

*DRAFT*

# State of Equity in Metro Boston Policy Agenda

February 2018

# Acknowledgements

## **Dedication**

We dedicate the policy agenda to the numerous community and organization leaders whose tireless work has shown that all in the Boston region have the potential to succeed but that systemic and social barriers prevent such success. We make the contribution knowing it represents an ongoing process, one in which we look to be an active participant and an ally. We hope through shared work we can unlock the potential in all residents of the Metro Boston region.

## **Acknowledgements**

We would like to express our sincere thanks to the set of project advisors whose guidance and input was invaluable. We have included a full list of our Advisory Committee members below and would like to give special thanks to those Committee members who attended our meetings and offered thoughtful comments on this effort.

We would also like to thank the officers of the Metropolitan Area Planning Council for their guidance and support of the agency's equity-focused work, which reflects a vision of a stronger region through greater inclusivity.

We also want to thank the agency's Executive Director, Marc Draisen, and Deputy Director, Rebecca Davis, for their leadership, experience, and commitment to a legislative and policy agenda that puts equity priorities at the forefront of our work.

We would like to extend our appreciation to the staff at MAPC whose research and expertise helped us every step of the way.

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**Authors:** Barry Keppard, Lizzi Weyant, and Jessie Partridge Guerrero.

**Contributors:** Meg Aki, Ben Faust, Monique Gibbs, Kasia Hart, Eric Hove, Diego Huevo, Karina Milchman, Jeannette Pantoja, and Steve Winter.

**Digital Team:** Alicia Rouault, Eric Youngberg, DeeDee Kim, and Tim Reardon.

**Communications Team:** Amanda Linehan, Elise Harmon, and Kit Un.

**Leadership:** Marc Draisen, Executive Director; Rebecca Davis, Deputy Director

**Disclaimer:** The authors and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication.

## Advisory Committee

We reached out to those individuals below as advisors for the update. An asterisk (\*) marks those who participated in one or both of our advisory committee meetings and/or provided comments on a draft of this document.

**Dolores Acevedo-Garcia**,\* Brandeis Institute for Child Youth and Family Policy | **Jennica Allen**,\* Massachusetts Department of Public Health | **Veronica Antich**, Stand for Children | **Janine Anzalota**,\* City of Boston | **Mary Bourque**, Chelsea Public Schools | **Sol Carbonell**, Boston Federal Reserve | **Christine Cole**, Community Resources for Justice | **Ivan Espinoza-Madrigal**, Lawyers' Committee for Civil Rights | **Stephanie Ettinger De Cuba**,\* Children's HealthWatch | **Ev Evnen**, MaeBright Group | **Jason Ewas**,\* Office of Mayor Martin J. Walsh | **Ambrose Faturoti**, Massachusetts Immigrant and Refugee Advocacy Coalition | **Geoff Foster**, United Teen Equality Center | **James Fuccione**,\* Massachusetts Health Aging Collaborative | **Stephen Godfrey**, Quincy Geneva Housing Corporation | **Ranjini Govender**,\* Stand for Children | **Erin Graves**,\* Boston Federal Reserve | **Rahsaan Hall**,\* ACLU of Massachusetts | **Lisa Jacobson**,\* Barr Foundation | **Andrea James**,\* Families for Justice as Healing | **Kim Janey**,\* Massachusetts Advocates for Children | **Lauren Jones**, Mayor's Office of Economic Development | **Meredith Levy**,\* Somerville Community Corporation | **Angie Liou**,\* Asian CDC | **Marvin Martin**,\* Action for Regional Equity | **Lee Matsueda**,\* Alternatives for Community and Environment | **Jesse Mermell**,\* Alliance for Business Leadership | **Denzil Mohammed**,\* The Immigrant Learning Center, Inc. | **Katie Provencher**,\* UrbanEdge | **Maddie Ribble**,\* Massachusetts Public Health Association | **Alicia Sasser Modestino**,\* Northeastern University | **Eric Shupin**,\* Citizens Housing and Planning Association | **Rebecca Shuster**,\* Boston Public Schools | **Whitney Taylor**, ACLU of Massachusetts – Regionwide | **Sunila Thomas-George**, Massachusetts Commission Against Discrimination | **Stacy Thompson**,\* Livable Streets Alliance | **Marcia Thornhill**,\* Nuestra Comunidad | **Cortland Townes II**, Boston Center for Independent Living | **Laura Van Der Lugt**, Suffolk County Sheriff's Department | **Sue Whitaker**, South Shore Workforce Investment Board | **Jamie Williamson**, Massachusetts Commission Against Discrimination | **Ben Wood**,\* Massachusetts Department of Public Health

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## Introduction

The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is to promote smart growth and regional collaboration. Our regional plan, MetroFuture, guides our work as we engage the public in responsible stewardship of our region's future. We work toward sound municipal management, sustainable land use, protection of natural resources, efficient and affordable transportation, a diverse housing stock, public safety, economic development, clean energy, healthy communities, an informed public, and equity and opportunity among people of all backgrounds.

MAPC believes that achieving equity is paramount to the long-term economic and social well-being and sustainable future of the Metro Boston region<sup>1</sup>, as well as the entire Commonwealth.

### *How do we define Equity?*

Equity is the condition of fair and just inclusion into a society. Equity will exist when those who have been most marginalized have equal access to opportunities, power, participation and resources and all have avenues to safe, healthy, productive, and fulfilling lives. It requires restructuring deeply entrenched systems of privilege and oppression that have led to the uneven distribution of benefits and burdens over multiple generations. Society will be stronger when the promise in all of us is actualized.

*With inspiration from: [Policy Link](#) and [King County Office of Equity and Social Justice](#)*

In an equitable region, everyone has a chance to grow up healthy, receive a quality education, achieve economic security, and enjoy life. An equitable Metro Boston is free from discrimination that marginalizes people based on race, sex, religion, disability, national origin, immigration status, sexual orientation, gender identify, family or marital status, income military status, criminal history or age. It lifts up leaders from marginalized groups and focuses on the experiences of the disenfranchised. MAPC is committed to seeking to advance equity in the region through our organizational policies, planning projects and public policy positions.

## **Building a Roadmap for a More Equitable Region**

In 2011, MAPC released “The State of Equity in Metro Boston,” an indicators report, which provided compelling detail on inequality across many sectors, including housing, transportation, public health, and contaminated environments. In 2014, MAPC adopted a strategic plan for the agency,<sup>2</sup> and identified four strategic priorities, one of which was to play a leading role in helping the region to achieve greater equity. Later that same year, MAPC wrote “The State of Equity in Metro Boston: Policy Agenda,”<sup>3</sup> which recommended policies and implementation steps needed to address the disparities highlighted in the 2011 indicators report. In February 2017,

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<sup>1</sup> For this report, Metro Boston refers to the 101 cities and towns in the Metropolitan Area Planning Council (MAPC) service area, <https://www.mapc.org/get-involved/subregions/>

<sup>2</sup> MAPC. Strategic Plan 2015-2020, 2014. <http://www.mapc.org/wp-content/uploads/2017/08/Strategic-plan-FINAL-DRAFT-for-Fall-Council-Meeting-10-29-14-2.pdf>

<sup>3</sup> MAPC. State of Equity in Metro Boston Policy Agenda, 2014. <https://www.mapc.org/planning101/state-of-equity-in-metro-boston-policy-agenda-release/>

MAPC released a five-year update to the State of Equity indicators report,<sup>4</sup> revisiting the 2011 indicators report to measure whether the region is moving towards, or away from, the vision for a more equitable future in our region. Now, we are releasing an update to the 2014 Policy Agenda.

The State of Equity Policy Agenda 2018 is a document that provides specific policy actions that address the myriad of disparities and can sustain the progress discussed in the 2017 State of Equity indicators report. The current political climate at the federal level has become more partisan and gridlocked over the past few months. This reinforces the importance of equity-focused work at the state and local level.

The recommendations found in this document seek to advance local and regional policy changes to eliminate – or at least to reverse – inequalities and inequities that exist in our region. Additionally, the Policy Agenda is not intended to be confined to the work of MAPC, but rather to serve as a tool for our coalition partners, legislators, state and municipal officials, policy experts, and other interested parties. We hope it will serve as a roadmap in pursuing real and meaningful change for all of our communities.

### **Progress since 2014**

In the past few years, Massachusetts has made some strides towards addressing inequities. We have passed legislation that protects transgender individuals, provides wage fairness and pay equity for women, and we have modestly increased the minimum wage. We have increased the Earned Income Tax Credit in order to provide a greater refund to low-income families, and we have provided funding for programs that aim to curb youth violence. These are all important steps, but they are only modest ones. We have much more work to do because we have not moved the equity needle far enough. Too many children in Massachusetts wake up hungry every day. Home affordability remains impossibly high for many households. Low-income families often have to choose among necessities like medicine, food and transportation because it's just too hard to make ends meet. Some of our most marginalized residents often have very few options or paths to achieve success. And most of our cities, towns and neighborhoods remain segregated by race and income.

### **Process to Update the Equity Policy Agenda**

To start the update process for the 2018 policy agenda, our staff reviewed the 2014 Agenda to assess the progress made on those initial policy recommendations and the best practices that were highlighted in that document. We then invited voices from different fields, backgrounds and experiences to participate in an Advisory Committee. The Advisors we convened helped us to hone the list of issues we most needed to address and clarified the principles we used to create the policy agenda. Most importantly, Advisory Committee members assisted us in framing the policy suggestions and along with agency staff and representatives, provided us with the array of strategies considered for the new policy agenda.

This Policy Agenda will be reviewed and adopted at an upcoming meeting of MAPC's Executive Committee.

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<sup>4</sup> MAPC. State of Equity Indicators, 2017. [http://www.regionalindicators.org/topic\\_areas/7#introduction](http://www.regionalindicators.org/topic_areas/7#introduction)

### **State of Equity in Metro Boston: Indicators Overview**

In 2011 MAPC released *The State of Equity in Metro Boston*, an inventory of cross-sectoral indicators that measured equity in the region. Those indicators informed the creation of MAPC's State of Equity Policy Agenda in 2014. MAPC's 2017 update to the State of Equity indicators report was published in February, 2017 and forms the basis for the agenda put forth in this document. The following section summarizes major findings of the 2017 State of Equity indicators report. Visit the full State of Equity Report, with many more indicators and insights<sup>5</sup>.

The indicators suggest that conditions which contribute to inequity are persisting or becoming more severe: discrimination, whether overt or systemic, continues to limit opportunity for residents of color and residents with disabilities; income and wealth disparity is increasing, dimming the prospects for upward mobility; and residential segregation, especially segregation by income, is becoming more severe.

#### **Diverse yet Segregated**

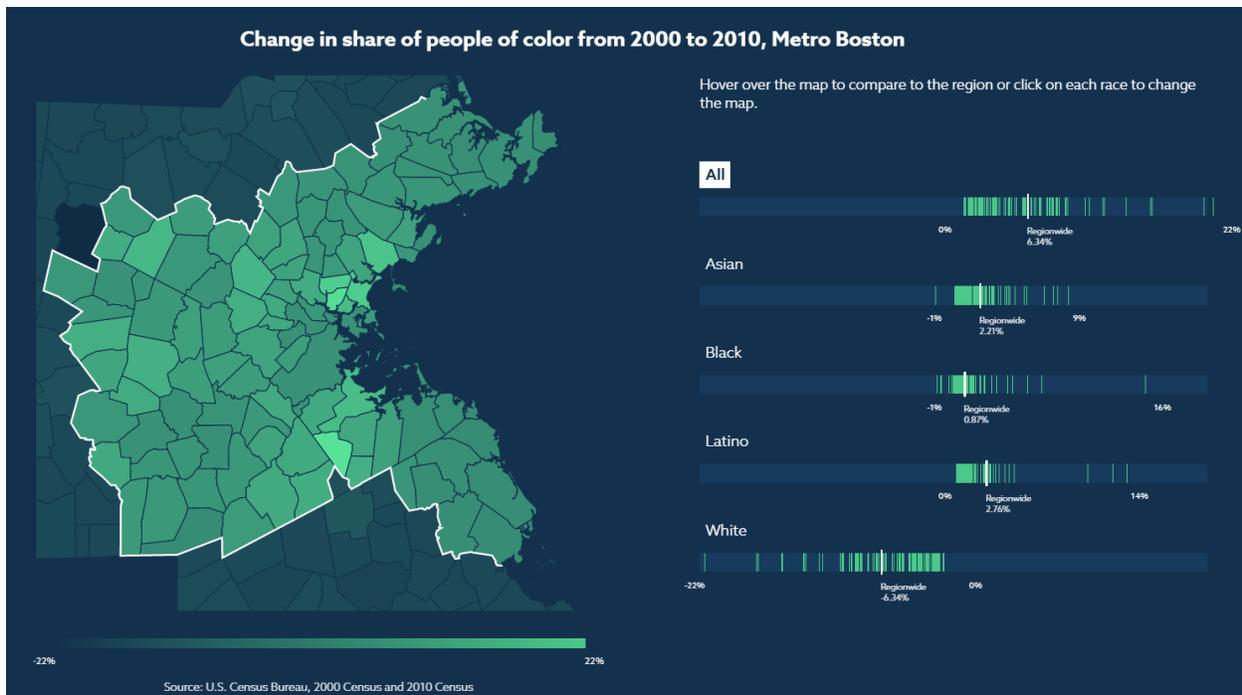
Metro Boston is becoming more diverse every decade. In 1970, the region's population was 5% people of color—Asian, Black, Latino, Native American, multiracial and other non-White residents; by 2010, that figure had grown to 28%. MAPC projects that by 2040 the region will be at least 40% people of color. The region has also grown in share of foreign-born residents, and as of 2011-2015, 20% of Metro Boston residents were born outside of the U.S.

Yet even as it grows more diverse, the region remains racially and economically segregated. The Dissimilarity Index, which measures the extent to which two groups are similarly distributed across the region, has shown decreasing Black to White segregation since 1980. However, Latino to White segregation is now higher than it was in 1990, according to the Index. Economic segregation in the region has been growing more severe since 1990. According to the Neighborhood Income Segregation Index the region's poorest households are becoming increasingly concentrated into low-income neighborhoods with little income diversity.

The map below shows the change in share of residents of color between 2000 and 2010 by municipality. Although every municipality became more racially and ethnically diverse over this time, the rate of change varied widely. A third of MAPC municipalities became more diverse faster than the region overall. On the other hand, 58 predominantly-White suburban neighborhoods added residents of color more slowly than the region overall.

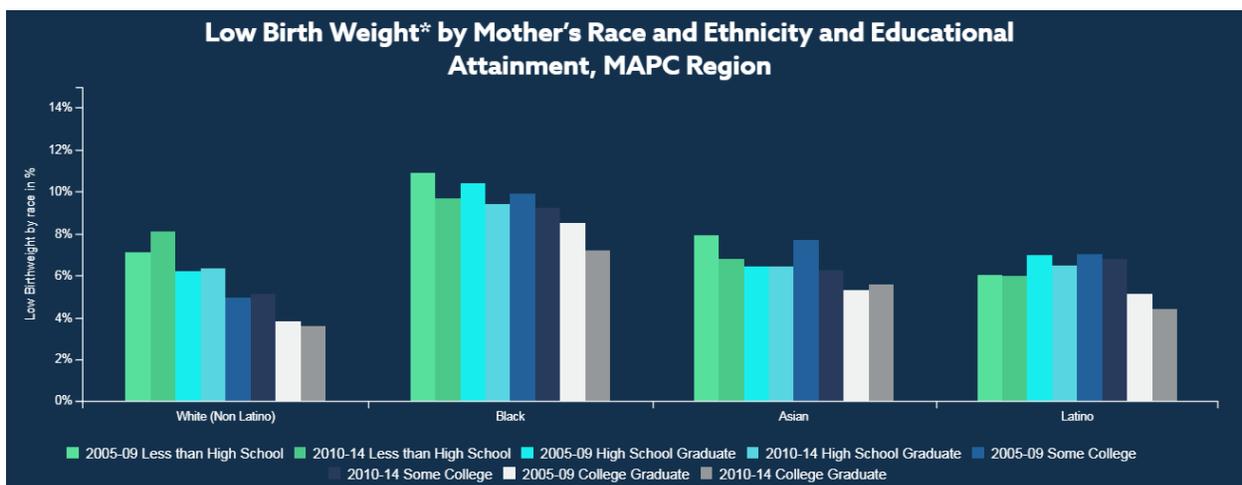
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<sup>5</sup> MAPC. State of Equity Indicators, 2017. [http://www.regionalindicators.org/topic\\_areas/7](http://www.regionalindicators.org/topic_areas/7)



### Growing up (Un)Healthy

In 2011, we found that racial disparities in low birth weight eclipsed differences attributable to education level, most notably for Black women. Based on 2005-2009 data, a college-educated Black woman was 40% more likely to have a low birth weight baby than a White woman without a high school diploma (8.5% among Black women with a college degree, 6.2% among White women with less than a high school degree). In 2017, with more recent data, we found that instances of low birth weight among Black women have declined slightly (from 10.4% in 2005-2009 to 9.4% in 2010-2014 among Black women without a high school degree, and from 8.5% to 7.2% among Black women with a college degree), but the significant preexisting disparity means that those gains have not substantially closed the gap between White women and Black women. The chart below illustrates these disparities.

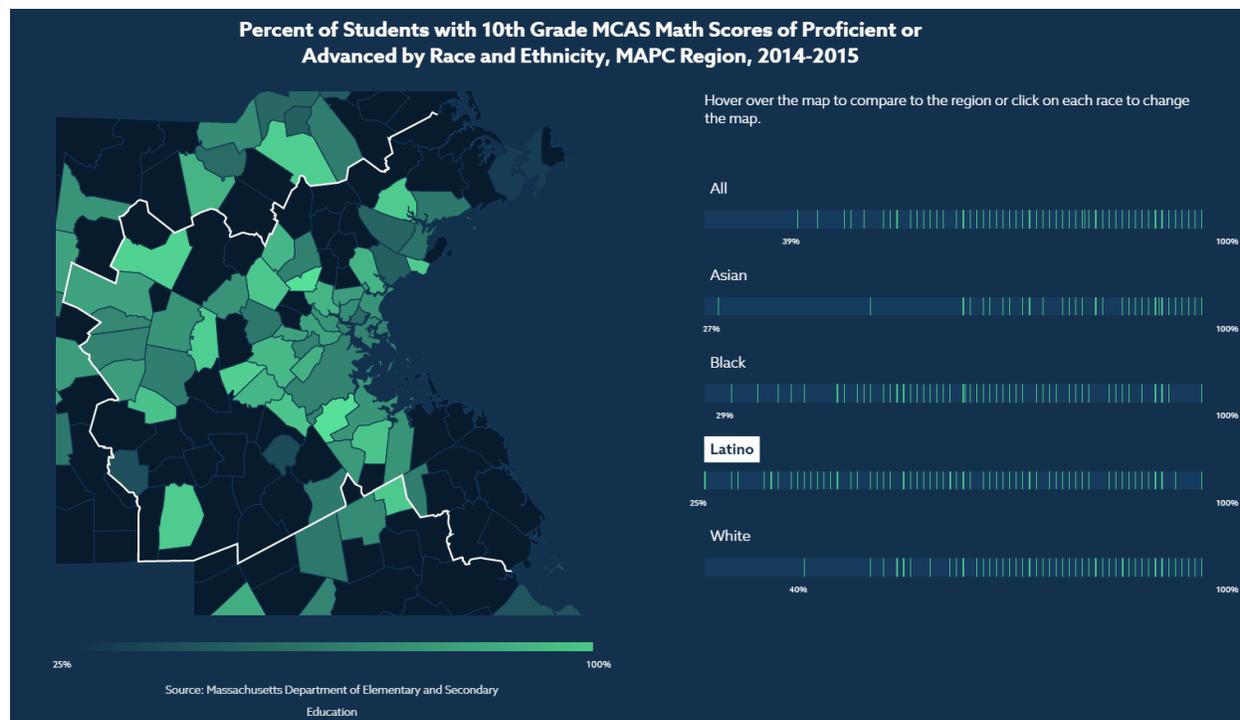


Racial health disparities continue into childhood. In fact, in the case of childhood asthma, disparities have become more severe over time. Data from 2008-2012 show a 10% increase in overall youth asthma hospitalizations, compared to data from 2003-2007. This increase was driven by statistically significant increases in Black and Latino youth rates. Black youth in the more recent data experienced a rate of asthma hospitalization 2.7 times higher than the regional average, and climbing. While the rates for Latino youth were closer to the regional average, they increased 22% over the five year interval.

**Narrowing Achievement Gaps**

The education that a child receives continues to impact them as they move throughout life. Children with early learning opportunities often have better educational outcomes throughout primary school and are then able to attend high achieving high schools, leading to more postsecondary education opportunities.

Standardized test performance for third graders and tenth graders in Metro Boston improved across almost all demographic categories between 2009 and 2015, and the gains were largest for Black and Latino students. For the 10th Grade Math MCAS, 62 percent of Black and Latino students scored Advanced or Proficient, an increase of 9 percentage points and 7 percentage points, respectively, since 2008-2009. The gap in scores between these groups and White students dropped by 5 points and 3 points, though the gaps remain large, at 26 points. The map below shows the share of students scoring proficient or advanced on the 10th Grade MCAS Math test in the 2014-2015 school year by school district.



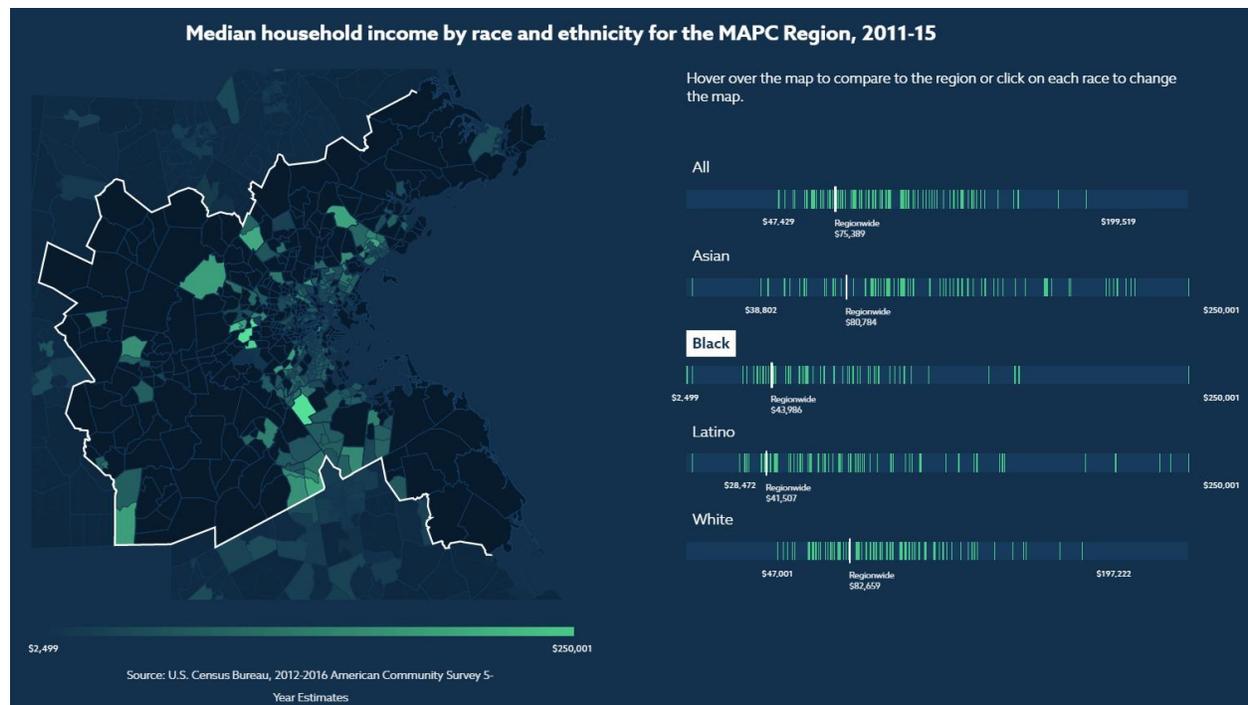
Black and Latino high school students also saw large increases in their four-year graduation rates. Black high school students graduated at a rate of 74% in 2013-2014, up from 68% in 2008-

2009; Latino high school students graduated at 70%, up from 62%. These increases, helped to narrow the Black-to-White and Latino-to-White graduation rate gaps. Suspension rates in schools with more than 50% students of color are half of what they were in 2006-2007, though they still remain twice as high as the average for all schools in the region.

**Disparate Prosperity**

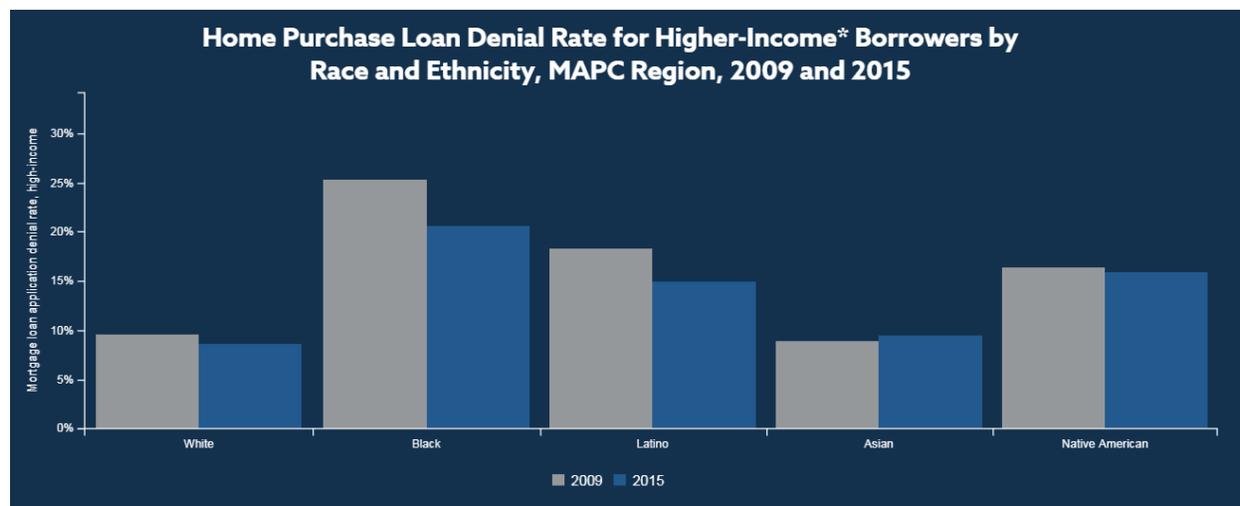
Even as income segregation is growing worse, race is a stronger predictor of where someone will live than income in Metro Boston. When we look at race and income together, we see that people of color live in less-affluent neighborhoods than white households with comparable earnings. A White household in Metro Boston earning \$78,000 per year is likely to live in a neighborhood where the median household income of its neighbors is \$72,000. Meanwhile, a Black household earning \$78,000 is likely to live in a neighborhood where the median income is \$51,000. This disparity has increased substantially since 2000.

At the same time as income segregation is growing, income polarization is increasing. The fifth of Metro Boston households earning the lowest income are making today only 3% more than they were in 2006, while the fifth of households making the most income are making 15% more. The average income for the highest-earning fifth of households (\$280,600) is 18 times higher than the average income for the lowest-income fifth of households (\$15,800). That disparity has increased by two points since 2006. This can be attributed in part to wage polarization and the decline of the middle class. This polarization disproportionately affects Black and Latino households, whose median household incomes are less than half those of White and Asian households. The map below shows median household income at the census tract level.



## Owning a Home, Building Wealth

Homeownership is one of the cornerstones of building wealth in America. MAPC's 2011 report found that people of color—even those who earn a substantial income—face continued discrimination in choosing where to live. In particular, high-income applicants (those earning more than \$118,000 per year) who are Black are more than twice as likely to be denied a mortgage as high-income borrowers who are White. For Black applicants, the denial rate dropped 4.7 percentage points, and for high-income Latino applicants the denial rate dropped 3.3 percentage points. The chart below shows home purchase loan denial rates for Metro Boston applicants with incomes of \$118,000 or more by race and ethnicity.

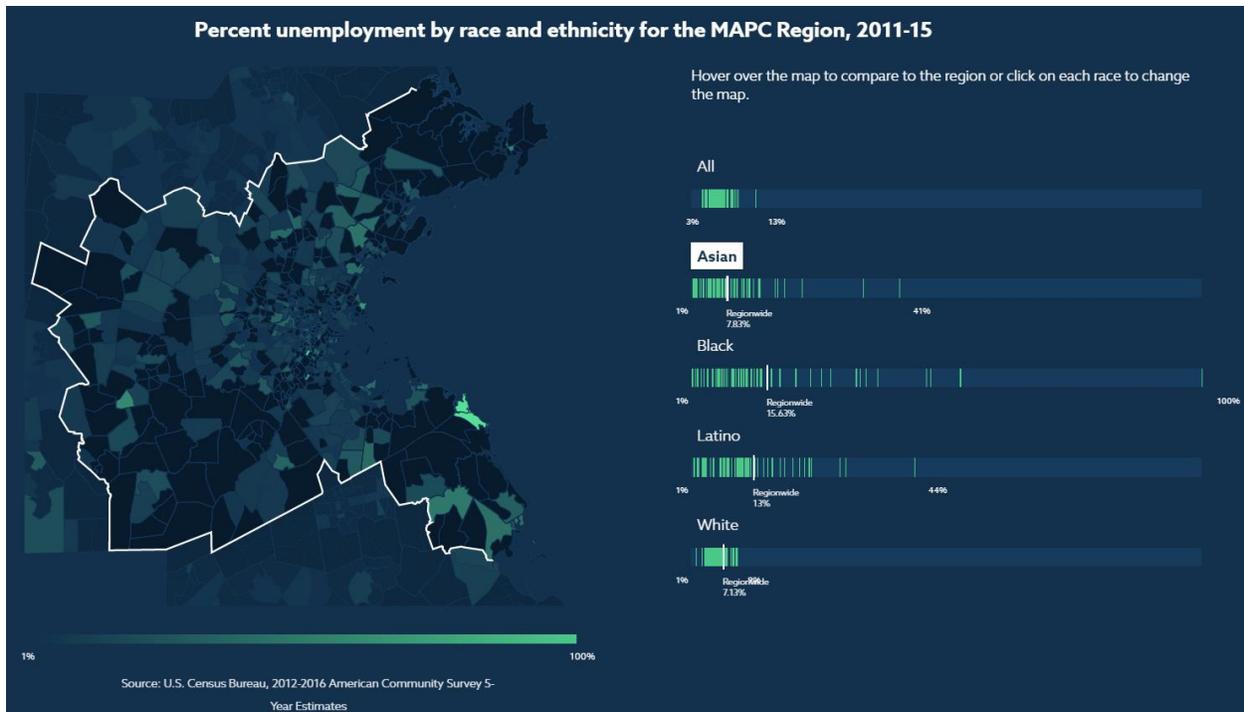


Source: Home Mortgage Disclosure Act.; \* Borrowers with incomes of \$118,000 or more.

While homeownership rates overall have dropped slightly in the last ten years, the declines have been most substantial for Black and Latino householders, whose homeownership rates (32% and 25%, respectively) are less than half of homeownership rates for White householders (68%).

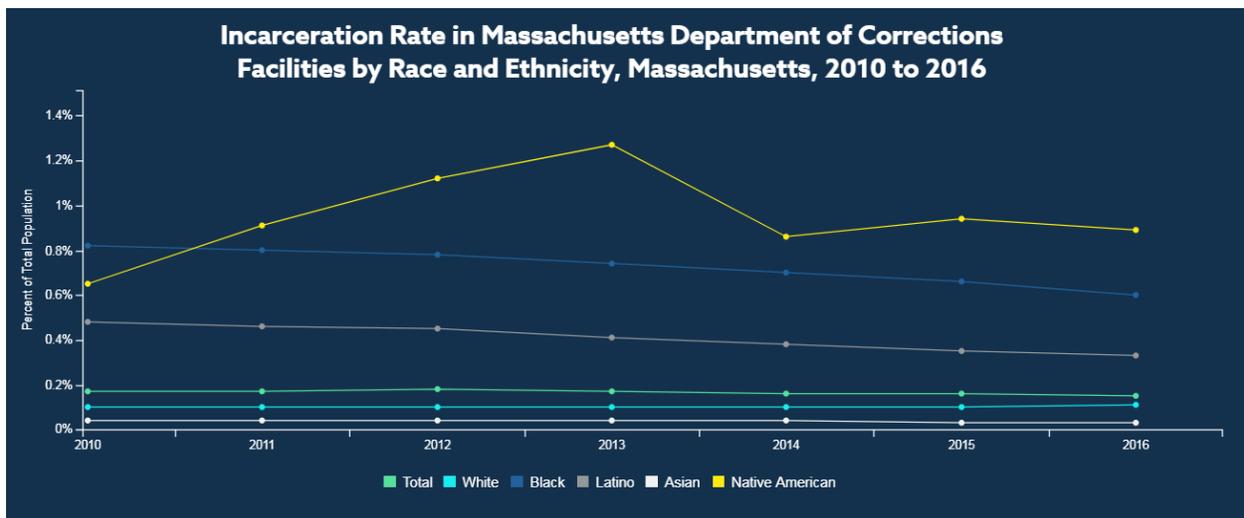
## Participating in the Labor Force

Metro Boston's economy has been growing robustly since the Great Recession, and by the end of 2016 Metro Boston's official unemployment rate was 2.5%, according to the Bureau of Labor Statistics (BLS). However, not everyone is benefiting equally from this growth. The labor force participation rate (the share of the working-age population working or looking for a job) for people with only a high school degree is 12 percentage points lower than the rate for those with a bachelor's degree, and trending downward. The unemployment rate for Black workers is nearly 7 percentage points higher than the rate for White workers, and for Latino workers it is nearly 5 points higher. The unemployment rate for people with a disability is more than ten percentage points higher than for people without a disability. The map below shows the unemployment rate at the census tract level.



### Staying out of the System

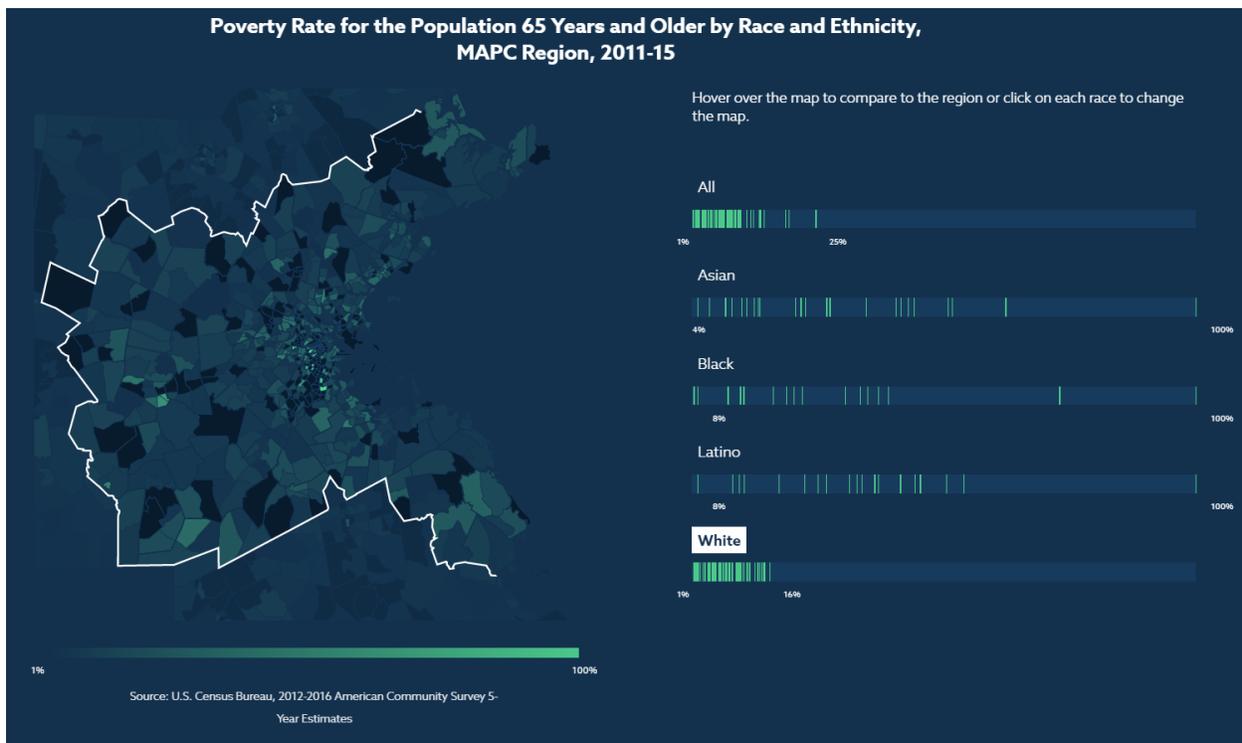
Inequities in incarceration follow clear socioeconomic and geographic trends that carry significant implications for individuals, families, communities, and the region. For individuals, encounters with the criminal justice system can have long-term impacts on earning power and employability, as well as mental and physical health. The number of inmates in Massachusetts Department of Corrections (DOC) facilities statewide dropped by 12% from 2010 to 2016, and the disparities in incarceration rate for Black and Latino residents also declined, albeit slowly. Black and Latino inmates are severely over-represented in DOC facilities. Although the state population is 7% Black and 11% Latino, the state’s DOC inmates are 27% Black and 25% Latino. Native Americans residents, as of 2016, have the highest rate of incarceration in the state’s prison system, as shown in the chart below.



### Living Longer and Aging in Place

As the Baby Boomer generation ages, the region will experience substantial growth in the senior population, which may grow by 75% between 2010 and 2030. Above-average premature mortality rates for White and Black residents declined between 2003-2007 and 2008-2012, while rates for Asian, Latino, and Native American residents remained statistically unchanged. Black residents continue to have the highest premature mortality rate (348 per 100,000.) Grandparents responsible for their grandchildren have a poverty rate of more than 15%, double that of grandparents not responsible for their grandchildren. Older adults are more housing cost burdened (meaning that they pay more than 30% of their income on housing) than younger adults. Nearly 60% of renter households headed by an older adult are cost burdened, and more than a third of households where the homeowner is an older adult are cost burdened. Despite a 5% drop in the total number of housing cost burdened young home owners, the renter and owner housing cost burden rates for the elderly remained unchanged between 2005-2009 and 2011-2015.

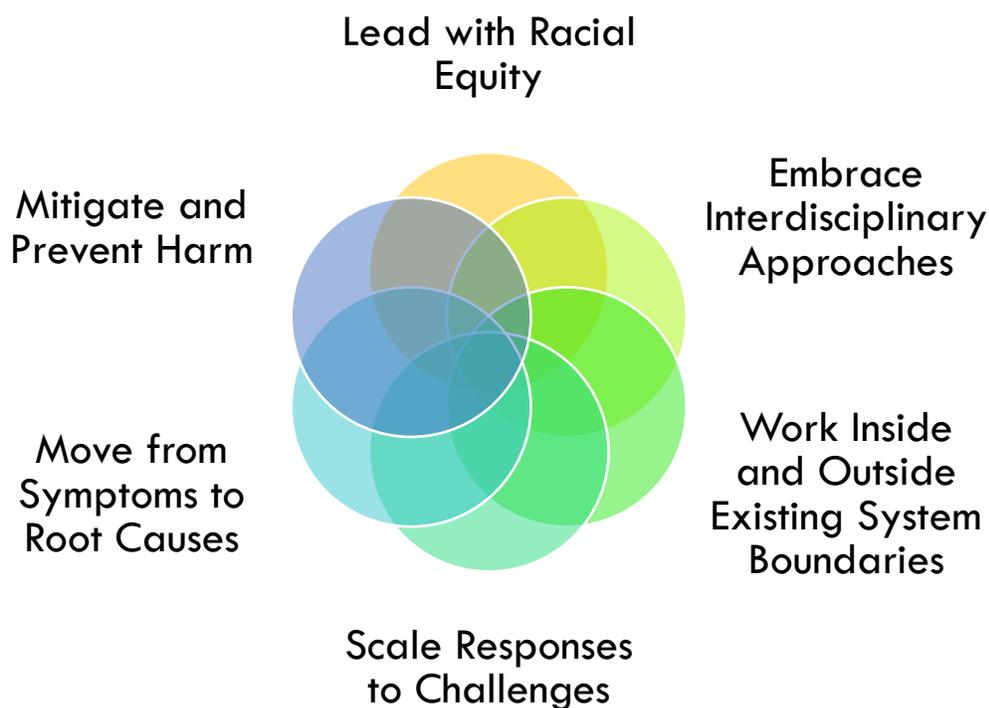
The map below shows the rate of poverty for the population 65 and older at the census tract level.



Visit <http://equityagenda.mapc.org/indicators> for interactive versions of the maps and charts above

## Guiding Principles for Policy Priorities

We developed a set of principles to help us highlight a key set of policy goals strategies, and related policy strategies and actions, to pursue in the next five years. The principles were developed based on input from the project Advisory Committee, a review of relevant policy documents (e.g., PolicyLink’s All in Cities Toolkit, the Minnesota Legislative Report Card on Racial Equity, the City of Seattle’s Equity & Environment Agenda), and MAPC’s ongoing research into factors that are at the root of inequalities in Metro Boston. These principles operate jointly, rather than as a set of singular ideas, so that we can elevate policy approaches that holistically address regional inequities.



- Lead with Racial Equity:** Our current policies often reflect a system<sup>6</sup> that has been historically biased (e.g., drug enforcement policies). Race has been a key, if not the main, bias present in many of the policies that have produced the disparities identified in the Metro Boston region. Facing this history means that we must push forward changes that counteract past biases and that do not deliberately perpetuate policies that are prejudicial. Therefore, we seek policy changes that start with a racial equity frame and continue forward with recognition of root causes of inequity experienced by other groups. There are a number of other biases integrated into our existing policy landscape that contribute, directly or indirectly, to discrimination experienced by various groups. We believe if these biases are rectified or removed in our policy context, we will cultivate a

<sup>6</sup> *System* refers to a group of interacting, interrelated, or interdependent elements forming a complex whole that typically serve a specific purpose and produce a characteristic set of behaviors. Examples include political systems, transportation systems and criminal justice systems.

region that includes and support all residents and where race and other factors are no longer predictive of economic, health, educational, and other outcomes.

- **Embrace Interdisciplinary Approaches:** Existing disparities are rarely the result of inequities within one system. We support policy changes that weave together multiple disciplines,<sup>7</sup> linking together different experiences and knowledge in support of solving common challenges (e.g., education, housing, and criminal justice). Several existing and emerging coalitions embrace this approach such as those leading the Great Neighborhoods Campaign and the Jobs not Jails Campaign. We believe policy changes coming from interdisciplinary groups represent the holistic actions necessary to eliminate inequitable outcomes.
- **Work Inside and Outside Existing Systems:** Past policy work shows that incremental changes to existing systems can help to address inequalities. However, working within existing systems can also allow root causes of inequity and past biases to persist or be perpetuated. In order to accelerate the realization of a more equitable region, we look to policies that improve and reform existing systems as well as policies that dismantle or remove underlying prejudices and practices in order to create more equitable conditions.
- **Scale Responses to Challenges:** Policy strategies should reflect the scale of challenge and the context of the inequality. We believe policies should reflect a necessary *level of investment* (e.g., funding, technical assistance, relief from regulation), at the *proper scale* (e.g., state, regional, municipal), and in the *relevant sector* (public or private, for-profit or non-profit). For example, in some cases, policies should empower cities and towns – individually or collectively – to address the disparities present in their communities. In other cases, policies will need to go beyond municipal boundaries to address causes of inequalities that are pervasive across regions and the state.
- **Move from Symptoms to Root Causes:** Crises require immediate responses and we believe individuals in urgent need should receive assistance through programmatic and policy responses. At the same time, we also recognize crises – immediate and those that become chronic - are frequently symptoms of more systemic issues. The crises have root causes in our society, emanating from policies, norms, and practices established through decades and even centuries. Our policy agenda seeks to blend changes that provide short-term relief for individuals affected by crises with longer-term assistance that address the root causes of the disparities found in our neighborhoods, municipalities, and region.
- **Mitigate and Prevent Harm:** Policies that aim to eliminate disparities by addressing inequities are meant to prevent or remove harm, rather than just to manage consequences. Therefore, we support policies that rectify the uneven distribution of benefits and burdens. We also look for new policy proposals that from the start assess potential inequitable effects and remedy those elements prior to passage. Evidence that blends results of

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<sup>7</sup> *Discipline* refers to a branch or domain of knowledge, instruction, or learning. Examples include engineering, nursing, public safety, and teaching.

formal evaluations (e.g., “what works” resources) with lived experiences should form the basis of new and updated policies. In this way, we are more sure that future actions do not prolong or create harm for those already unfairly burdened.

## Policy Agenda 2017 – 2022

The policy agenda is made up of six different goals that, if achieved, will lead to greater equity across our region. If realized, this is what the Metro Boston region will look like in 2022:

1. We have inclusive, diverse communities where everyone can afford to live and thrive.
2. We have convenient and affordable options to access good jobs, schools and recreation.
3. We have good jobs and pathways to prosperity.
4. We solidify our foundation in education by offering affordable and quality education, from preschool through college.
5. We eliminate conditions and harmful environments that leave people sick or injured.
6. We have a public safety and justice system that protects residents of all backgrounds.

Under each of these goals, we highlight several strategies that will help to achieve these goals and under each strategy, we outline policy tactics that all levels of Government should consider in order to make our region more equitable.

### **Example of Policy Agenda Layout**

**GOAL:** WE HAVE INCLUSIVE, DIVERSE COMMUNITIES WHERE EVERYONE CAN AFFORD TO LIVE AND THRIVE

**(Policy Strategy)** i. Protect tenants, increase the supply of homes that low-and middle-income families can afford to buy, and help all residents stay where they live

**(Policy Action)** *Pass comprehensive zoning reform in order to encourage affordable housing production and eliminate discriminatory zoning practices.*

We recognize that these goals, strategies and actions are related to each other. If, for example, we move towards a restorative justice system, this move will have a profound impact on workforce development, housing opportunities and public health outcomes. So, although the Policy Agenda identifies specific strategies and actions under a particular goal, the document is intended to be read as a cohesive, interdependent agenda, not as siloed policy change efforts.

**GOAL: WE HAVE INCLUSIVE, DIVERSE COMMUNITIES WHERE EVERYONE CAN AFFORD TO LIVE AND THRIVE.**

Metro Boston neighborhoods are becoming more economically segregated and racial desegregation lags significantly behind other metropolitan regions. The principle drivers of these trends are high housing prices, income disparities, and discriminatory lending and renting practices. Our current population and housing demand projections estimate that Metro Boston needs to build 435,000 units of housing – mostly multifamily – between 2010 and 2040 to meet increasing demand and to maintain even current levels of affordability. Unfortunately, we are falling far short, meaning that our region is becoming increasingly unaffordable. Families are increasingly cost-burdened in our region, spending well over 30% of their income on housing<sup>8</sup>.

Since 2012, the rate of cost burden has been trending up for the renter population and down for the homeowner population. The trend indicates a growing housing cost burden gap between homeowners and renters, increasing the vulnerability of the region's renters who are disproportionately people of color. Neighborhoods with a high concentration of cost-burdened residents, especially renters, are at risk of rapid population turnover when housing costs rise slightly or when these households face economic setbacks. Tempering the rising cost of housing will be a critical step in ensuring that the earnings of Metro Boston residents are sufficient to enable them to make a home and remain financially stable. Of course, housing costs are only one side of the equation; job opportunities and growing wages are also essential, as discuss further below.

At the same time, policies that encourage affordability do not necessarily promote inclusiveness. As neighborhoods change – physically, economically, socially – we can take steps that protect diversity and create welcoming environments. Likewise, places can grow stronger and more resilient by accommodating people with a mixture of unique perspectives and experiences. Integrating new people while honoring those who have been part of a place history does require intention. Policies provide a framework for how the state and cities and towns can manage a changing environment while providing an opportunity for all to benefit from inclusiveness.

**i. Protect tenants, increase the supply of homes that low-and middle-income families can afford to buy, and help all residents stay where they live.**

The lack of affordable housing options in Metro Boston negatively impacts the region's ability to house our economically and ethnically diverse residential base and to support a thriving economy. Half the region's renters and 30% of homeowners are cost burdened, meaning they spend more than 30% of their annual household income on housing. Policy responses to the affordability crisis include preserving the existing affordable housing supply, increasing the stock of housing, both affordable and market rate, and ensuring that below market-rate units are occupied by households with corresponding incomes. Special attention must be paid to ensuring that adequate and affordable housing is available for families with children, seniors downsizing from larger homes, and people with disabilities – all populations that historically have limited housing choices.

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<sup>8</sup> MAPC. State of Equity in Metro Boston: Making a Home, 2017.  
[http://www.regionalindicators.org/topic\\_areas/7#making-a-home](http://www.regionalindicators.org/topic_areas/7#making-a-home)

***Pass comprehensive zoning reform in order to encourage affordable housing production and eliminate discriminatory zoning practices.***

Massachusetts has not comprehensively updated its core zoning and subdivision laws in several decades. Municipalities across the Commonwealth use existing zoning laws as a way to prevent changes that would allow more affordable homes, condominiums, and apartments. An update to the Commonwealth's outdated zoning laws should ensure that most cities and towns will allow at least some districts where multi-family housing can be built, while encouraging municipalities to adopt bylaws or ordinances that ensure at least a portion of this housing will be affordable. Both of these tools will help to increase housing affordability in Metro Boston and across the Commonwealth.

Massachusetts has a long history of residential segregation, which can be traced in large part to restrictive local zoning and permitting decisions, as well as discriminatory real estate and lending practices. Comprehensive zoning reform in Massachusetts must promote inclusive neighborhoods where families with children and households with low-or-moderate incomes can find homes.

***Provide additional funds for preservation and production of affordable homes and continue to fund existing smart-growth incentive zoning.***

If we are going to meaningfully address our state's housing crisis, we are going to have to dedicate greater resources to preserving and producing affordable homes. Some particularly important elements of our housing production system include adequate funding for the Low Income Housing Tax Credit, the Affordable Housing Trust Fund, the Housing Innovation Fund, and the Massachusetts Rental Voucher Program. Adequate funds for the modernization of Public Housing are essential. The state should continue to fund the Commonwealth's smart growth incentive programs under Chapters 40R and 40S, so that cities and towns can feel confident that when they implement smart growth zoning overlays, possible impacts on school capacity will be meaningfully offset by state funding.<sup>9</sup>

**Emerging Practice: Managing Neighborhood Change<sup>10</sup>**

Lower-income households are disproportionately impacted by more negative outcomes, including housing cost burden and the risk of displacement, that are associated with new investment in housing, businesses, and infrastructure. Managing Neighborhood Change (MNC) is a data- and community-driven analysis and visioning process that engages residents in a community dialogue around neighborhood change, including what is welcome and what is cause for concern. MNC draws on housing and demographic data, in addition to resident experiences, to provide strategies that mitigate the risks of change and more equitably distribute the benefits of new investments.

***Pass legislation aimed at increasing protections for renters.***

Legislation that would give tenants a right to counsel in eviction proceedings, require just-cause evictions, protect paying tenants when a home is foreclosed or sold for a tax lien, and offer tenants the right of first refusal in the event that their property is sold are modest steps that would help reduce housing insecurity. When tenants are defended by counsel in court proceedings, they

<sup>9</sup> MAPC. The Waning Influence of Housing Production on Public School Enrollment, 2017.

<https://www.mapc.org/enrollment/>

<sup>10</sup> <https://www.mapc.org/resource-library/managing-neighborhood-change-anti-displacement-strategies-toolkit/>

are more likely to remain in their homes. Just-cause eviction laws protect tenants from unfair or discriminatory evictions, while a right of first refusal would give tenants an opportunity to purchase or assign their right to purchase a property, thereby increasing the likelihood that affordable housing remains available in the community. Additionally, we should pass legislation that would give a tax credit to landlords who rent at below-market rates, helping to incentivize these landlords to maintain rents that are affordable, especially for low-income tenants, and to protect neighborhoods from the effects of gentrification. Also, tenants generally lack any protection against eviction when the home in which they are living is foreclosed, or when a municipality sells the property for tax collection – even if the tenant is current on her rent. Protections in such instances are essential ways for the tenant’s housing circumstances to remain stable, even if the underlying property is undergoing a change of ownership.

***Facilitate affordable housing production for a range of low-income households.***

Currently, most affordable housing requirements are aimed at households with incomes at 80% of the area median or below. As a result, the majority of new units are affordable to households with incomes closest to that ceiling. The area median income (FMI) for a four-person household in the metropolitan statistical area (MSA) for Metro Boston is \$103,400. The MSA is an area so geographically large that it includes municipalities in Middlesex, Norfolk, Suffolk, Essex and Plymouth Counties (and even parts of New Hampshire). High wealth suburbs in the MSA drive up our region’s AMI, which ultimately means that most deed-restricted affordable units are not actually within financial reach of many in need in Metro Boston. Moreover, very low-income (30-50% of AMI) and extremely low-income (30% of AMI and below) working households are growing in number and as a share of the region’s population. To address the increasing need within the context of an elevated AMI, affordable housing requirements should be adjusted to include a portion of homes for those with incomes between 50% and 80% of the AMI, between 30% and 50%, and even 30% and below.

**ii. Ensure residents with low incomes, people of color, and other protected classes have access to homes that suit their needs.**

Discriminatory practices still limit homeownership. For instance, high-income applicants who are Black or Latino are denied a mortgage at rates that are 7 to 12 percentage points higher than applicants who are White and of similar economic status. Since homeownership gaps play a key role in the nation’s widening racial wealth gap,<sup>11</sup> the racial disparities in Metro Boston homeownership rates and home loan denial rates are limiting the capacity of Metro Boston residents of color and their municipalities to build wealth.

***Continue to enforce the Affirmatively Furthering Fair Housing rule.***

The rule, promulgated under the Obama administration, required that jurisdictions that receive federal housing funding not only document barriers to integration and opportunity, but also detail and prioritize policies to eradicate these barriers. The Trump Administration has delayed implementation of this rule, and indicated they have no intention to read any plans currently submitted. But the main purpose of these plans – to help local governments to understand and eliminate discriminatory practices – remains as important as ever. At the local level, cities and

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<sup>11</sup> Shapiro, T., Meschede, T., & Osoro, S. (2013). The roots of the widening racial wealth gap: Explaining the black-white economic divide. Research and policy brief.

towns should continue moving forward to develop Assessments of Fair Housing, and MAPC will continue to assist them both to develop these plans and to implement their recommendations.

***Prioritize housing stock diversity across Massachusetts communities.***

Across our region, small single-family homes are being torn down and replaced with larger, more expansive single-family properties. The new homes can gentrify neighborhoods quickly. They can displace current residents due to rising real estate costs and no longer be viable options for moderate-income would-be homeowners. At the same time, developers of new, multi-family residential developments often disregard guidelines that encourage a bedroom mix that includes 3-bedroom units, instead opting to build studio, one and two-bedroom units. So as families are displaced from one neighborhood, there are few opportunities available to meet their family needs in others. Local legislative action should limit house-size through floor area ratios, lot coverage requirements, setbacks, height and open space standards, and bulk. These actions may help to minimize the impact of teardowns on neighborhoods. In addition, municipalities should encourage development of smaller single-family homes, multi-family units in smart growth locations and the opportunity for accessory dwelling units (ADUs) that make homes more accessible, especially to those with limited incomes, aging residents, and people with disabilities.

**Best Practice: Community Engagement and Outreach.**

Planning processes should include significant community engagement and outreach to include participation from older adults, persons with disabilities, people of color, immigrants, people for whom English is not their primary language, and women.

For example, equitable community engagement was a critical component of efforts to build on the Vision for Downtown Lynn. MAPC partnered with the city of Lynn to convene a project team of advisors, conducted interviews with community leaders, gave presentations to community-based organizations, attended community events, talked with people we encountered on the street or at local businesses, interacted with community members using social media such as Facebook as well as via email, collected land use and property data using local volunteers, and hosted two public forums downtown. It is impractical to get input from every single resident, but this targeted approach provided an informed perspective to guide planning recommendations.

**iii. Ensure that our communities are inclusive, representative and democratic.**

In order for residents living in Metro Boston to thrive and contribute to their fullest, they must feel a sense of inclusivity, belonging, and control. We must preserve and protect rights for all of the residents in our Commonwealth. For example, we must ensure that voting continues to be a right, preserved by removing barriers to voter registration and encouraging participation in municipal elections.

We also live in a time when current federal immigration policies exclude and ostracize immigrants, reducing opportunities for them to civically engage, and putting the onus on local governments to enforce and enact policies to make immigrants feel safe and welcome. Undocumented immigrants create incredible value, enhancing the rich culture of our region and adding to our workforce and economic development.

***Enact automatic voter registration throughout Massachusetts.***

Automatic voter registration enables a government agency, usually the Registry of Motor Vehicles, to automatically register a citizen upon state license or ID issuance or renewal, unless the person declines to do so. The citizen's information is then sent to the appropriate election office for verification of voting eligibility. Currently, nine states and the District of Columbia have enacted automatic voter registration policies, as they serve to increase voter registration rates and help to eliminate existing barriers to voter registration.

***Make Massachusetts a sanctuary state.***

Federal law bars state and local agencies or officials from restricting the transmission of information regarding the immigration status, lawful or unlawful, of any individual.<sup>12</sup> Sanctuary state legislation could take several different forms, but at its core, it would prohibit state and local resources from being used to enforce immigration laws that are the responsibility of the federal government, even while the state and municipalities comply completely with federal law. It could also go further to prevent law enforcement officers from inquiring about an individual's immigration status unless it is pertinent to the crime at issue or further limit federal Immigration, Customs and Enforcement (ICE) agents from accessing information on booking lists or release dates unless a person is serving a sentence for a serious violent felony. Ensuring that our state continues to foster trust among and remain welcoming to all residents, regardless of where they come from or the circumstances of their arrival, is vital to the long-term economic and social wellbeing of the entire Commonwealth.

**Best Practice: Create a process that allows non-citizen immigrants to vote in municipal elections**

Across the country, several municipalities or counties have allowed non-citizen residents to vote in municipal elections, under the theory that all residents should be involved in municipal service delivery. Historically, until 1926, 40 states allowed non-citizens to vote in municipal and state elections, a policy that was reversed as nativist sentiments rose in the United States. There is no federal law that makes it illegal for cities and towns to give non-citizens the right to vote, and currently, a number of cities in Maryland as well as the cities of Chicago and San Francisco provide options for non-citizen residents to participate in municipal elections.

***Cultivate competency for service provision to residents who are lesbian, gay, bisexual, transgender, and queer.***

As a just and fair society, we seek and use approaches that allow for greater inclusion. In Metro Boston and Massachusetts, there are policy actions that can foster greater inclusion and responsiveness to lesbian, gay, bisexual, transgender, and queer (LGBTQ) residents. This includes partnering with representatives of the LGBTQ community to build capacity among public and private service providers for greater cultural competency. An example of such a proposal is the *An Act Relative to LGBT Awareness Training for Aging Services Provider*, which would support development of a training program for the delivery of accessible and appropriate services to LGBTQ older adults and their caregivers. This act would prevent older LGBTQ residents from any need to hide their identity and receive care that is relevant and respectful.

***Reverse exclusionary practices in zoning, permitting, real estate sales, and mortgage lending.***


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<sup>12</sup> 8 U.S.C. § 1373 (1996)

Massachusetts continues to struggle with high levels of racial, ethnic and income segregation, a legacy of many years of public and private actions. We must recognize that restrictive local zoning and permitting decisions are a contributing factor to this persistent segregation, often limiting the development of affordable units for families with children. Real estate and finance practices often have the additional impact of making it difficult for low-income households and people of color to purchase homes, even when they could otherwise qualify to do so. Massachusetts must clarify that such practices are a violation of state law, and must make stronger steps to advance fair housing throughout the state.

## **GOAL: WE HAVE CONVENIENT AND AFFORDABLE OPTIONS TO ACCESS GOOD JOBS, SCHOOLS AND RECREATION**

Metro Boston's residents depend on the region's transportation system to connect them to school, work, services, and recreational activities. Despite the many ways residents of the region get around, transportation improvements have tended to promote one form of travel – driving alone – rather than emphasizing access to destinations regardless of how a person travels. As a result, many residents face substantial challenges when commuting to work or school, getting to the doctor's office, or visiting friends. This is especially true for low-income households who do not own or cannot afford a vehicle, young people and older adults who cannot drive, and people with mobility impairments. Those individual and household constraints are compounded by historical and ongoing disparities in transit service available for low-income communities and communities of color.<sup>13,14</sup>

### **i. Expand transportation options, particularly for underserved populations and communities of color, and decrease transportation costs for cost-burdened households.**

The region's commuters of color spend more time commuting than their White counterparts. Without a range of convenient transportation options, particularly public transit and safe pedestrian and bicycle infrastructure, communities that have already been marginalized by transportation policies will have even more limited mobility and are likely to experience disproportionate impacts from vehicular emissions. These same communities often spend a disproportionate percentage of their household incomes on transportation costs. Equitable transportation means expanding affordable, reliable, safe and sustainable travel options for low-income communities and communities of color as a basis for boosting the effectiveness of our regional transportation system.

#### ***Enact Regional Transportation Ballot Initiatives to support active transportation investments.***

This legislation would allow a municipality or group of municipalities to raise additional local money for transportation projects via a ballot initiative, giving voters a more direct role in the transportation funding process and creating a lock box of funds for specific investments. In many communities across our region, we expect that these funds would be used to create alternative transportation investments, or to increase investments in the existing system, particularly in areas that are underserved by transit or active transportation options.

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<sup>13</sup> Cairns, S., Greig, J., & Wachs, M. (2003). Environmental justice & transportation: A citizen's handbook. Institute of Transportation Studies. Retrieved 2/23/17 from: <http://escholarship.org/uc/item/66t4n94b>.

<sup>14</sup> Bullard, R. D. (2003). Addressing urban transportation equity in the United States. *Fordham Urb. LJ*, 31, 1183.

**Implement road-pricing systems that incentivize public transit use.**

Several cities across the United States, including Minneapolis, Housing and San Diego have implemented congestion-pricing schemes. If implemented here, we have the opportunity to devise a strategy that funnels new money directly to public transit and offers financial exemptions to vehicle-dependent low-income families.<sup>15</sup>

**Implement low-income fares for the MBTA, Commuter Rail and RTAs.**

The MBTA could implement a fare policy whereby low-income riders pay fares on a sliding scale based on their income. While the MBTA already has discounts in place for seniors, students and people with disabilities, low-income people do not see any additional discounts to use the service. The MBTA is currently reviewing its fare policies and could consider adding in discount rates for low-income people. Additionally, the MBTA should create a fare-capping program for riders who pay per trip, rather than for a daily or monthly pass, and ensure that they don't pay more than the cost of the currently offered passes.

**Best Practice: Pilot Elements of Bus Rapid Transit**

Bus Rapid Transit pilot programs are springing up along several key corridors in the MBTA service area: Everett, Boston, Arlington, Watertown, and Cambridge. Bus Rapid Transit is often seen as a more cost-friendly alternative to building new rapid transit corridors along some of our busiest bus routes. Continuing to expand the existing pilot program in low-income communities and communities of color would help address inequities in our existing transit system. MAPC will continue to play a role in helping the MBTA to determine which corridors should be prioritized and to determine the impact of removing parking to accommodate a new dedicated bus lane. Findings from these pilots will provide a basis for more consistent policies on testing new transit options and implementing effective BRT in the region.

**ii. Adopt equitable decision-making frameworks for transportation planning and project development.**

An essential part of everyday life for most is travel from home to work, school, shopping, services, or recreation. The region's transportation system is the foundation of making travel possible, and the system is sustained mainly through public investment. The transportation system that we have is also the result of the public sector planning process, which can tend to focus more heavily on areas that are undergoing economic growth and on areas where communities have the capacity to participate in decision-making. Since the system serves all in the region, decisions should not only favor a few or overly burden specific groups of people, such as households of color who are disproportionately burdened by higher transportation costs and longer commute times.<sup>16</sup> We can create a more equitable system by leading with more inclusive planning processes, greater investments in active transportation modes, improvement to all elements of the public transit system (rail, subway, and bus), and ensuring investments in under-served communities (low-income communities not well served by transit, as well as rural and less development areas in need of greater connectivity and improved mobility.

<sup>15</sup> Environmental Defense Fund and the Rand Corporation. Equity and Congestion Pricing A Review of the Evidence, 2009.

[https://www.rand.org/content/dam/rand/pubs/technical\\_reports/2009/RAND\\_TR680.pdf](https://www.rand.org/content/dam/rand/pubs/technical_reports/2009/RAND_TR680.pdf)

<sup>16</sup> MAPC. Sustainable Transportation: Improved Equity. [http://www.regionalindicators.org/topic\\_areas/2#improved-equity](http://www.regionalindicators.org/topic_areas/2#improved-equity), 2016.

**Create and enforce developer mitigation policies that direct more funding to walking, biking and public transit infrastructure.**

Through the development review process, the Commonwealth and municipalities should require developers to conduct impact studies, providing appropriate mitigation for project impacts, and helping to manage congestion. Such investments should include those that improve transit, bicycle, and pedestrian options, in addition to appropriate roadway improvements. Statutes, regulations, and guidelines can help the Massachusetts Department of Transportation (MassDOT), the MBTA, and Regional Transit Authorities to ensure that such investments are no longer one-off occurrences, but rather are a regular type of investment, especially in locations that rely more heavily on non-vehicular modes for daily travel.

**Emerging Practice: Racial Equity Impact Assessments**

Racial equity impact assessments analyze the impact of budget and policy decisions on racial and ethnic groups and identify ways to mitigate the possible consequences of these decisions. They seek to root out bias while promoting equity, inclusion, and opportunity. These assessments can be applied to any policy or decision making process.

King County, Washington created an Equity Impact Review (EIR) toolkit for informing more equitable budgets, policies, and decision making. The King County Department of Transportation uses it to make equitable decisions on service reductions or enhancements. The Parks Department uses the EIR to more fairly distribute parks, open space, trails, and even farmers' markets by race, income, and language spoken. The county also applied the EIR during the creation of their 2012 budget, which resulted in extra allocations to truancy prevention, youth programming in diverse low-income areas, and economic development opportunities in low-income communities.<sup>17</sup>

**Offer technical assistance funding to support design for low-income communities.**

The Transportation Improvement Program (TIP) is the process by which federal transportation dollars are allocated to cities and towns in Massachusetts. The current scoring criteria favorably view projects that advance equity and support environmental justice communities, but requires that projects be at 25% design before they are submitted to the TIP. This can be a significant cost burden for communities and can create a barrier for those communities that already have transit-dependent residents or have transit deserts. It can also be a barrier for smaller, rural, or more outlying communities facing severe budget challenges. A program to increase technical assistance to such communities to help them reach 25% design could help to level the playing field for access to federal transportation dollars.

**Update Project Selection Criteria to consider existing conditions and differences in outcomes in a more holistic manner.**

Much attention has been paid to ways of improving project selection criteria used by the Metropolitan Planning Organizations (MPOs) for federal transportation dollars, and by the Commonwealth for state funds. We have made progress to ensure that funding goes to projects in Environmental Justice communities as well as areas ill-served by transit, but additional consideration should be given to assessing projects by using "accessibility standards," which focus

<sup>17</sup> King County (WA). Equity Impact Review Toolkit, 2012.  
<http://www.kingcounty.gov/~media/elected/executive/equity-social-justice/documents/KingCountyEIRToolExamples.ashx?la=en>

on the ability of transportation improvements to help people from various parts of the region to access job and educational opportunities. Such standards could unify various constituencies in the region who need better access to jobs and schools, from lower-income urban residents, to isolated immigrant communities, and rural residents of outlying areas.

#### Best Practice: Complete Streets

*Complete Streets* are roadways that are safe, accessible and comfortable for all users, regardless of age, physical ability, income, or how they choose to travel: by transit, on foot, by bike or public transit. Complete Streets increase safety, promote economic development, and enhance public safety. MassDOT offers a special funding incentive program to cities and towns that adopt Complete Streets policies. MAPC has helped many municipalities to write Complete Streets policies and bicycle and pedestrian network plans. To date, 70 cities and towns have registered for the MassDOT Complete Streets program, with 44% of those cities and towns serving populations at or below the median household income.

### **GOAL: WE HAVE GOOD JOBS AND PATHWAYS TO PROSPERITY**

While the Metro Boston's regional economy has been growing robustly since the Great Recession, not everyone has benefitted equally from that growth. Participation rates for people with a high school degree are 12 percentage points lower than the rates for those with a bachelor's degree, and trending downward. The unemployment rate for workers who are Black is nearly 7 percentage points higher than the rate for workers who are White, and the Latino rate is nearly 5 points higher. The unemployment rate for people with a disability is more than 10 percentage points higher than for people without a disability.<sup>18</sup>

A good job can be defined as employment that respects workers' rights, provides opportunity for upward mobility, ensures safe working conditions, pays a living wage, is free from any type of discrimination or harassment, and provides meaningful benefits. Well-paying jobs represent the difference between economic security and financial instability, and studies show that good jobs have a direct tie to educational attainment opportunities among families and the ability to live in healthier homes and neighborhoods.<sup>19</sup>

MAPC's work on income inequality seeks to advance policies that improve the economic vitality of all by supporting financial independence for residents, beginning with those who have the greatest economic needs in our region.

#### **i. Remove barriers to employment.**

In the Metro Boston, workers without college degrees, communities of color, and workers with a disability are disproportionately under-employed and unemployed. Many workplace policies continue to put up artificial barriers for employees in these demographics. Policy shifts could have a profound impact on employees who are often underpaid and working in inflexible situations. Additionally, Criminal Offender Record Information (CORI) forms continue to be a barrier for individuals who enter or return to the workforce after a criminal case. It is not only an employment barrier, but can also limit an individual's eligibility for certain state assistance programs and their

<sup>18</sup> MAPC. State of Equity in Metro Boston: Making a Good Living.

[http://www.regionalindicators.org/topic\\_areas/7#making-a-good-living](http://www.regionalindicators.org/topic_areas/7#making-a-good-living), 2017.

<sup>19</sup> Robert Wood Johnson Foundation. Commission to Build a Healthier America: Issue Brief 4 – Work and Health, 2008. <http://www.commissiononhealth.org/PDF/0e8ca13d-6fb8-451d-bac8-7d15343aacff/Issue%20Brief%204%20Dec%2008%20-%20Work%20and%20Health.pdf>

economic independence and socio-economic mobility. More attention is paid to CORI reform under the goal.

### ***Paid Family and Medical Leave.***

A current proposal in the Legislature would allow employees who are eligible under the current Massachusetts Parental Leave Act and federal Family and Medical Leave Act to take paid time off to recover from a serious illness or injury, to care for a seriously ill or injured family member, or to care for a new child. If passed, the legislation would provide critical financial security for employees who need to serve as a caretaker, extend the length of leave available to employees, and ensure that workers can keep their jobs once they return from leave.

Paid Family and Medical Leave has the potential to improve outcomes particularly for women, minority and low-wage workers. These populations are less likely to receive wage replacement when they take time off to attend to a personal illness or to care for a family member<sup>20</sup>; they are also more likely to cut back on spending, dip into savings, and apply for public assistance since they cannot go without pay<sup>21,22</sup>. Employees without paid leave are also more likely to leave the workforce, which stifles professional growth and exacerbates wage inequality.<sup>23</sup>

### ***Increase the minimum wage to \$15 per hour, and tie the increase to inflation.***

Under the Fair Labor Standards Act (FLSA), the federal minimum wage for covered non-exempt employees is \$7.25 per hour effective July 24, 2009. Many states also have minimum wage laws. Where an employee is subject to both the state and federal minimum wage laws, the employee is entitled to the higher minimum wage rate. The minimum wage in Massachusetts is set at \$11.00 per hour.<sup>24</sup>

The declining value of the minimum wage is one of the primary causes of wage inequality between low- and middle-income workers. The minimum wage should be increased to \$15 an hour over a reasonable period of time, and it should be tied to the consumer price index thereafter to ensure that wages remain stable. In addition, the state should require companies to pay tipped worker \$15 an hour and create exceptions to the minimum wage law to allow for an adjusted wage for employees between the ages of 16 and 18.

<p><b><i>Best Practice: Improve technical employment opportunities for women and people of color</i></b></p> <p>Women and people of color are under-represented in the fields of Science, Technology, Engineering and Math (STEM) and in the construction industry. Many of the Commonwealth's newest jobs are in the technology field, but we need to create a greater talent pipeline between educational institutions and the workforce. Many programs throughout the Commonwealth provide mentoring opportunities for young women interested in STEM and Building Trade Skills and we</p>
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<sup>20</sup> Rodriguez, Nicole. "How Paid Family and Medical Leave Impacts Working Mothers." Massachusetts Budget and Policy Center, 13 Sept. 2017, [massbudget.org/report\\_window.php?loc=how-paid-family-and-medical-leave-impacts-working-mothers.html](http://massbudget.org/report_window.php?loc=how-paid-family-and-medical-leave-impacts-working-mothers.html).

<sup>21</sup> U.S. Department of Labor. Family and Medical Leave in 2012: Technical Report <https://www.dol.gov/asp/evaluation/fmla/FMLA-2012-Technical-Report.pdf>, 2014 update.

<sup>22</sup> Cantor D, Waldfogel J, Kerwin J, et al. Balancing the Needs of Families and Employer: Family and Medical Leave Surveys. Rockville, MD: Department of Labor, 2000.

<sup>23</sup> It's About Time: Costs and Coverage of Paid Leave in Massachusetts (2016), University of Massachusetts, Boston Center for Social Policy and Center for Women in Politics and Public Policy.

<sup>24</sup> Commonwealth of Massachusetts. Minimum Wage Program. <https://www.mass.gov/minimum-wage-program>

should better connect employers to these potential employees. Additionally workforce development training opportunities should be located near transit and should have flexible childcare opportunities.

In July 2017, Governor Baker signed the *Pregnant Workers Fairness Act*, which prohibits workplace and hiring discrimination related to pregnancy and nursing and requires employers to provide reasonable accommodations for expectant and new mothers in the workplace.

In December 2017, Boston City Council signed an *Ordinance on Equity in Opportunity for City Contracting*, which mandates active outreach to businesses owned by people of color and women, it requires all requests for proposals issued by the City of Boston include a rating of diversity and inclusion plans as evaluation criteria, and it creates a quarterly reporting requirement so that city government can hold themselves accountable.

## **ii. Increase access to business ownership and employment/financial independence**

Small business creation is usually heralded as an opportunity for Americans to pursue their entrepreneurial spirit and provide jobs for their community. Unfortunately access to state and local resources to start a business are not necessarily available to everyone. Whether prospective entrepreneurs face bank loan discrimination, speak a foreign language, face difficulties with talent retention or lack financial resources, the region needs to do more to increase local business ownership. We must incentivize the creation of small businesses and support objectives aimed at worker development.

### ***Recapitalize the Workforce Competitiveness Trust Fund.***

The Workforce Competitiveness Trust Fund, operated out of the Commonwealth Corporation, invests in programs that train and place unemployed or underemployed workers. Between 2007 and 2011, the Fund supported 31 partnerships, serving more than 6,700 youth and adults.<sup>25</sup> The Fund supports individuals who might rely on public benefits, have health problems or disabilities, or who haven't completed school. The Fund provides support to residents for employment opportunities, but works with Massachusetts businesses to secure employees. The fund used to receive \$18 million but its funding has dipped in recent years and was just \$1 million on the FY18 budget. The legislature should fully fund this important program and restore its previous funding levels.

### ***Technical assistance programs and revolving loan funds that provide access to capital for small businesses.***

Massachusetts established the Small Business Technical Assistance (SBTA) program in 2006 in order to help small businesses succeed in underserved communities in the commonwealth, particularly low- to moderate-income communities and communities of color. The program provides funding to not-for-profit grantees, largely consisting of Community Development Corporations (CDCs) or Community Development Financial Institutions (CDFIs), who then offer a range of technical assistance (TA) and financial services to small business clients. The entrepreneurial and employment opportunities supported by the SBTA program helps reduce deeply entrenched economic disparities that put traditionally underserved populations at risk for

<sup>25</sup> Commonwealth Corporation. WCTF: Short Term Solutions, Long Term Impact, 2017. [http://commcorp.org/wp-content/uploads/2017/09/WCTF-Long-Term-Impact\\_One-Pager\\_Final.pdf](http://commcorp.org/wp-content/uploads/2017/09/WCTF-Long-Term-Impact_One-Pager_Final.pdf)

worse economic and health outcomes. This program should be funded with an investment of at least \$2 million.

***Technical assistance and small business development programs for worker-owned cooperatives.***

Worker-owned cooperatives are companies owned and managed by employees who share decision-making powers and who control the profits produced through their labor. According to a recent study, about 60 percent of new cooperatives worker-owners since 2010 are people of color and nearly 70% are women.<sup>26</sup> Cooperatives provide an alternative to traditional corporations in many regards not least of which is that profits remain with the worker-owners and more likely in the surrounding community. The state and municipalities can help cooperatives form by establishing a startup or bridge financing program (e.g., revolving loan fund) that includes technical assistance or space that helps the cooperatives establish themselves.

**iii. Facilitate intergenerational wealth transfer among low- and middle-income families.**

According to the Federal Reserve Bank of Boston's 2015 Report titled *The Color of Wealth*, "Nonwhite households have only a fraction of the net worth attributed to white households. While white households have a median wealth of \$247,500, Dominicans and U.S. blacks have a median wealth of close to zero. Of all nonwhite groups for which estimates could be made, Caribbean black households have the highest median wealth with \$12,000, which is only 5 percent of the wealth attributed to white households in the Boston MSA [Metropolitan Statistical Area]."<sup>27</sup>

This economic data demonstrates that barriers to employment and business ownership, as well as homeownership, have real consequences on an individual's ability to save money, own assets and pass them on to their families. We must pass legislation and support programs that facilitate low-income and middle-income households to accumulate wealth and assets.

***Increase the Earned Income Tax Credit and expand its eligibility.***

The Earned Income Tax Credit (EITC) is a benefit to working families earning low- to moderate-incomes (individuals earning less than \$15,000; families with children earning less than \$50,000).<sup>28</sup> The EITC should be increased, so that more people can take advantage of this important benefit. Research shows that the EITC has increased employment, boosting long-term earnings and future retirement benefits.<sup>29</sup> The benefit should also be expanded to include individuals who meet the income requirements but don't have children, and should be based on personal instead of family income.

***Pass legislation aimed at curbing the "Cliff Effect" for individuals and families receiving state benefits.***

The "Cliff Effect" occurs when an individual or family receiving state benefits sees a sharp decline in those benefits as income increases. While many state benefit programs currently have an

<sup>26</sup> Melissa Hoover & Hilary Abell, Project Equity and the Democracy at Work Institute. *The Cooperative Growth Ecosystem: Inclusive Economic Development in Action*, 2016.

<sup>27</sup> Federal Reserve Bank of Boston. "The Color of Wealth in Boston." *Federal Reserve Bank of Boston*, 25 Mar. 2015, [www.bostonfed.org/publications/one-time-pubs/color-of-wealth.aspx](http://www.bostonfed.org/publications/one-time-pubs/color-of-wealth.aspx).

<sup>28</sup> MA Department of Revenue, Earned Income Tax Credit. <http://www.mass.gov/dor/individuals/filing-and-payment-information/guide-to-personal-income-tax/credits/earned-income-credit-eic.html>.

<sup>29</sup> Massachusetts Budget and Policy Center, *Massachusetts' Earned Income Tax Credit and the Current Proposal for Increase and Reform*, July 2013. [http://www.massbudget.org/reports/pdf/FactsAtAGlance\\_MA-EITC-Increase\\_SWMPproposal\\_NEW.UPDATE\\_7-27-2016.pdf](http://www.massbudget.org/reports/pdf/FactsAtAGlance_MA-EITC-Increase_SWMPproposal_NEW.UPDATE_7-27-2016.pdf)

income or employment requirement, benefits generally decrease as income increases. The unintended result is either a disincentive toward economic mobility or a person working harder, with less financial stability. Program assistance should be tapered as individuals or families increase their incomes, rather than cutting off assistance at particular income levels. The state should also pass legislation that lifts the welfare benefit cap for families who have a child while receiving state assistance. Massachusetts is one of only 17 states that still have a cap on children conceived while a family is receiving welfare assistance. The family cap excludes approximately 9,400 children in Massachusetts, and this has a tremendous impact on the health and welfare of those children and their families.<sup>30</sup>

**Best Practice: Improve financial literacy programs for low-income households**

In 2016, Mayor Toni Harp of New Haven launched the Financial Empowerment Commission with the vision of building financial stability and knowledge amongst New Haven low-income residents. This initiative was enabled by a planning grant called the “Next Generation Financial Empowerment Grant” from the Cities for Financial Empowerment Fund (CFE Fund). To develop recommendations, the Mayor appointed a community advisory group to collect and share insights on the financial lives of New Haven residents. Based on the findings from the advisory group, the commission chose two target populations that would most benefit from financial empowerment interventions.

- Low-wage households earning less than 200% of the federal poverty guidelines, and focus on those earning less than 100% of the guidelines.
- The re- entry of formerly incarcerated individuals into the community.

The Commission was tasked with drafting recommendations for a strategic plan identifying short and long term goals and implementation strategies. The recommendations included building a financial empowerment network with community based organizations to connect and identify individuals in the target populations and referring them to services and resources. Also, creating a Financial Empowerment Center that would be staffed with a full-time financial coach/ counselor. With these recommendations the Mayor and Commission hope to foster a culture of financial empower for both the target populations and all residents of New Haven.

***Enact Tenant First Right to Purchase Options for Multi-Family Buildings.***

Residents can experience displacement as residential buildings are sold to new ownership. This can be particularly harmful for properties that have provided affordable homes for households earning low- and moderate-incomes. A *Tenant First Right Purchase Option* protection, when adopted by a municipality, would stipulate that owners of residential properties must provide current tenants an chance to purchase the property at a fair market price and terms before the owner can transfer the property to a third party.<sup>31</sup> Although potentially complicated to establish, successful programs have integrated a low-interest loan option, making the first right purchase option an avenue to homeownership and wealth creation for low- and moderate-income families.

<sup>30</sup> MassLive. Anti-poverty activists work to lift welfare cap for Massachusetts families, 2017.

[http://www.masslive.com/politics/index.ssf/2017/03/anti-poverty\\_activists\\_work\\_to.html](http://www.masslive.com/politics/index.ssf/2017/03/anti-poverty_activists_work_to.html)

<sup>31</sup> MAPC. Managing Neighborhood Change: Selected Anti-Displacement Strategies in Practice - District of Columbia Tenant Opportunity to Purchase Act (TOPA), 2915. <http://www.mapc.org/wp-content/uploads/2017/11/District-of-Columbia-Tenant-Opportunity-to-Purchase-Act.pdf>

**GOAL: SOLIDIFY OUR FOUNDATION IN EDUCATION BY OFFERING AFFORDABLE AND QUALITY EDUCATION, FROM PRESCHOOL THROUGH COLLEGE**

In Massachusetts, we place a high value on learning and education. We have prospered in large part due to our high levels of educational performance and public and private academic institutions. While many have benefited from the lifelong learning opportunities found in our region, not all do. Many of our students of color, students with disabilities, and students from low-income households face challenges in meeting educational achievement goals and graduating from high school. Consequently, we have set these children, teenagers, and adults on a path that narrows their chances to reach their full potential and that perpetuates inequalities in our region. Since a person with a college degree has a much greater chance of being employed and be compensated nearly double the amount as a person without a college degree,<sup>32</sup> earnings and economic independence are highly related to educational attainment, we limit their prosperity and a substantial return on investment to the region. There is a considerable amount of work and change necessary to provide quality learning opportunities for people who are in most need and facing the greatest disparities.

**i. Provide children with supportive learning environments from birth.**

Research shows that children who start school ready to learn have better educational outcomes throughout primary school and are then able to achieve greater success in high school. Readiness to learn begins even before students enter elementary education as an infant's health and environment is closely associated with the health and socioeconomic characteristics of their birth parents. It is linked as well with the health status of mothers who may be more prone to pre-term and low birth weight births when exposed to social and environmental stressors. Therefore, policy action can supply parents and children most in need with support from pregnancy through early childhood to improve lifelong outcomes.

***Increase funding for Head Start programs.***

Our congressional delegation should build on their commitment to early education by increasing their support for the federally funded Head Start program. Over the past 50 years, Head Start has provided comprehensive early education and support services in the areas of health and dental care, nutrition, special education, parent skill workshops and social services for children ages three to five and their families. We recommend an increase in funding not only so more children can benefit, but also to develop and retain a quality workforce.

***Pass legislation to fund Universal Pre-K.***

Legislation has been filed to help close the achievement gap and ensure that all Massachusetts children have the opportunity to succeed in school and in life. The legislation builds on the Commonwealth's strong policy foundation for early education, including the ongoing work of the Department of Elementary and Secondary Education (DESE). Cost estimates range anywhere from \$400 million to \$1.4 billion, depending on the type of universal pre-K program the state seeks to implement, and whether it covers 3- and 4-year-olds or only 4-year-olds. The pending proposal would capitalize on existing grant programs and many advocates argue that it would actually

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<sup>32</sup> MassBudget. 2017 State of Working Massachusetts, 2017. <http://massbudget.org/reports/swma/education-economy.php>

help to reduce existing costs for special education and social services, pointing to successful programs in Boston, New Jersey, and Oklahoma.

**Best Practice: Cradle to College Program**

The Harlem Children’s Zone (HCZ) is a cradle to college model serving thousands of youth in Harlem, NY. The organization offers a holistic approach, supporting their clients in educational advancement, family stabilization, housing security, healthy lifestyles, and social services. The HCZ seeks “to address the entire child and entire community of the child”<sup>33</sup> including fellow residents, stakeholders, and institutions. The HCZ boasts a variety of programs for youth of all ages to participate in, from formal enrollment in Pre-K to High School to after school and enrichment programs. A Harvard Study in 2009 concluded that the HCZ’s Promise Academy and additional HCZ support programs had closed “the black-white achievement gap in mathematics and [reduced] it by nearly half in English Language Arts.”<sup>34</sup>

**ii. Ensure our institutional learning environments are safe, welcoming and culturally and linguistically sustaining for all students.**

Our schools prepare children and adolescents for the future. But we all lose when our educational environments fail to foster their flourishing. We continue to see outcomes that are unequal, as youth who are Black and Latino do not experience similar educational outcomes as their White peers. Disciplinary actions in school settings serve to push Black and Latino students out of our educational systems. We need to continue to advocate for positive changes that expand support for all students to ensure differences in outcomes do not persist.

***End criminalization of disruptive behavior in schools.***

The school-to-prison pipeline<sup>35</sup> is a concept that describes repeated and escalating interactions of youth with school disciplinarians, the juvenile justice system, and the criminal justice system, ultimately leading to incarceration. Such interactions disproportionately criminalize the behavior of students of color, low-income students, and special education students at higher rates than their White counterparts for the same behaviors. Studies have shown that these students are not necessarily more prone to misbehavior than their peers; but policies and discrimination make them more likely be punished than White students.<sup>36</sup> A proposed bill - *An Act Decriminalizing Non-Violent and Verbal Student Misconduct* - would help to dismantle the school-to-prison pipeline by limiting the use of criminal enforcement activities for nonviolent misconduct in schools, allowing the steps of arrest and prosecution only when other more appropriate school-based approaches have been tried and not succeeded. In addition, the expansion of alternative programs that address root causes of off-track behavior and apply restorative justice practices are essential next steps.

<sup>33</sup> Harlem Childre’s Zone. About Us, 2017. <https://hcz.org/about-us/>

<sup>34</sup> Fryer R, Dobbie W. Are High-Quality Schools Enough to Increase Achievement Among the Poor? Evidence from the Harlem Children’s Zone. *American Economic Journal: Applied Economics*, 2011.

<sup>35</sup> A system of “setbacks that gradually shepherd students away from positive connections and academic success and into increasing criminal activity,” from Alliance for Excellent Education, *The High Cost of High School Dropouts: What the Nation Pays for Inadequate High Schools*.

<sup>36</sup> Gastic, B. (2017). Disproportionality in School Discipline in Massachusetts. *Education and Urban Society*, 49(2), 163–179.

***Pass “Breakfast After the Bell” legislation.***

Two out of three K-12 students that qualify for free and reduced lunch aren't eating it. The stigma of the existing free breakfast programs and the logistical challenges of getting to school early keep students from participating in breakfast-before-the-bell programs. This bill requires that high poverty schools serve breakfast to all students at the beginning of the instructional day, or “after the bell.” Passage of this bill would extend existing benefits to over 260,000 students at approximately 600 Massachusetts schools.

***Address inequitable state funding formulas to increase support the state’s highest-need K-12 schools.***

In 2015, the Department of Elementary and Secondary Education changed the methodology used to count the number of low-income students and counted only those students that already participate in existing state benefit programs like Supplemental Nutrition Assistance Program (SNAP), Transitional Aid to Families with Dependent Children (TAFDC), foster care, or MassHealth. This change led to lower state funding to schools because it does not accurately capture the actual number of low-income students. This new method misses many students who are economically disadvantaged because it fails to account for those low-income students who are not accessing social services, such as homeless youth and newly arrived immigrants. The current approach to counting low-income students leaves some of our most financially challenged communities with a significant financial gap. Adequate funding is critical to our communities and will ensure they receive the funding necessary to provide all students with education they deserve.

***Expand the funding and reach of METCO.***

The Metropolitan Council for Educational Opportunity (METCO) program, created in 1966, is the longest continuously running voluntary school desegregation program in the country. The program provides voluntary busing for eligible high school students between Boston or Springfield and their suburbs. It was created to expand educational opportunities, increase diversity, and reduce racial isolation, by permitting students in certain cities to attend public schools in other communities that have agreed to participate. The program needs both to increase the number of students who are able to participate and the number of suburban municipalities that participate. This would help provide access for more students to many high-quality schools in the suburbs.

**iii. *Make college accessible to all.***

A college degree continues to be associated with higher earnings and sustained labor force participation. We see increasingly that most job opportunities seek a minimum of a college degree from prospective job seekers. Unfortunately, our region continues to see inequalities among those who have a bachelor's degree or higher. We can make greater investments in opportunities for low-income populations and Black and Latino populations in order to close these gaps. We must create more routes to a college degree, especially for those who are looking to move beyond mid-skill job opportunities.

***Free tuition at community colleges.***

Free tuition at community colleges for residents who have graduated high school or have completed their GEDs, would remove a barrier to individuals seeking to advance their career. Educational attainment is a strong indicator of how much money an individual will make and has long-term economic impacts as well. According to the U.S. Bureau of Labor Statistics, the median usual weekly earnings for someone with a high school diploma is \$692, but for an Associate's

degree and Bachelor's degree, is \$892 and \$1,156 respectively.<sup>37</sup> The reverse trend is seen with unemployment rates, with higher unemployment rates correlating with lower educational attainment.

In 2017, Boston Mayor Marty Walsh and Governor Charlie Baker rolled out the Boston Bridge, a continuation of Boston's Tuition-Free Community College Plan. The Plan "pays for the costs of tuition and mandatory fees that are not covered by the Pell Grant"<sup>38</sup> for low income city residents for up to three years of community college. The Boston Bridge is a pilot program that would allow these same students to then transfer into a four-year program through the state's Commonwealth Commitment Program.

California, Kentucky, Missouri, Oregon, Rhode Island, Tennessee have all passed legislation or adopted pilot programs to provide some form of tuition free community college, while other states like Arkansas, Louisiana, Minnesota, and South Dakota have free tuition at community colleges for targeted fields of study.

#### Emerging Practice: High School/Community College Collaboration

In several states, school districts are collaborating with area community colleges to offer a combination of high school and community college courses. The programs use local school district funds that would have supported the student in the district to cover the students cost in attending the community college, which typically equates to a reduced or free tuition for the college courses. The programs have been used to create a better transition to higher education for those who have met their high school educational requirements but face challenges in affording or accessing a college setting. Examples include the City of Eugene's (OR) Advanced Career Technical (A.C.T.) program and the City of Austin's (TX) Early College High School program.

#### ***In-state tuition for undocumented youth.***

According to the Pew Research Center, there are 210,000 undocumented immigrants in Massachusetts, including over 8,000 DACA recipients.<sup>39</sup> DACA, Deferred Action for Childhood Arrival, was created in June 2012 by President Obama and enabled undocumented individuals brought to the U.S. as children to receive Social Security numbers, temporary work permits, and protection from deportation, as long as they met age requirements, demonstrated physical presence, met educational or military service requirements, and passed a criminal background check. In 2012, Governor Patrick took Executive Action that allowed DACA recipients to be eligible for in-state tuition at the 29 public colleges and universities, as long as they met the Board of Higher Education's residency requirements. While this is still the current policy in Massachusetts, recent federal actions require that the Commonwealth pass legislation to extend in-state tuition at public higher education institutions to current DACA recipients and allow other undocumented immigrants who are not DACA eligible to enroll in college as in-state students. Full

<sup>37</sup> US Bureau of Labor Statistics. Employment Projections, 2017. [https://www.bls.gov/emp/ep\\_chart\\_001.htm](https://www.bls.gov/emp/ep_chart_001.htm)

<sup>38</sup> <https://www.bostonpublicschools.org//site/Default.aspx?PageID=6098>

<sup>39</sup> Pew Research Center. Unauthorized immigrant population trends for states, birth countries and regions, 2016. <http://www.pewhispanic.org/interactives/unauthorized-trends/>

implementation of in-state tuition for undocumented immigrants could result in an additional \$7 million of annual revenue to the public university system.<sup>40</sup>

**Emerging Practice: Wraparound service for first in family college attendees**

First generation college students, particularly first generation college students from communities of color, face emotional, lifestyle, and financial barriers on their path to graduation. As a result many aspiring college students either turn down acceptances or matriculate and quickly drop out. Wraparound support services for students from underrepresented populations seek to address these poor outcomes. A student in wraparound services receives case management services, housing assistance, academic and career support, and solutions to basic needs.

One example is Florida State University's US Program that serves youth experiencing foster care, homelessness, and relative care. The US Program enrolled its first cohort in 2012 and as of 2016 participants had a 91% retention rate and a 3.01 grade point average.<sup>41</sup>

**GOAL: WE ELIMINATE CONDITIONS AND HARMFUL ENVIRONMENTS THAT LEAVE PEOPLE SICK OR INJURED**

Our region is home to many communities whose environments stand as barriers to their desire for healthier, more resilient, and economically stable lives. Under-investment in communities of color has created structural barriers to success and new programs, like those around clean energy investments, have frequently passed over these places. In addition, communities of color are often subject to environmental disparities and public health, living in neighborhoods located close to densely congested highways or home to hazardous power plants, our without access to fresh fruits and vegetables. We must make policy changes that help all communities in Massachusetts meet existing environmental and public health challenges.

**i. Enhance community resilience and sustainability to meet present and future challenges.**

We must make investments that strengthen communities by better preparing individuals and families to deal with natural hazards like floods and heat waves as well as meet the new challenges we expect from these natural events. We can build a more resilient region by making structural investments that foster community resiliency as well as positioning our residents to benefit from new technologies that are intended to increase economic and energy security.

***Expand the Mass Solar Loan Program to more effectively reach low-income households that are "credit invisible" or have unscored credit records.***

As of the close of 2017, the Mass Solar Loan Program is close to full utilization of the funding allocated to the program. Only 13% of Mass Solar Loan recipients had FICO scores equal to or lower than 680, and over 70% of the loans went to recipients with FICO scores over 720.<sup>42</sup> People and communities of color have been targeted by predatory lenders and risky loan

<sup>40</sup> Massachusetts Taxpayers Foundation, "Revenues from Undocumented Students Paying In-State Tuition Rates (update of 2006 Report)," contained in written testimony to the Chairs on Higher Education of the Massachusetts State Legislature, June 18, 2011.

<sup>41</sup> Florida State University News. FSU's Unconquered Scholars Program recognized as 'Model of Excellence', 2016. <http://news.fsu.edu/news/university-news/2016/01/14/fsus-unconquered-scholars-program-recognized-model-excellence/>

<sup>42</sup> Mass Solar Loan. Program Performance, 2017. <http://www.masssolarloan.com/program-performance>

products, or are more likely to operate in an unscored economy. When a lending program is based solely on FICO scores, people of color are disenfranchised from taking advantage of the program.

Solstice, a community solar provider, is currently researching and testing an alternative to FICO scores called an Energy Score, which takes into consideration utility payment performance, housing characteristics, financial characteristics, and demographic characteristics to establish a more inclusive and accurate prediction of whether or not an applicant is considered credit-worthy.<sup>43</sup> A program of this kind could increase access for households that stand to benefit the most from participation in the Mass Solar Loan Program. The Mass Solar Program needs additional funding in order to expand this valuable program to more effectively support low-income households.

#### Best Practice: Climate Justice Initiatives

Climate Justice recognizes that the negative effects of climate change fall most harshly on those who contributed the least to its causes, low-income communities and communities of color. As the climate changes, these populations will often be the first to face negative health outcomes, financial hardships, and social and cultural disruptions. Climate justice proponents seek to spread the burdens of climate change, as well as the benefits addressing climate change, more fairly across all segments of society.

In 2012, California created a model for climate justice legislation by passing a bill that allocates resources to the communities most hurt by climate change. Twenty-five percent of proceeds from California's Greenhouse Gas Reduction Fund will pay for projects in disadvantaged communities, which they identify through the CalEnviroScreen,<sup>44</sup> a methodology used to identify communities that are burdened by multiple sources of pollution.

#### ***Protect at-risk populations from current and future environmental hazards.***

The Legislature is currently considering a proposal, *An Act relative to environmental justice and toxics reduction in the Commonwealth*, which would require all Executive Offices to develop policies and strategies to achieve environmental justice. This would include the appointment of a Director of Environmental Justice at the Executive Office of Energy and Environmental Affairs.<sup>45</sup> The proposal would also create a supplemental fund to support environmentally beneficial projects in low-income communities. The proposal is particularly important because we often see low-income communities living in climate-vulnerable locations. As superstorms and pollutants impact our municipalities, we have to make sure that all residents live somewhere they can expect to remain safe from current and predicted climate hazards.

<sup>43</sup> Solstice. EnergyScore: For a More Inclusive Solar Future, 2017. <https://solstice.us/solstice-blog/2017/11/27/energyscore-for-a-more-inclusive-solar-future>

<sup>44</sup> California Environmental Protection Agency and the Office of Environmental Health Hazard Assessment. CalEnviroScreen, 2017. <http://oehha.ca.gov/ej/ces11.html>

<sup>45</sup> In Massachusetts a community is recognized as an Environmental Justice community if any of the following are true: (1) Block group whose annual median household income is equal to or less than 65 percent of the statewide median (\$62,072 in 2010); or (2) 25% or more of the residents identifying as minority; or (3) 25% or more of households having no one over the age of 14 who speaks English only or very well - Limited English Proficiency (LEP). <http://www.mass.gov/eea/agencies/massdep/service/justice/>

***Provide a comprehensive energy efficiency program offering to meet the needs of moderate-income customers and renters across the Commonwealth.***

The Mass Save income-eligible program in Massachusetts is nationally recognized for its success, but it is currently limited to serving households at or below 60% of Area Median Income, or about \$62,000 for a family of four in the Metro Boston region. The Utility Energy Efficiency Program Administrators were directed by the Massachusetts Department of Public Utilities to provide a moderate-income offer in the 2016-2018 Three Year Energy Efficiency Plan and are rolling out a pilot in 2018. As Mass Save develops a new Three Year Plan we must engage in robust advocacy to ensure that the state's energy efficiency programs meet the needs of historically underserved populations and that appropriate resources are allocated to serve low income households, while at the same time identifying and approving additional program funding mechanisms, especially for moderate-income customers.

**Emerging Practice: Just Transition**

“Just transition” is the practice of supporting vulnerable populations in the face of massive economic shifts due to climate change and loss of biodiversity. It is in response to the history of chaotic, harmful economic restructurings that have overwhelmingly affected low-income communities of color. Just transition ensures that the costs of these beneficial changes are not borne by a select few.

Just transition solutions are as diverse as the problem it hopes to solve. The Black Mesa Water Coalition in Arizona and their Just Transition Campaign is a leading example of community activism and involvement. The group has succeeded in shutting down polluting facilities and replacing them with clean community-controlled energy and green economy jobs.<sup>46</sup> In Boulder, Colorado the Just Transition Collaborative has done research to show that non-homeowners lack the opportunity to invest in solar and may bear the brunt of shifts in utility rates. At the recommendation of the Just Transition Collaborative, The City of Boulder is designing a program to provide energy subsidies for the elderly and low-income individuals, particularly low-income individuals of color.<sup>47</sup>

***Establish and fund a pilot program for shared electric vehicle services in Environmental Justice communities.***

Lower-income families of color are less likely to own a vehicle than white and higher-income families. Additionally, households in the lower third of the income range dedicate more of their household income to transportation costs than the upper third of the national income range. Providing shared mobility services with electric vehicles that have zero tail pipe emissions within EJ communities could improve access to opportunity and improve local air quality through reduced emissions. The state would need to allocate significant new resources to support a successful program. Along with other New England states, Massachusetts is currently considering a regional cap and trade program for transportation-related emissions. If this passes, it could be a significant new source of funding available to reinvest in programs and initiatives designed to reduce emissions from the transportation sector, including the one described here.

<sup>46</sup> Labor Network for Sustainability. “Just Transition” – Just What Is It?, 2016.

<http://www.labor4sustainability.org/uncategorized/just-transition-just-what-is-it/>

<sup>47</sup> University of Colorado, Just Transition Collaborative. Just Transition for Boulder's Climate, Energy, and Employment Future, 2016. [https://www.colorado.edu/jtc/sites/default/files/attached-files/a\\_just\\_transition\\_for\\_boulders\\_climate\\_energy\\_and\\_employment\\_future.pdf](https://www.colorado.edu/jtc/sites/default/files/attached-files/a_just_transition_for_boulders_climate_energy_and_employment_future.pdf)

**ii. Eliminate food insecurity among families.**

Families in our region are healthier when they do not have to worry about access to nutritious foods. Unfortunately, many children and adults in the Metro Boston region do not have access to enough nutritious food to support an active and healthy life, and as a result we see many resulting health issues. We can reduce these health issues by focusing on eliminating food insecurity. Most importantly, we can see the greatest impact on equality of outcomes by focusing on those who experience insecurity and health related issues the most.

***Reduce the “SNAP gap”.***

The Legislature is currently considering a proposal that would establish a common application for individuals who receive state benefits. It would allow those individuals who are eligible to apply simultaneously for the Supplemental Nutrition Assistance Program (SNAP) and other income support and benefit programs, when the individual applies for or renews MassHealth coverage or other state application or renewal processes. The legislation address the fact that an estimated 680,000 people who are receiving MassHealth are likely also eligible for SNAP but are not currently enrolled.

***Fund and expand the Healthy Incentives Program.***

The statewide Healthy Incentives Program (HIP) was launched in April 2017, which will apply a one-dollar incentive on every SNAP benefit dollar spent on vegetables and fruits, when purchased at four types of SNAP retailers selling locally-grown produce: farmers’ markets, farm stands, community supported agriculture (CSA) programs, and mobile markets. It is modeled after a regional Massachusetts pilot, which found that participants consumed over 25 percent more fruits and vegetables than did non-participants. The proposed bill would permanently establish an incentives program that would ensure sustainability of the current 3-year HIP and expand the types of SNAP retailers eligible to participate in the program.

***Support the Massachusetts Food Trust initiative.***

The Massachusetts Food Trust Program, established in 2014, would provide loans, grants and technical assistance to support new and expanded healthy food retailers and local food enterprises in low- and moderate-income communities. This could include supermarkets, corner stores, farmers’ markets, mobile markets, community kitchens, food co-ops, food truck commissaries, indoor and outdoor greenhouses, and food distribution hubs. This private partnership program was a recommendation of the Grocery Access Task Force, a public-private partnership, which met for about two years to tackle this problem.

**iii. Use economic incentives to reduce population health risks.**

Our communities are stronger when families have fair access to services and products that are supportive and healthful. Unfortunately, what should be simple is frequently made difficult for certain populations, including people of color and families trapped in poverty. For example, food marketers target unhealthy foods to communities of color and to children<sup>48,49</sup> and when these

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<sup>48</sup> Quintero, Fernando. How marketers target communities of color with junk food and sugary drinks, 2015. <http://www.bmsg.org/blog/how-marketers-target-communities-color-junk-food-and-sugary-drinks>

foods contribute to health issues like diabetes and hypertension, little community-based support is provided to help manage these conditions. As a result, we see health issues persist and those who already experience systemic challenges in their daily life have to shoulder additional burdens. We can change this by taxing behaviors we want to disincentivize and invest in the services that allow at-risk individuals to enjoy healthier lives.

***Tax soda and other sugary beverages.***

The Legislature is currently considering a proposal that would create a tiered excise tax on sugary drinks with rates based on the amount of added sugar each beverage contains. As the amount of sugar increases, the amount of tax would also increase. Sugary drink taxes have been successfully implemented across the country, generating significant new revenue that can be reinvested in a wide range of programs and creating a reduction in the overall consumption of sugary beverages. Researchers have estimated that an excise tax of a penny per ounce of sugar on sugar-sweetened beverages would prevent 45,900 cases of obesity by 2025, saving the Commonwealth \$33.40 for every dollar invested in implementation of the bill.<sup>50</sup> Revenue from a tiered excise tax could raise approximately \$368 million in the first year,<sup>51</sup> and would decrease annually as consumption decreases. The revenue would be reinvested into public health initiatives, including access to clean and safe drinking water, the Prevention and Wellness Trust Fund, and other programs focused on children.

***Fund the Prevention and Wellness Trust Fund.***

The Prevention and Wellness Trust Fund (PWTF) has increased access to preventative services for nearly one million people across the Commonwealth. The Fund does not rely on state funding, but has been supported by a small assessment on health insurers. The program has been nationally recognized as a model because it has increased access to preventative services for nearly 1 million people across Massachusetts, including 22,000 students with asthma. Funding sunset for the program in 2017 and was not given a new dedicated funding source. Without new funding, all PWTF partnerships will be eliminated by June 2018. The legislature must fund a new funding source for the program, which could include continuing the assessment on health insurers, or closing an existing tax loophole on flavored cigars and rededicating the funds to the PWTF.

**Best Practice: Access to Contraception**

In November 2017, Governor Baker signed a law making contraception free to all Massachusetts women. The bill required Massachusetts health insurance companies to provide coverage for most contraceptive drugs, devices and products without requiring a copay. Research has long shown that contraception has significant health benefits for women because it can reduce the risk for ovarian and endometrial cancers, and it can treat conditions like endometriosis, polycystic ovary syndrome or uterine fibroids.<sup>52</sup> On top of that, women with unintended pregnancies are more likely to receive delayed or no prenatal care. This legislation will make it easier for women to get

<sup>49</sup> Center for Science in the Public Interest. Facts on Sugar Drink Marketing, 2017.

[https://cspinet.org/sites/default/files/attachment/CSPi%202017%20Facts%20on%20Sugar%20Drink%20Marketing\\_0.pdf](https://cspinet.org/sites/default/files/attachment/CSPi%202017%20Facts%20on%20Sugar%20Drink%20Marketing_0.pdf)

<sup>50</sup> Gortmaker SL, Wang YC, Long MW, Giles CM, Ward ZJ, Barrett JL, Kenney EL, Sonneville KR, Afzal AS, Resch SC, Cradock AL. Three Interventions That Reduce Childhood Obesity Are Projected To Save More Than They Cost To Implement. *Health Aff (Millwood)*. 2015 Nov 1; 34(11):1932-9.) applied to Massachusetts, and this was a volume tax

<sup>51</sup> American Heart Association/American Stroke Association. MA Sugary Drink Tax Budget Fact Sheet, April 2017.

<sup>52</sup> American Cancer Society. Oral Contraceptives and Cancer Risk, 2012. <https://www.cancer.gov/about-cancer/causes-prevention/risk/hormones/oral-contraceptives-fact-sheet>

the health care that they need and to take family planning decisions back into their own hands.

**iv. Invest in programs that prevent harm and foster recovery.**

Violence and addiction not only affect those directly involved, but their effects also ripple outward among family members and surrounding neighborhoods. In 2017, over 1,000 Massachusetts residents died from opioid overdose. In Boston, 16 teenagers were killed by guns, a figure that represents a doubling from the previous year. The causes of violent behavior and addiction are complex. But, if we are going to offer any hope of turning the tide of these avoidable deaths, we must focus our efforts on prevention and recovery rather than condemnation and punishment.

***Increase funding for the Shannon Grant and the Safe and Successful Youth Initiative.***

Since 2006, the Commonwealth has used the Senator Charles E. Shannon Community Safety Initiative to curb youth violence, gang violence and substance abuse through regional, multi-disciplinary efforts. Communication across municipal lines and coordination between public safety officers and social service agencies is what sets Shannon Grants apart from other efforts to fund local law enforcement prevention programs. The Safe and Successful Youth Initiative, implemented in 2011, combines public health and public safety approaches to eliminate serious violence among high-risk urban youth. The program provides funding to support an intervention strategy that provides education, training and workforce development programs, as well as street outreach and trauma counseling. Funding programs that allow young people to create strong community relationships have a strong public health benefit for the youth in the program and for the communities where they live, providing a safe place for young people to go every day, with safe adults and mentors they can trust. Funding for the Shannon program should be restored to its high of \$13 million and funding for the Safe and Successful Youth Initiative should be restored to \$11 million.

***Create better access to long-term treatment for people suffering from substance use disorders.***

Connecting individuals with substance use disorders (SUDs) to immediate treatment options and a continuum of wrap-around services over the long-term is critical to saving lives and aiding in recovery. Successful programs that enhance recovery services and support these vital connections should be replicated and expanded. Immediate treatment options after an incident or overdose, such as medically-aided treatment and recovery coach monitoring programs, are vital for short-term response. But in order to help people in the long-term, programs that offer housing, food, transportation and employment, alongside continued treatment, are needed. Opportunities to create and expand such services on a regional basis should be developed and funded. And too often, individuals with SUDs end up in the criminal justice system and return to using when released from prison. Support and treatment for individuals suffering from addiction must therefore be available in prison but also after people return to their communities.

**GOAL: WE HAVE A PUBLIC SAFETY AND JUSTICE SYSTEM THAT PROTECTS RESIDENTS OF ALL BACKGROUNDS**

As of January 1, 2016, there were over 10,000 people in prison in Massachusetts Department of Correction facilities. Among the incarcerated, Black and Latino inmates are severely over-represented. While the state population is 7% Black and 11% Latino, the state's inmates are

27% Black and 25% Latino. We must work to reduce the incarceration rate overall and address the racial inequities in our justice system. We must also do more to support released prisoners as they reenter society.

**i. End disparate incarceration rates and incidence of deaths by law enforcement actions among populations of color.**

People of color are disproportionately represented in the Massachusetts criminal justice system. Sentencing policies, particularly the application of mandatory minimum sentences for non-violent drug offenses, are one significant cause of this disparity. Implicit and explicit racial bias in policing and arrests is also seen as contributing to higher levels of convictions and tougher sentencing for people of color. Incidents of violence between Black and Latino men and law enforcement, and the increased visibility of these incidents through social media and activism, have raised awareness of ongoing tensions between police and minority communities. State and municipal leaders therefore must work to change sentencing policies and support efforts by law enforcement to build community trust.<sup>53</sup>

***Continue to emphasize community policing, engagement and proactive interventions.***

Boston's Police Department and others around the region have long been considered models of community policing and engagement, working to build stronger relationships in neighborhoods and with a range of community leaders, such as clergy. The use of neighborhood advisory councils, the community ombudsman program and the institution of procedures that ensure dialogue with minority community leaders after incidents of violence between police and community residents are important elements of this approach. Similarly in Cambridge, the police department works with the schools and public health officials to identify at-risk young people before they get caught in the criminal justice system. These approaches should be maintained and expanded across the region.

***Repeal mandatory minimum sentences for nonviolent drug offenses.***

Mandatory minimum sentences require judges to impose a specific sentence, if a defendant is tried and convicted, and cannot take any special circumstances into account during sentencing. This sentencing practice can lead to over-incarceration that is disproportionate to the crime committed. People sentenced to mandatory minimum often aren't eligible for early release programs or other transition programs. The majority of drug cases involve nonviolent drug offenses. In these cases, judges should have the ability to make sentencing decisions on a case-by-case basis.

***Require police departments to conduct implicit bias and de-escalation trainings.***

Implicit racial bias can have a profound effect on the relationship between law enforcement officers and residents. Training related to implicit bias, the use of force and interacting with individuals suffering from conditions such as mental illness and substance abuse problems can help improve police and community relations. Six cities around the country are currently participating in the National Initiative for Building Community Trust and Justice, and local communities should seek to follow suit. Funding to enable officers from across the state to take such trainings, which are offered by organizations such as the NAACP would encourage participation. Local police

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<sup>53</sup> MAPC. State of Equity in Metro Boston: Staying Safe and Out of the System, 2017. [http://www.regionalindicators.org/topic\\_areas/7#staying-safe-and-out-of-the-system](http://www.regionalindicators.org/topic_areas/7#staying-safe-and-out-of-the-system)

departments could also require officers to take bias training, as a bill before the legislature proposes.

**EMERGING PRACTICE:** *Require law enforcement officers to wear body cameras while they are on duty.*

Some studies have shown that when police officers wear body cameras, it can improve the police-resident encounter. Other research suggests that body cameras do not improve the relationship or the trust between the police and residents. Boston recently implemented a 100-camera study, and the results of this study, and studies in other cities across the nation, should inform whether body cameras become required for all law enforcement officers while they are on duty.

ii. **Transition to a restorative justice framework that focuses on rehabilitation and re-integration.**

Research shows that increasing incarceration rates has minimal impact on reducing crime, and that between 2010 and 2015, crime dropped faster in states that had declining rates of incarceration.<sup>54</sup> In addition, as a society, we recognize that we imprison people at a much higher rate than our peer countries while at the same time that our focus on punishment may serve as barrier for integrating formerly incarcerated people back into our communities. As we look to update our reform our justice system, we should adopt a framework of restorative justice. Restorative justice focuses on the harm caused, the roots of its effects as well as its cause, and engagement of those involved – wrongdoer, victims and community – as a way to heal and address the harm done. It provides a mechanism to seek justice as well as a way to knit community back together, rather than splintering it, and states like Colorado and Vermont have instituted laws to enable its use. We should also not stop with restoration. We must support current efforts to address the socio-cultural roots of crime that reflect past prejudices and that often ignore context and effects on families.

***Limit solitary confinement in all Massachusetts correctional facilities.***

Human rights organizations, legal scholars, health professionals, and advocates all agree that solitary confinement is a violation of basic human rights and should be abolished or severely restricted. Most proponents agree that inmates should only be kept in solitary confinement if they pose a threat to the prison population and they should be given special behavioral programming to address the underlying issues. Any inmate in solitary confinement must experience humane treatment and be given access to regular programs and services.

***Raise juvenile jurisdiction from 18 to 21 and expunge juvenile records.***

Currently 18-year-olds are automatically tried as adults in Massachusetts, but many advocates argue that this should be raised to 21 for some offenses. There is significant evidence to suggest that the adult brain isn't fully formed until a person is closer to 20 years old, and that the differences in brain development lead to challenges with impulse control. Young people who remain in the juvenile justice system are far more likely to finish school and receive workforce training or coaching than those who land in adult justice systems.

<sup>54</sup> Pew Charitable Trusts. Fact Sheet: National Imprisonment and Crime Rates Continue to Fall, 2016. [http://www.pewtrusts.org/~media/assets/2016/12/national\\_imprisonment\\_and\\_crime\\_rates\\_continue\\_to\\_fall\\_we\\_b.pdf](http://www.pewtrusts.org/~media/assets/2016/12/national_imprisonment_and_crime_rates_continue_to_fall_we_b.pdf).

When 18-year-olds are tried as adults and sent to adult prisons, they are at greater risk of recidivism and developing mental health issues.<sup>55</sup> Juvenile records are typically sealed, but if young people commit crimes and are tried as adults, the records will follow them for the rest of their life.

***Eliminate “fine time” and better evaluate low-income defendants’ ability to pay.***

In the last eight years, 48 states, including Massachusetts, have increased civil and/or criminal fees that are assessed on defendants. Debt accumulated through court-imposed fines and fees can show up on an individual’s credit score and consequently affect their ability to secure housing or employment. In Massachusetts, criminal defendants who cannot afford to pay court-imposed fines can be ordered to serve jail time, adding \$30 per day onto their debt until it is resolved. This practice disproportionately affects low-income people of color. Some proposals would allow the court officer to determine a defendants’ ability to pay before assessing fines and fees, and would create a more flexible fine system.

***Allow for community-based sentencing alternatives for people convicted of nonviolent crimes.***

Data suggests that incarceration, especially over longer periods of time, is correlated with recidivism. While prisons may serve to protect our communities from those who have a high risk to offend, these same prisons can end up holding many who have committed non-violent crimes. Placing these non-violent offenders in prison may contribute to the risk of physical and mental health issues, does add to the economic burden of our prison system, and, most importantly, removes these individuals, especially women and caretakers, from families and neighborhoods that rely on them. Many states, including California and New York, have taken steps to eliminate mandatory sentencing for non-violent offenders and to create programmatic alternatives to hold the offenders accountable for their behavior while reducing the potential for lasting negative outcomes from involvement in the prison system. An example of this legislation in Massachusetts is the Primary Caretakers bill which would keep parents and children together as the parent fulfills their obligations under a community-based sentencing alternative.<sup>56</sup>

Best Practice: Programs that focus on re-entry
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<sup>55</sup> Foster G, Hall M, Leal J, Bin Tan S. Rapid Health Impact Assessment of MA Proposed Expungement Bill, 2016. <http://www.mapc.org/wp-content/uploads/2017/11/RapidHIA-MAS900.pdf>

<sup>56</sup><http://justiceashealing.org/current-legislation/>

**Cheshire T.R.U.E. Prison Program, Connecticut:** In March 2017, Governor Dannel Malloy announced that Connecticut Department of Corrections would build a new facility to house inmates ages 18-25. The Governor partnered with the Vera Institute of Justice on this project. This age group has the highest rates of recidivism and the T.R.U.E. (Truthfulness, Respectfulness, Understanding, and Elevating) program aims to target this group of inmates differently from the adult population and provide special programming and services.

In Massachusetts, Middlesex County Sheriff Peter Koutoujian announced a new program that will house offenders aged 18-24 in a separate facility beginning in February 2018. This is an initiative in collaboration with the Vera Institute of Justice and UTEC. This program is modeled on Connecticut's T.R.U.E. program. According to the Sheriff's office, "Nationwide, 18- to 24-year-olds comprise 10 percent of the population, but account for 21 percent of all individuals admitted to adult prisons each year."<sup>57</sup>

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<sup>57</sup> Middlesex Sheriff's Office. MSO to Open Young Adult Offender Unit, 2017.  
<https://www.middlesexsheriff.org/home/news/mso-open-young-adult-offender-unit>

## Make Progress in the Next Five Years

The 2018 State of Equity Policy Agenda is a proposal for how we can build toward a more equitable Metro Boston region in the next five years. MAPC will be among many individuals, groups, and agencies that will work to advance the identified goals and related policy strategies and tactics. MAPC, in particular, will contribute to this work in one or more of the following roles:

- **Lead.** With strategies within our core area of expertise, MAPC will play a leading role with specific policy proposals and with allies or coalitions supporting the change.
  - Examples: Passing zoning reform
- **Coalition Member.** MAPC will join efforts led by allied organizations or other coalitions, and will bring our constituency and expertise to support the work of an allied organization.
  - Example: Increasing the Commonwealth's minimum wage
- **Data and Policy Analyst.** Some issues may suffer from a lack of clear data or an inadequate supply of information on possible solutions. In these cases, MAPC will use its research, mapping, data analysis, and/or policy development expertise to help illuminate best practices or new ideas.
  - Example: Breaking the link between segregation and poor school quality
- **Voice for Change.** In places where MAPC is not positioned to be a leader and there is not a clear leader in place, MAPC will call for change and leadership on the issue.
  - Example: Expanding the Circuit-Breaker Credit to low-income homeowners and renters

### MAPC Policy Review Process

MAPC will not necessarily work on every policy action outlined in this proposal. In order for MAPC to engage in any advocacy on a particular policy proposal, we must first obtain approval from our Executive Committee, which takes up legislative and policy recommendations from our Legislative Committee. Our Executive Committee is a 25-member body made up of representatives from our 134-member Council. Our Legislative Committee is comprised of representatives from advocacy organizations and municipalities in our region. Both Committees meet monthly.

### Monitoring Progress

We will advance the policy agenda in a steady and sustained manner. As much as we look for quick wins and immediate change, we recognize that there are deeply rooted factors driving the differences in the Metro Boston region and that even after policy changes occur, additional work is needed to alter the systems that operationalize the policies. We will need benchmarks and a constant monitoring of the agenda.

To provide us with signals of progress, MAPC will track the policy actions identified in the agenda as well as new policies and system changes that may become part of the agenda over the next five years. We will focus on process and output measures that indicate how specific legislative and budget changes have advanced, if policy actions have been adopted, and where they are in the implementation process (Table X.).

Table X.

<b>Indicator</b>	<b>Source</b>	<b>Timeframe 2018 - 2022</b>
Annual State Funding for Current and Potential Actions	Annual Budget Proposals	Beginning each February
Budget Line Items for State Current and Potential Actions	Adopted State Budget	Each July 1
State Legislative Proposals	Start of Legislative Session	2019 and 2021
State Legislation under Review	Committee report and votes	Biannually
Legislation Passed	Legislative votes and Gubernatorial action	Biannually
Municipal Bylaw and Ordinance Proposals	Meltwater news media tracking, municipal contacts	Annually
Municipal Bylaw and Ordinance Passed	Meltwater news media tracking, municipal contacts	Annually
Municipal Budget Line Items	MA Municipal Databank, municipal contacts	Annually
Adoption of regulatory frameworks or other measure related to implementation of adopted policy or budget changes	Implementing State or Local Government	Biannually

We will also focus on outcome measures, such as changes in income inequality or transportation access, through our regional indicators work, which includes the State of Equity in Metro Boston. Our indicator reports may change format over time, but we will regularly use their data to determine if policy actions have contributed to changes in regional equity.