

# H.3020/ S.724, AN ACT RELATIVE TO ECONOMIC MOBILITY AND STABILITY PROGRAM



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- This bill creates a commission to identify the most effective self-sufficiency programs, examine the impact of cliff effects tied to minimum wage increases, and help shape programs that will best assist low-income families achieve economic mobility and independence.

## SELF-SUFFICIENCY PROGRAMS IN MASSACHUSETTS

- Self-sufficiency programs help families get education, increase their incomes, and build assets to attain financial self-sufficiency and reduce reliance on supports with stable housing as the foundation.

- **Federal level:** The Federal Family Self Sufficiency (FSS) is program administered by Dept. of Housing and Community Development (DHCD)

- FSS is for federal public housing residents, Section 8 voucher recipients that offers escrow accounts and other services.

- **State & Local level:** State Legislature has funded, along with private philanthropic dollars, the Secure Jobs program.

- In 2014, DHCD also launched Massachusetts Learning Employment and Asset Program (MassLEAP) to help households receiving state rental assistance increase their incomes and assets, thereby increasing their stability.
- A Better Life program is currently offered through 4 housing authorities.
- EMPATH and the Worcester Housing Authority have their own programs at the local level.

## ESCROW SAVINGS ACCOUNT



U.S. Department of Housing and Urban Development - Family Self-Sufficiency Program

## WHY STUDY SELF-SUFFICIENCY PROGRAMS?

- Each program has a different approach and program components with different outcomes.
- There is a need to identify the models that work best that can be scaled to run throughout the state.
- This will help more households across the Commonwealth attain financial stability.

## WHAT WILL THIS LEGISLATION ACHIEVE?

- A legislative commission would provide the opportunity to bring together stakeholders to examine these programs and make recommendations to the Legislature and Administration for programs that could be scaled and assist families across the Commonwealth towards a path of economic mobility.
- With the minimum wage increase to \$15/hr many families may lose their eligibility for public benefits and fall under cliff effects leading to steep economic decline in household resources.
- Tied to increases in income, the Commission will also examine cliff effects and determine ways to adjust assistance in response to changes in income, including automatic adjustments tied to minimum wage increases.

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