



## LEAGUE OF WOMEN VOTERS OF MASSACHUSETTS

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### **IN SUPPORT OF S. 37 and H. 93 An Act Promoting Financial Stability and Asset Development for Low to Moderate Income Families**

Testimony submitted to the Joint Committee on Children, Families and Persons with Disabilities  
By Clarice B. Gordon, LWVMA Specialist on Meeting Basic Human Needs  
June 4, 2013

#### **The League of Women Voters of Massachusetts (LWVMA) urges your support for S. 37 and H. 93, An Act Promoting Financial Stability and Asset Development.**

The League of Women Voters has supported anti-poverty programs that promote self-sufficiency for individuals and families for over forty years. It is important that government programs to assist individuals and families, such as Transitional Aid to Families with Dependent Children (TAFDC) and Emergency Aid to Elders, Disabled and Children (EAEDC) help individuals and families toward a self-sufficient lifestyle in addition to providing material assistance for their basic needs. We believe An Act Promoting Financial Stability and Asset Development contains measures that are forward-looking in the way recipients of state aid would be treated and will benefit the Commonwealth as well as the individuals involved.

Since the majority of the recipients of assistance are young mothers with children under the TAFDC program, it is particularly important that these women are allowed and encouraged to pursue their education. The short time that they are receiving aid is often the best time in their lives they will ever have to finish high school, take college courses or improve their vocational skills. Little is gained by having these women fulfill their work requirements in low paying jobs and be no better prepared two years later to support themselves and their children.

The Dept. of Transitional Assistance (DTA) should take responsibility for helping recipients of aid learn about reasonable educational options and take advantage of them. The provisions of S.37 and H. 93 for individual counseling and availability of resources in every DTA office are reasonable directives to assure that long range positive options are clear. Keeping these families in poverty means they and their children are at greater risk of homelessness and in need of assistance from other costly state programs in the future.

When aid recipients choose to be engaged in education, it is critical they not be subjected to work requirements that unreasonably limit their study time or cutting off aid before classes are finished. Any policies that reduce the amount of aid because of educational grants or work-study allowances are discriminatory, serve only to maintain poverty and should be modified immediately.

For persons who are working while receiving aid, either under TAFDC or EAEDC, it is important that reasonable updated allowances are made in support of the full range of jobs available. Specifically, recipients should be allowed to keep a car of a value that can be expected to be reliable and be allowed to deduct expenses for travel, uniforms and other necessary costs in order to stay in current jobs and be eligible for better-paying future jobs. Resource limits for recipients of TAFDC and EAFDC aid, for which they would otherwise be eligible, should either be eliminated altogether or be adjusted to reflect what is necessary for people to maintain housing, employment and education at levels to move them beyond poverty. The Commonwealth's interest is not just keeping the budget for aid as low as possible, but also to have its citizens move out of poverty, particularly households with young children.

**The League of Women Voters of Massachusetts asks your committee to vote favorably for S. 37 and H. 93 and to do everything that you can to make it the law in Massachusetts.**