

Molly Kivi Testimony

Hello Co-Chairs Senator Pat Jehlen and Representative Josh Cutler. Thank you for your service and this opportunity to testify today.

Please follow the QR code behind me with your phone camera to bring you to unemploymentinsurancereform.com.

My name is Molly Kivi. I was born in Carver Massachusetts and I am a current resident of Medford Massachusetts. I am the creator and manager of the Unemployment Tax and Benefit Reform campaign. I represent myself and over 200 petition signers who demand equitable reform that supports families, workers, communities, and small business growth.

The Unemployment Tax and Benefit Reform campaign calls on the state legislature to stop the big business tax freezes, to tax full wages, to enact a sliding scale benefit calculation, to ease administrative burdens, to abolish the Experience Rating system, and to guarantee that undocumented workers, who pay into the system through payroll taxes, receive the benefits they deserve.

Full information about the proposal can be found at unemploymentinsurancereform.com. We have developed a live working model to test the solvency of the trust fund in real time. The model can also provide before and after tax liability for business. This model was built by an engineer and an accountant. We ask that this commission create legislative recommendations based on math, accounting, and finance principles not politics.

The Massachusetts unemployment insurance system was not ready for 2008. It was not ready for 2020. Fiscal and social crises will happen again. Our plan creates a social insurance safety net that will be there for families and their children during the next crisis. The federal government supplemented benefits this time around; because of the ever increasing polarization of the country, federal help may not be there in the future. Massachusetts needs to create a program that works for families now.

Lastly, please do not use any CARES or ARP money to pay off the 6B in projected debt. That debt is there because of big business tax breaks. That debt should be paid by the entities who owe the commonwealth money. The CARES and ARP money should only go to restoring communities and preparing for the climate crisis.

Thank you Senator and Representative, your staff, the Workforce and Labor committee, and commission members for your time.