that track benefit interactions and cliff effects, monitor outcomes, and inform timely decision-making. Ensure data systems are privacy-protected, accessible, informative, and responsive to community needs.

Why This Matters: Accurate, integrated data is essential for effective policy, transparency, and equity. Modern data systems should track disparities, support real-time decision-making, and reflect community priorities using metrics that matter to those most impacted.

Funding Alignment and Delivery Infrastructure

RECOMMENDATION

Ensure sufficient state funding for community-based organizations and public agencies to strengthen service delivery infrastructure.

Increase investment to public agencies, and align public and private funding to support operational capacity, close service gaps, and improve reimbursement rates to stabilize the capacity of nonprofits and public agencies delivering essential services. Support shared infrastructure, collaborative planning, and long-term sustainability through inflation-adjusted funding.

Why This Matters: Community-based organizations and public systems are essential to delivering services and building trust between residents and the systems that serve them. Long-term, aligned funding for state agencies, service providers, and grassroots organizations improves stability, equity, and capacity to meet community needs.

Governance and Cross-Sector Coordination

RECOMMENDATION

Establish a permanent, cross-agency body to guide anti-poverty implementation.

Establish a permanent, cross-agency governance body to guide the implementation of this report and make recommendations as appropriate (i.e. conferred eligibility). Designate a senior-level Coordinator for Poverty Reduction within the Governor's Office to oversee implementation, align agency efforts, and ensure public accountability. Ensure meaningful participation from public agencies, nonprofit organizations, academic and philanthropic partners, frontline providers, and people with lived experience.

Why This Matters: Bold strategies often stall without coordinated leadership. A resourced governance structure grounded in community oversight and shared accountability can drive implementation, monitor progress, and adapt to emerging needs.

Integrated Benefits Access

RECOMMENDATION

Modernize and streamline access to benefits through a common application system.

Advance the development of a unified, user-friendly benefits platform that allows streamlined access to a variety of benefits across state-administered programs. Continue to invest in system integration, staffing, and digital inclusion to support implementation.

Why This Matters: Streamlining access to benefits allows Massachusetts residents to efficiently connect with essential supports while saving valuable time and resources. This approach reduces administrative costs, ensures higher program participation rates, and helps families achieve greater stability. By eliminating repetitive applications and clarifying eligibility rules, Massachusetts can maximize federal funding opportunities, improve economic mobility outcomes, and create a more responsive government that better serves all residents.

Language Access

RECOMMENDATION

Invest in and ensure Massachusetts residents receive language access services from state agencies.

Prioritize funding and development of language access services, including oral interpretation and the translation of vital documents, within state agencies that are responsive to the language needs of all Massachusetts residents, including limited-English proficient (LEP) or Deaf and Hard of Hearing persons.

Ensure state agencies establish language access policies, including staff training, so that all Massachusetts residents can participate in programs and services to which they are eligible and entitled.

Why This Matters: Without the provision of language access services, residents and families who are limited-English proficient (LEP) or Deaf and Hard of Hearing experience severe challenges when applying for or utilizing public services or programs due to a lack of access to information in their preferred language.

Even when LEP or Deaf and Hard of Hearing persons can access benefits and programs, in many cases they improperly receive fewer or no benefits due to application errors and miscommunication, although all eligibility requirements are met.

With information available in multiple languages and on-demand language access services like interpretation and translation, all Massachusetts residents will have equal access to services and programs and equal protections under the law.

Navigation and Service Coordination

RECOMMENDATION

Fund culturally and linguistically responsive navigation and case management to close access gaps.

Embed culturally and linguistically responsive navigators, case managers and qualified interpreters and translators within public agencies and community-based organizations to help individuals and families access and coordinate benefits and services. Ensure alignment with state policies and integrate navigation into broader system infrastructure.

Why This Matters: Service navigation is essential infrastructure, not a temporary solution. By integrating navigation support within public systems, residents will receive assistance regardless of digital access challenges and language barriers. Culturally and linguistically responsive coordination builds community trust while improving efficiency and effectiveness across government services, creating a more accessible and responsive Commonwealth for all residents.

Service Delivery Workforce

RECOMMENDATION

Invest in the workforce and infrastructure that deliver essential services.

Increase funding for salaries, training, and staffing across housing, benefits, reentry, and caregiving systems. Strengthen organizational capacity and support culturally responsive, trauma-informed service delivery.

Why This Matters: Chronic underinvestment in public and nonprofit systems leads to burnout, high staff turnover, and access challenges. Investing in salaries, training, and capacity across key roles such as benefits eligibility, housing coordination, and reentry navigation improves quality, equity, and trust in public delivery systems.

Conclusion

The recommendations laid out in this report can serve as a roadmap to greatly reduce poverty in Massachusetts by 2035. These recommendations are grounded in evidence, shaped by the experience and stories of community members that are most impacted, and can be collectively owned by leaders, advocates, citizens, and professionals who understand the urgency and possibility of this work. Additional work will be required to advance the operationalization of the roadmap. Next steps may include, for example, cost feasibility studies or sequencing recommendations in the form of an action plan, which were not part of this phase of work.

While this roadmap comes at a time of deep uncertainty, Massachusetts has a long history of leading our nation with groundbreaking policy, and with courage, care, and intentionality. There is no more crucial time than the present to invest in a society where transportation, housing, and education are truly more affordable, where people have streamlined and sustained access to basic income, and where there is no stigma or systemic barriers that prevent people from access and maintaining the support they deserve.

With this roadmap, we urge policymakers, state and local government, advocates, community-based organizations, and concerned citizens to act boldly. We are committed to advancing the recommendations outlined here; they are comprehensive, evidence-based solutions that will work to build a future Massachusetts where all residents are empowered and supported enough to truly thrive.

Appendix 1

An Act Establishing A Special Legislative Commission to Study Poverty in the Commonwealth.

The study shall include, but not be limited to:

1.

a historical analysis of poverty rates in the Commonwealth

4.

an analysis of regional disparities in poverty rates in the Commonwealth

2.

an analysis of demographic disparities in poverty rates including, but not limited to, any racial or ethnic disparities

5.

a survey of existing public programs and services that most effectively reduce poverty both in the Commonwealth and in other states

3.

an assessment of the underlying causes of poverty, including any specific issues that contribute to the disparities identified in clause

The Commission's recommendations may include proposed legislative and regulatory changes. Any such recommendations shall include, if feasible, the estimated costs to the commonwealth of implementing the recommendations; provided, however, that such estimated costs shall take into account any reductions in the utilization and costs of other programs and services provided or supported by the Commonwealth.

Appendix 2

Relevant Legislation

2025-2026 Session

H.291, An Act establishing a special commission on two-generation approaches to childhood education
 H.594, An Act relative to personal financial literacy
 H.627, An Act relative to the strengthening of financial literacy throughout the commonwealth
 H.722, An Act to create and expand student pathways to success
 H.3167, An Act expanding residential and senior tax exemptions
 H.3209, An Act modernizing workforce opportunities for older workers
 H.3235, An Act relative to tax relief for low-income seniors and veterans
 H.3498, An Act to expand the low income home energy assistance program
 H.3506, An Act relative to digital inclusion for seniors
 H.3626, An Act relative to fares for veterans
 H.3637, An Act implementing free public transit
 HD.4622/SD.2872, An Act significantly alleviating poverty
 H.201/S.110, An Act to bring child support home
 H.210/S.399, An Act to promote equity in school attendance requirements
 H.214/S.118, An Act lifting kids out of deep poverty
 H.216/S.136, An Act improving emergency housing assistance for children and families experiencing homelessness
 H.220/S.151, An Act establishing a diaper benefits pilot program
 H.221/S.120, Resolve providing for an investigation by a special commission relative to the feasibility of a diaper allowance
 H.222/S.104, An Act relative to an agricultural healthy incentives program
 H.223/S.130, An Act relative to a livable wage for human services workers
 H.254/S.147, An Act to replace stolen benefits
 H.272/S.171, An Act to protect maternal health
 H.283/S.119, An Act relative to a loan repayment program for human services workers
 H.419/S.214, An Act alleviating the burden of medical debt for patients and families
 H.456/S.341, An Act expanding access to family, friend, and neighbor-provided childcare
 H.636/S.421, An Act requiring financial education in schools
 H.637, H.722/S.325, An Act to create and expand student pathways to success
 H.687/S.339, An Act ensuring high quality pre-kindergarten education
 H.698/S.338, An Act promoting high-quality comprehensive literacy instruction in all Massachusetts schools
 H.727/S.331, An Act relative to student access and return on investment of college and career pathways programs
 H.1143/S.722, An Act to encourage retirement planning
 H.1158/S.737, An Act to promote economic mobility through matched savings
 H.1275/S.735, An Act relative to fairness in debt collection
 H.1350/S.842, An Act to address medical debt through hospital financial assistance reform
 H.1378/S.878, An Act relative to asset limits for MassHealth
 H.1395/S.1822, An Act providing retirement security to care workers
 H.1402/S.876, An Act to protect MassHealth applicants facing undue hardship
 H.1403/S.855, An Act ensuring equitable health coverage for children
 H.1405/S.860, An Act establishing Medicare for all in Massachusetts
 H.1413/S.880, An Act regarding Medicare savings programs eligibility
 H.1416/S.901, An Act to advance health equity
 H.1420/S.852, An Act preventing medical debt by restoring health safety eligibility levels
 H.1466/S.2535, An Act establishing the hunger free campus initiative
 H.1469/S.1011, An Act promoting housing stability for families by strengthening the HomeBASE program
 H.1481/S.1004, An Act to create affordable homes for persons with disabilities

H.1488/S.961, An Act providing upstream homelessness prevention assistance to families, youth, and adults

H.1495/S.959, An Act providing for energy assistance during the summer months

H.1515/S.988, An Act to transform the Commonwealth's emergency response system and create housing strategies to end the homelessness of unaccompanied adults

H.1544/S.998, An Act to guarantee a tenant's first right of refusal

H.1547/S.1008, An Act codifying the Massachusetts Rental Voucher Program

H.1552/S.991, An Act to create an interagency supportive housing finance and strategy board

H.1554/S.996, An Act to secure housing for returning citizens

H.1577/S.982, An Act to plan, preserve, and protect

H.1693/S.1124, An Act to remove collateral consequences and protect the presumption of innocence

H.1811/S.1114, An Act requiring clean slate automated record sealing

H.1952/S.968, An Act promoting access to counsel and housing stability in Massachusetts

H.2080/S.1326, An Act to promote economic mobility through ESOL

H.2085/S.1303, An Act providing opportunities for apprentices to complete their training and ensuring for a skilled workforce in the Commonwealth of Massachusetts

H.2086/S.1327, An Act protecting labor and abolishing barriers to organizing rights

H.2094/S.1300, An Act preventing wage theft, promoting employer accountability, and enhancing public enforcement

H.2107/S.1349, An Act relative to raising the minimum wage closer to a living wage in the commonwealth

H.2108/S.2012, An Act establishing fairness for agricultural laborers in Massachusetts

H.2110/S.1351, An Act improving the Massachusetts paid family medical leave law

H.2328/S.1447, An Act enabling cities and towns to stabilize rents and protect tenants

H.2439/S.2146, An Act establishing a Massachusetts Baby Bonds program

H.2483/S.1549, An Act to increase access to disposable menstrual products

H.2609/S.1661, An Act relative to successful transition and re-entry to tomorrow for incarcerated persons

H.3056/S.1937, An Act enabling a local option for a real estate transfer fee to fund affordable housing

H.3062/S.2027, An Act providing for settlements of tax liability

H.3073/S.1957, An Act supporting families through enhanced tax credits

H.3108/S.1958, An Act establishing the micro business employee training and workforce development program

H.3302/S.115, An Act establishing a Massachusetts children's cabinet

H.3384/S.2125, An Act relative to language access and inclusion

H.3527/S.2318, An Act preserving broadband service for low-income consumers

H.3623/S.2397, An Act relative to fare free buses

H.3750/S.2399, An Act to provide identification to youth and adults experiencing homelessness

H.4015/S.475, An Act promoting housing stability for older adults across the commonwealth

S.117, An Act establishing basic needs assistance for Massachusetts immigrant residents

S.161, An Act providing for a guaranteed cash stipend for young adults transitioning out of foster care

S.372, An Act creating a Disproportionate Share Childcare Provider Fund

S.423, An Act relative to student financial literacy

S.439, An Act to enhance the alignment and career focus of college and career pathway programs

S.477, An Act establishing the program of all-inclusive care for the elderly

S.752, An Act promoting financial literacy, wealth-building, and economic opportunity for all

S.879, An Act to update Medicaid resource limits for seniors

S.945, An Act assisting low-income students success through work-study

S.971, An Act reforming the housing development incentive program

S.1975, An Act to reduce poverty by expanding the EITC and the child and family tax credit

S.2021, An Act providing property tax relief for older adults

S.2032, An Act related to a universal basic income pilot

S.2460, An Act creating equal access to a common application for low-income veterans

Glossary

Area Median Income (AMI) is the midpoint of a region's income distribution, where half of the households earn more and half earn less. AMI is frequently used to determine eligibility for income-based housing assistance programs and is adjusted for household size and geographic area.

BabySteps is a program offered by the State Treasurer's office that provides \$50 to Massachusetts families to save toward their children's education.

Black, Indigenous, and People of Color (BIPOC) is a collective term used to acknowledge the shared and distinct social, economic, and historical experiences of these communities, particularly in the context of systemic inequities. The term is often used in policy and research to help guide efforts aimed at addressing disparities affecting historically marginalized populations.

Child and Family Tax Credit (CFTC) is a state tax credit for Massachusetts residents who support qualifying dependents, including children under the age of 13, adults aged 65 or older, and those with disabilities. The CFTC is a refundable tax credit, which means that if the amount of the credit is greater than the amount of tax owed, the Internal Revenue Service (IRS) sends a tax refund for the difference. This credit is available to single filers, heads of household, and married couples filing jointly. Married individuals filing separately are not eligible. To claim the credit, taxpayers must file a Massachusetts income tax return, even if they have no income to report.

Cliff Effect refers to a situation in which a small increase in income gained from a raise or a job promotion causes a sudden loss of public benefits or aid, resulting in a net decrease in overall resources for a person or family. This means that despite working or earning more, the individual's overall financial situation worsens. The cliff effect can create a disincentive to advance in a career because while earnings may increase slightly, it is not enough to offset the loss of crucial benefits and support systems.

Criminal Offender Record Information (CORI) is a state-managed criminal background check system that collects and maintains records documenting an individual's criminal history including arrests, charges, convictions, and dispositions. CORI reports are used by authorized employers, licensing boards, and government agencies to conduct background checks for purposes of employment, housing, and licensing. Access to CORI is regulated by state law to protect individuals' privacy and limit the dissemination of information.

Department of Early Education and Care (EEC) is the Massachusetts state agency within EOE responsible for licensing and overseeing early childhood education and care programs, including preschools, child care centers, and out-of-school-time programs. EEC also manages subsidies and initiatives to support early learning and child development.

Department of Elementary and Secondary Education (DESE) is the state agency within EOE responsible for overseeing public education from pre-kindergarten through grade 12, as well as adult education programs. The agency administers and enforces education laws, allocates public funds to school districts and adult education programs, and monitors school performance to ensure compliance with state education standards.

Department of Higher Education (DHE) is the state agency within EOE responsible for implementing the policies of the Board of Higher Education for public colleges and universities in the Commonwealth. The DHE's responsibilities include managing academic program approvals, monitoring institutional performance, administering financial aid programs, and ensuring compliance with fiscal guidelines.

Department of Public Health (DPH) is the Massachusetts state agency within EOHHS responsible for protecting and promoting public health through disease prevention, health care quality oversight, health data collection, and regulation of health care providers and facilities.

Department of Transitional Assistance (DTA) is the Massachusetts state agency within EOHHS that provides public assistance programs to low-income individuals and families, including food assistance (SNAP), economic assistance (TAFDC and EAEDC), and employment support services.

Earned Income Tax Credit (EITC) is a federal and state tax credit for low and moderate-income working people intended to offset federal payroll and income taxes. The EITC is a refundable tax credit, which means that if the amount of the credit is greater than the amount of tax owed, the Internal Revenue Service (IRS) sends a tax refund for the difference. Massachusetts has established a state-specific EITC to supplement the federal credit. The Massachusetts credit amount is 40% of the federal EITC that a taxpayer qualifies for.

Emergency Aid to Elders, Disabled and Children (EAEDC) is a state-funded program that provides cash benefits and MassHealth coverage to eligible individuals who are unable to work due to age, disability, or caregiving responsibilities. The program helps cover basic living expenses such as food, housing, and utilities. Benefit amounts are determined based on household composition and living arrangements, with possible deductions for work-related expenses and dependent care.

English for Speakers of Other Languages (ESOL) refers to educational programs or courses designed to teach English language skills to individuals whose first language is not English, aiming to improve their proficiency for communication, education, and employment.

Executive Office of Aging & Independence (EOAI) is the Massachusetts state agency that supports older adults and caregivers by overseeing services such as home care, nutrition, housing, protective services, and programs that promote independence and well-being for adults aged 60 and older.

Executive Office of Economic Development (EOED) is the Massachusetts state agency responsible for advancing economic growth, job creation, and business development through policies, programs, and partnerships that support industries, workforce development, and innovation across the state.

Executive Office of Education (EOE) is the Massachusetts state agency that oversees early education, K-12 public education, and higher education. It coordinates education policy and programs across the Department of Early Education and Care, the Department of Elementary and Secondary Education, and the Department of Higher Education.

Executive Office of Health and Human Services (EOHHS) is the Massachusetts state agency responsible for overseeing and coordinating health and human services programs, including Medicaid (MassHealth), public health, social services, behavioral health, and services for children, older adults, and individuals with disabilities.

Executive Office of Housing and Livable Communities (EOHLC) is the state agency responsible for implementing housing policies, administering emergency and affordable housing programs, enforcing housing regulations, and allocating funds to municipalities and organizations to support housing development and preservation.

Executive Office of Labor and Workforce Development (EOLWD) is the state agency responsible for enforcing labor laws, administering unemployment benefits, overseeing workers' compensation, ensuring workplace safety, and providing workforce training and development programs.

Executive Office of Public Safety and Security (EOPSS) is the state agency responsible for developing policies, allocating budgets, and supporting the activities of its constituent public safety agencies, including law enforcement, emergency management, homeland security, and fire services.

Family Self-Sufficiency Program (FSS) is a voluntary program administered by public housing agencies (PHAs) that helps residents increase their earned income and reduce dependency on public assistance through case management and financial incentives, including escrow savings accounts. Savings are used for purposes such as homeownership, education or business development.

Federal Poverty Level (FPL) is a measure of income issued annually by the U.S. Department of Health and Human Services that defines the minimum income threshold a household needs to meet basic living expenses. It is used to determine eligibility for various federal and state assistance programs, such as Medicaid, food assistance, and subsidized health insurance. The FPL varies by household size and is adjusted each year for inflation.

Healthy Incentives Program (HIP) is a Massachusetts state program that aims to increase access to healthy foods and support local agriculture by providing Supplemental Nutrition Assistance Program (SNAP) recipients with incentives to purchase local fruits and vegetables at participating vendors, including farmers' markets, farm stands, mobile markets, and CSA programs. The program offers a dollar-for-dollar match, meaning that for every dollar spent on eligible produce, an equal amount is credited back to the recipient's Electronic Benefit Transfer (EBT) card at the time of purchase, up to a monthly cap based on household size.

Individual Taxpayer Identification Number (ITIN) is a 9-digit tax processing number issued by the Internal Revenue Service (IRS) to individuals who are required to have a U.S. taxpayer identification number for federal tax purposes but are not eligible for a Social Security Number (SSN). ITINs are used primarily by nonresident aliens, their spouses, and dependents to file federal tax returns and comply with U.S. tax laws, granting these individuals the ability to pay taxes and claim certain tax benefits.

Matched Savings Accounts are savings accounts in which deposits made by an individual are matched by a designated entity, up to a specified limit, to encourage asset building for purposes such as homeownership, education, or business development.

Massachusetts Bay Transportation Authority (MBTA) is the state agency within MassDOT responsible for operating and maintaining public transit services in the Greater Boston area, including subway, bus, commuter rail, and ferry services, by managing transit infrastructure, schedules, fares, and safety regulations.

Massachusetts Department of Transportation (MassDOT) is the state agency responsible for maintaining the Commonwealth's transportation infrastructure, including state highways, bridges, tunnels, public transit systems, and motor vehicle services.

Massachusetts Rental Voucher Program (MRVP) is a state-funded program that provides rental subsidies in the form of vouchers paid directly to landlords for low- and moderate-income households who meet eligibility criteria based on income and household size.

MassHealth is the Massachusetts Medicaid program that provides health insurance coverage to low- and moderate-income individuals and families who meet eligibility criteria based on factors such as income, household size, age, disability status, and citizenship or immigration status. MassHealth covers a broad range of medical services including doctor visits, hospital care, prescription drugs, and preventive care.

Residential Assistance for Families in Transition (RAFT) is a state-funded program that provides short-term financial assistance to low-income families and individuals who are at risk of experiencing or currently experiencing homelessness or housing instability. The program helps cover housing-related costs such as rent, security deposits, and utility payments, among others, to promote housing stability.

Subsidy refers to direct or indirect financial assistance, often provided by the government, for individuals or organizations to reduce the cost of goods or services and support activities that serve a public or economic interest. Subsidies can take various forms, including direct cash payments, tax credits or exemptions, or interest-free or reduced-interest loans, among others.

Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, is a federal program administered by the U.S. Department of Agriculture and managed at the state level that provides low-income individuals and families with monthly benefits to help purchase food. SNAP eligibility is based on criteria including income and household size, and benefits are issued through an Electronic Benefit Transfer (EBT) card that can be used at authorized retailers to buy approved food items.

Supplemental Poverty Measure (SPM) is an alternative to the Official Poverty Measure (OPM) used by the U.S. Census Bureau to provide a more comprehensive assessment of economic need. It incorporates additional factors beyond a household's pre-tax cash income, such as tax payments, government assistance, work-related expenses, medical costs, and geographic cost-of-living differences. While the OPM is used to determine the Federal Poverty Level (FPL) for program eligibility, the SPM is primarily used for research and policy analysis to assess the effectiveness of anti-poverty programs.

Temporary Assistance for Needy Families (TANF) is a fixed block grant that the federal government provides to states to design and operate programs aimed toward helping families experiencing low-income achieve and maintain stability. In Massachusetts, the TANF program is administered by the Department of Transitional Assistance (DTA) under the name Transitional Aid to Families with Dependent Children (TAFDC).

Transitional Assistance for Families with Dependent Children (TAFDC) is a state and federally funded program that provides cash assistance to low-income families with children and pregnant individuals.

Universal School Meals Program (USM) is a Massachusetts state program that provides free breakfast and lunch to all students in public schools, regardless of family income, aimed at addressing food insecurity. USM is permanently funded through the state budget and covers one nutritious breakfast and lunch per student each school day. The program has led to increased student consumption in school meals and is estimated to save families an average of \$1,200 per student annually.

Women, Infants & Children Program (WIC) is a federal program administered by the U.S. Department of Agriculture and managed at the state level that provides nutritional support, education, and access to healthy foods for low-income pregnant and postpartum individuals, infants, and children up to age five. Eligibility is based on income, nutritional risk, and residency, and benefits include food vouchers, nutrition counseling, and breastfeeding support.

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