On behalf of the Massachusetts Coalition for the Homeless, thank you to Chairwoman Jehlen, Chairwoman Balser, and members of the Joint Committee on Elder Affairs for this opportunity to submit testimony in strong support of House Bill 621/Senate Bill 356, An Act relative to assisting elders and people with disabilities in the Commonwealth. These bills, filed by Representative Jim O'Day and Chairwoman Jehlen, seek to make necessary changes to the state’s Emergency Aid to the Elderly, Disabled, and Children (EAEDC).

EAEDC, which is administered by the Department of Transitional Assistance (DTA), currently serves over 19,300 elders, people with disabilities, children, caretakers, and immigrants across the state. While EAEDC is a critical lifeline for the program participants, all of whom are living in deep poverty, we must ask if the program, as currently implemented, truly reflects the Commonwealth’s values and priorities. Under present regulations, EAEDC participants do not receive grants on par with households of comparable size participating in the state’s Transitional Aid to Families with Dependent Children (TAFDC) program; cannot obtain or retain benefits if their assets exceed $250 in value; and do not receive an annual cost of living adjustment to ensure that benefit levels keep pace with inflation. Clearly, Massachusetts can and must do better.

House Bill 621/Senate Bill 356 would address each of these concerns by making important changes to the EAEDC program. The bills would increase the monthly EAEDC grants; increase the allowable personal asset limit from $250 to $2,500; and create an annual cost of living adjustment for EAEDC program participants. In addition, the bill would update state statute to reflect the recent removal of the homelessness penalty.

1. **Increasing the EAEDC grant:** The typical monthly grant of $303.70 has not been increased since 1988. While EAEDC is a vital lifeline for program participants, the benefit levels are very low. The bill seeks to match the levels provided under the TAFDC program for households of comparable size, so that, for example, one person on EAEDC could receive up to $428/month (with the rent allowance).

2. **Increasing the allowable personal asset limit from $250 to $2,500:** Letting an individual have more than $250 in total monthly assets will allow more EAEDC participants to have
assets and to move toward housing stability (by being better able to afford ongoing rent, first month’s rent, last month’s rent, and security deposit payments). The bill language also would exclude the first $15,000 in a vehicle’s trade-in value when determining the asset limit (as was the long-time policy for the TAFDC program), so that more EAEDC applicants with cars can be approved for benefit, which is especially vital in areas with limited or non-existent public transportation.

3. Creating an annual cost of living adjustment (COLA) for EAEDC program participants: As noted above, since 1988, the monthly cash grants provided under the program have remained stagnant. Thirty-one years later, a household of one still receives the standard grant of $303.70/month. With the passage of more than three decades, the value of the monthly grant has diminished significantly. When I started working at the Coalition seventeen years ago, the value of monthly grant already had decreased from $303.70 in 1988 dollars to $199.71 in 2002 dollars. Now, in 2019, that 1988 grant level is only worth $140.04. If EAEDC had in fact kept up with inflation, the grant for a household of one would be more than double the current level at $658.64/month. Building in a COLA so that DTA can provide increased benefits in response to the wider economic conditions would ensure that participants do not fall behind further financially from year to year.

4. Updating state statute to officially remove the homelessness penalty/shelter reduction for individuals experiencing homelessness: One of the most shocking aspects of EAEDC policy history is that until last year, participants experiencing homelessness were unable to maximize their monthly grants due to their housing crises. For 30 years, program participants who were experiencing homelessness received a reduced grant of only $92.80 per month (a mere 30% of the full grant level), as they were deemed not to have housing expenses. We are extremely grateful to the Legislature, especially House and Senate leadership, the bill sponsors, and members of this committee, for including language in the FY’19 and FY’20 budgets to remove the homelessness penalty. DTA has embraced this policy change, and program participants began receiving full grants starting in November 2018, with retroactive benefits going back to July 2018. To ensure that the homelessness penalty truly is relegated to history books, this proposed statute change is important. We want to continue to provide increased resources to help EAEDC participants experiencing homelessness transition into more stable living arrangements as soon as possible.

We know that making these changes will require deeper investments in EAEDC. The costs can be partially offset by reinvesting reimbursements received from the federal government for EAEDC payments made to program participants who now have transitioned from EAEDC to the Supplemental Security Income program (SSI). We ask the Legislature to reinvest the $7 million anticipated in FY’20 reimbursements directly in EAEDC, instead of just sending the money to the General Fund.

For the past two sessions, the EAEDC bill was reported out favorably by this committee, and was sent to the House Committee on Ways and Means. Unfortunately, the bill died there both sessions. Our shared commitments to social justice, human rights, and human dignity compel us to take action again, and until we are successful. With your strong support, these bills can cross the finish line this session. We ask you to join with the 19,300 program participants, 20 legislative cosponsors, and countless campaign supporters from across the Commonwealth in supporting these bills. Please give House Bill 621 and Senate Bill 356 swift and favorable reports, and continue to support these bills throughout the remainder of the 2019-2020 legislative session.

We look forward to continuing this dialogue with you. Thank you for your time and consideration of these requests, and for your dedication to addressing poverty, inequality, and housing instability