

FPWA

Rewriting the Story: Lived experiences of New Yorkers receiving cash assistance



About FPWA

FPWA is a leading anti-poverty, social policy and advocacy organization dedicated to strengthening human services organizations and faith institutions and advancing economic opportunity and justice for New Yorkers with low incomes. Since 1922, FPWA has driven groundbreaking policy reforms to better serve those in need. We work to dismantle the structural and systemic barriers that impede economic security and well-being, and we strengthen the capacity of human services agencies and faith organizations so New Yorkers with lower incomes can thrive and live with dignity.



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Introduction

The Big Picture: New Yorkers are Struggling to Keep Up with the Cost of Living

All New Yorkers deserve to live with dignity, but this remains vastly out of reach for so many individuals and families across our state. Today, **nearly two out of five households in New York are struggling just to get by**, unable to afford basic needs like rent, food, and child care.¹ People of color and women—and especially women of color—experience this economic deprivation most acutely. Wages have not kept up with the cost of living, and New York has the greatest income and wealth inequality of any state in the country.² Many others are not classified as poor by the federal government yet are one medical bill or one car repair away from a downward spiral that can plunge them into serious hardship.

This kind of deprivation comes with a cost—both human and economic. Research clearly indicates that poverty—and poverty during childhood in particular—leads to a myriad of negative outcomes. Among these are adverse physical and mental health effects, poor educational performance, higher rates of incarceration, lower earnings, toxic stress, and shorter life spans.³ Researchers estimate that the macroeconomic cost of child poverty is over \$1 trillion annually.⁴ Prolonged childhood poverty also significantly increases the risk of persistent poverty in adulthood.^{5 6}

This research is alarming and is essential to grasp the scale of the crisis and its collective consequences. But too often, conversations about poverty and economic inequality center on statistics rather than on its everyday lived reality—of the toll it takes, the impossible choices it presents, and the shame and stigma it casts upon individuals, families, and communities. This report aims to shed light on that lived reality by centering the experiences of New Yorkers receiving cash assistance. We chose to focus on this population because many of them meet the federal government’s definition of “deep poverty” and are thus among the most marginalized New Yorkers.⁷ We conducted in-depth interviews to learn about their lives, both what they are struggling with now, but also about what they have overcome and what their hopes are for the future. In doing so, we hope to challenge the deeply engrained paternalistic and racist narratives that portray people experiencing poverty as morally inferior, lazy, or undeserving, and reignite a conversation about policy solutions that center dignity and equity for New Yorkers with the lowest incomes.

What is Cash Assistance?

Cash assistance (also referred to as public assistance, temporary assistance, or welfare) primarily serves individuals and families who have no or extremely low incomes. The most recent caseload statistics show that 668,703 New Yorkers receive it, including 265,276 children and 403,427 adults.⁸ It often serves those who do not meet the narrow eligibility criteria for unemployment benefits and Supplemental Security Income (SSI). As our findings from the interviews show, many cash assistance recipients have disabilities or face other barriers to work. Some are performing unpaid care work for family members. Others are grappling with mental health challenges or facing homelessness, eviction, or domestic violence.

There are two main types of cash assistance in New York State: Family Assistance (FA) and Safety Net Assistance (SNA). FA, which provides cash assistance to families with children, is funded by the Temporary Assistance for Needy Families (TANF) block grant and operates under federal TANF guidelines.^{9 10} SNA, funded by the counties and the state, provides cash assistance to individuals and families who do not qualify for FA, including single adults, certain immigrants, and families that have reached the 60-month FA limit. Both programs are governed by the state’s Office of Temporary and Disability Assistance (OTDA). In New York City, cash assistance is administered by the Human Resources Administration (HRA).

The Historical Context and the Cash Assistance Program Today

Cash assistance is a key part of our safety net, but our 2023 report, *Caught in the Gaps*, laid bare the reality of the program—an onerous application process, punitive work requirements that exacerbate racial inequities, restrictive eligibility criteria that make cash assistance inaccessible to most New Yorkers experiencing poverty, and immorally low benefit levels.¹¹ To understand how we got here, it is important to review the history of cash assistance and the public's perception of government assistance over time.



The Progressive Era, Mothers' Pensions, and the New Deal

In the early 1900s, state and local governments created mothers' pensions programs that provided cash aid to single mothers. Ideas of "deservingness" rooted in racism were foundational to these programs, and they excluded many Black women, immigrant families, and others who were viewed as not reflective of "white, middle-class values."^{12 13} To alleviate the economic hardship from the Great Depression, the federal government established the Aid to Dependent Children (ADC) program in 1935 to provide funding to states to aid children of single mothers. ADC was an entitlement program, meaning that all those who were eligible could receive it. But states controlled ADC's eligibility and benefit levels, so access was unequal, and many mothers of color were intentionally excluded.¹⁴ In the 1940s and 1950s as enrollment grew, some states imposed punitive policies that overwhelmingly harmed Black families.¹⁵



The Great Society and the Establishment of Anti-Poverty Programs

Policymakers questioned whether "mother-led" households were "suitable homes" and enacted punitive laws to deny assistance to Black and unmarried mothers. In 1962, ADC was renamed Aid to Families with Dependent Children (AFDC) to emphasize the "nuclear family."¹⁶ In the mid-1960s, the National Welfare Rights Organization started organizing to defend the rights of women on AFDC.¹⁷ The activists, who were mostly Black women, demanded that the program provide adequate income and worked alongside lawyers to challenge the management of AFDC in court.¹⁸ President Lyndon B. Johnson declared a "war on poverty" in 1964 and later that year, Congress passed the Economic Opportunity Act and poured \$947 million into anti-poverty programs.¹⁹ The Food Stamp Act of 1964 and the Social Security Amendments of 1965 created anti-poverty programs we see today.²⁰ Also during this time was the Civil Rights Movement and urban uprisings in poor Black communities. Media imagery shifted from "poor White people, positively portrayed, to poor Black people, negatively portrayed."²¹



Growing Backlash and the Birth of the "Welfare Queen"

Fierce debates about cash assistance and narratives about Black mothers as "unfit" or too "dependent" continued. Multiple media outlets published articles promoting racist terms like "the underclass" and the "dysfunctional Black family."²² The infamous "welfare queen" invective, centered on AFDC, was coined in 1976 by President Ronald Reagan and parroted by the media and other policymakers.²³



Call for Welfare Reform

In 1996, these false narratives prevailed when the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was signed into law, replacing AFDC with the TANF block grant.²⁴ Lawmakers hailed the legislation as "welfare reform," capping funding, adding time limits, and imposing restrictions on immigrants' eligibility. Rather than eradicating poverty, its objectives included reducing the "dependency" of parents by promoting work, marriage, and two-parent families.²⁵ Thus, the very goals of the program were infected with paternalistic notions of who was and was not "deserving" of assistance.



No Significant Welfare Reform in Nearly 30 Years

PRWORA gave states broad discretion to determine how to use TANF dollars, so the block grant is used to fund a wide range of services in addition to cash assistance, including education, job training, short-term emergency assistance, child care, and other work supports. In fact, less than one third of TANF funds in New York State are used for direct cash assistance, and today, TANF's real value has fallen by approximately 40% since it was established.^{26 27} To receive TANF funds, each state was required to spend its own dollars on TANF-related programs, so with TANF funding, New York created Family Assistance to provide cash assistance to families with children, and with state and local funding, New York established Safety Net Assistance to serve both families with children and individuals without children.



More Work to Do

The Covid-19 pandemic exposed just how many people live in proximity to serious economic hardship. It prompted a renewed focus on cash, as the federal government expanded the Child Tax Credit (CTC), increased Unemployment Insurance, and provided Economic Impact Payments to millions of people. State and local governments also began using federal dollars to fund cash transfer programs. Still, racialized notions of “deservingness” and stigma remain. For example, in 2022, the discourse surrounding the Fiscal Responsibility Act centered on old myths about people on benefits needing to be compelled to work. Conservative lawmakers pushed for stricter work requirements in TANF, the Supplemental Nutrition Assistance Program (SNAP), and Medicaid, threatening benefits for thousands of New Yorkers. They did so by suggesting that individuals receiving these benefits needed “incentives” to work and a “deadline.”²⁸ While congressional Democrats fended off the worst impacts of this, these false narratives will continue to shape policy if unchallenged.²⁹

Why Cash Assistance Matters

While the program has several structural issues that inhibit its efficacy in reducing poverty and promoting economic security, cash assistance is still the nation’s primary program for channeling direct cash to individuals and families with the lowest incomes. Today, the positive impact of cash is essentially irrefutable. Research continues to show that cash reduces poverty and promotes economic mobility.³⁰ Direct cash improves physical and mental health,³¹ food security and nutrition,³² educational attainment,³³ and housing stability.³⁴ Cash has also been shown to reduce community violence and domestic violence,³⁵ child maltreatment,³⁶ and homelessness.³⁷ This also yields positive impacts on our economy and wider society: Cash has been shown to help people find employment and has been linked to increases in productivity and local economic activity.³⁸ A recent study found that cash benefits provide an almost 10-fold return on investment to our society.³⁹

Fighting Stigma Through Narrative Change and Centering Those with Lived Experience

As evidenced by the stories in this report, New Yorkers who receive cash assistance often face seemingly insurmountable barriers to long-term economic security that the program, in its current form, largely ignores. We need to raise awareness about these issues to ensure that the poorest New Yorkers are centered in the fight for true economic justice. To advance this effort, FPWA, in partnership with The Legal Aid Society and Empire Justice Center, launched the New York State Cash Assistance Narratives Network, a coalition dedicated to changing the narrative around cash assistance and its recipients. The Network focuses on narrative change as its primary advocacy strategy because cash assistance, as outlined above, has historically been used as a tool to perpetuate racist and sexist stereotypes and harmful misinformation about people experiencing poverty—reinforcing broader conversations that suggest poverty is a personal failing rather than the result of systemic injustices. Narrative change work aims to shift stories told in our culture, media, and politics by uplifting real stories that challenge stigma, uproot bias, and ultimately change perceptions and policy. For us, this means creating opportunities for recipients of cash assistance to share their stories and raising awareness about the challenges they face. We hope this contributes to the work of transforming not just the cash assistance program but also the benefits system as a whole, so that it can promote equity and help New Yorkers achieve their goals.



Overview of FPWA's Cash Assistance Story Collection Series

We developed this project to hear directly from New Yorkers trying to get by on cash assistance. We conducted 32 phone interviews and a survey with 82 recipients of cash assistance throughout New York State to learn more about their experience with the program. FPWA developed a detailed interview guide, and the interviews were conducted by a licensed social worker who also has extensive training and experience in qualitative interviews with individuals who have experienced economic hardship. The interviews were conducted with a trauma-informed approach, focused on empathy and active listening, and utilized open-ended questions so participants were empowered to share what they felt was most important. We compensated all participants for their time and contributions to the project. (More information can be found in the Methodology section in the Appendix of this report.)



We wanted to gain a broad understanding of participants' experience with the program, so we asked questions about their household, what brought them to apply, their experience applying and recertifying, their experience participating in the work requirements (if applicable), and how they manage to meet their needs. To develop a holistic understanding of other external factors that impact individuals' experience with the program, we asked questions about their housing situation, their work experience and work history, their education, their goals, and their communities and support networks. Finally, to help inform our advocacy work, we also asked participants about their own vision for a more equitable cash assistance program.



To recruit interview participants, we relied on our member network and partners across the state. To represent the full spectrum of New York State's diversity, we interviewed 32 New Yorkers, 28 of whom are currently receiving cash assistance, and four former recipients who received cash assistance within the last two years (approximately). The charts on the next page show the race, gender, and county of participants. Typically, the vast majority of recipients are women (as is reflected in our cohort of interviewees) but there is a higher percentage of Hispanic/Latinx recipients than is represented here.⁴⁰ The participants ranged in age from 21 years old to 62 years old. The vast majority were from New York City, which is consistent with the overall caseload for cash assistance statewide.⁴¹

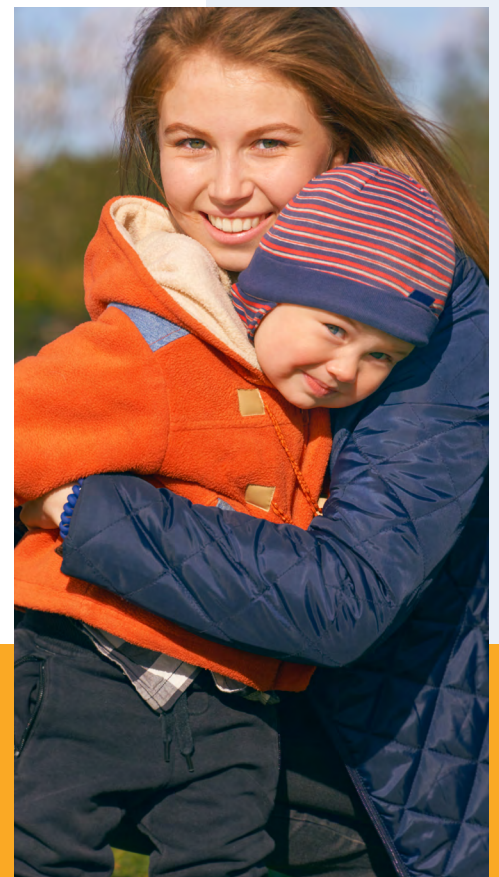


Figure 1: Race of Participants

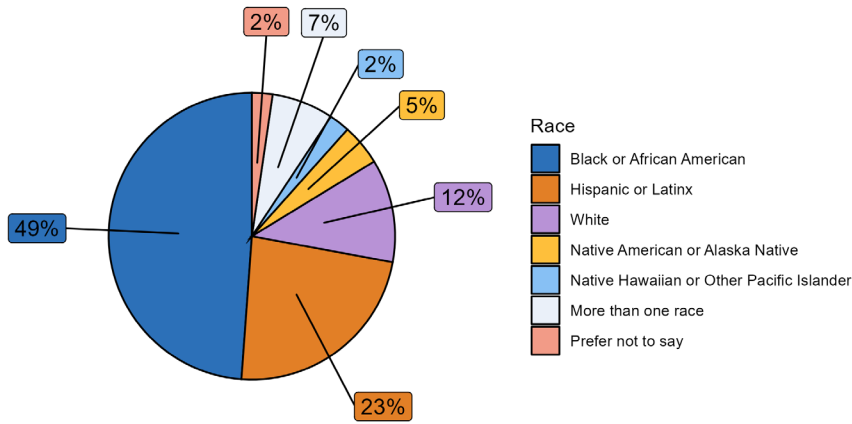


Figure 2: Gender Identity of Participants

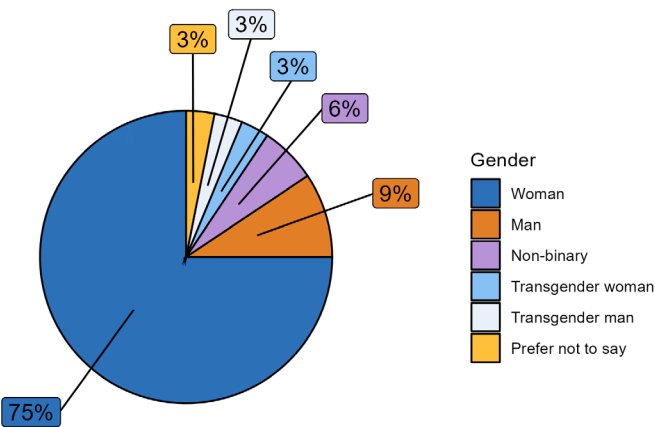
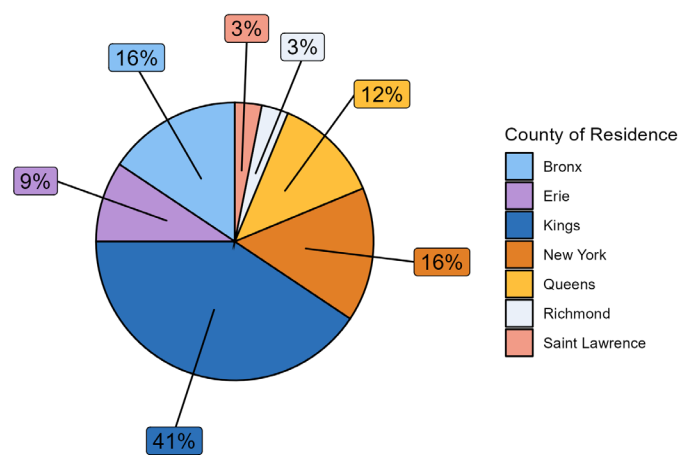


Figure 3: County of Residence of Participants



The sections that follow include brief biographies of each participant and our findings from the interviews and survey. We organized our findings by several key themes that emerged across interviews, which are:

1. Participants typically turn to cash assistance as a last resort after experiencing a significant life event, an unexpected crisis, or because of an illness or disability.
2. Participants face a myriad of access and retention barriers.
3. Participants are struggling to meet their basic needs while receiving cash assistance and are unable to build long-term economic security.
4. Participants have experienced or are currently experiencing several other challenges that have caused or exacerbated their current financial hardship.
5. Participants face serious barriers to work.
6. Participants expressed fear of benefits cliffs.
7. Participants spoke about the impact of stigma.
8. Participants spoke about the goals they have for themselves and their families and their hopes for the future.

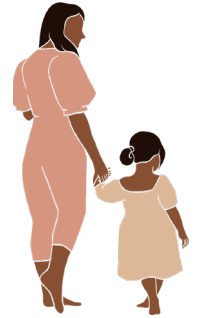
Meet the Participants

Note: The grant amounts reflected in this section are only the basic needs portion of the grant (not the allowance for rent). See part three in the Findings section (page 22) for more information on the grant amounts. Please also note that, as you will read in this report, many participants report facing challenges related to applying and establishing their eligibility, communicating with the agency, and ensuring that their disabilities are recognized. Legal advocates and policy experts across the state have been working to address these issues through litigation and other forms of advocacy. While progress has been made, we hope that this report helps stakeholders understand where implementation of rules needs to be improved and where additional advocacy is needed.

Dejonea – 29-year-old from Kings County

Receives \$290 per month in cash assistance for her and her daughter

As a mom to a 3-year-old who has autism, Dejonea spends a lot of time advocating for her daughter to ensure that she receives proper care, taking her to pediatricians, developmental specialists, and neurologists, as well as coordinating physical therapy, occupational therapy, and speech therapy for her. Dejonea first opened a cash assistance case when her daughter was born because she felt like she needed to do everything she could to take care of them both. She said that applying and recertifying can be an uncomfortable and difficult experience. She also has felt “judged” by staff and “misled” because she has been told several times to come back to the office with documentation that she didn’t know she needed. When things are that difficult, she feels like it’s easier to just walk away. It’s frustrating to her, because she could instead be spending time “advancing in life” instead of applying for cash assistance.



Dejonea had previously been working before her daughter was born. Now without income from work, she is grateful for the money that she gets from cash assistance, but it isn’t enough. She also receives SNAP and CityFHEPS rental assistance. She was denied SSI for her daughter, but she plans to keep reapplying every year. She tries to stretch her dollars, using coupons and shopping at stores with sales. Dejonea said she is “OK” but is really trying to turn “nothing into something.” Dejonea wants to work but she is anxious about the prospect of losing support that is critical to help her family stay afloat, especially when it comes to housing. Cash assistance, to her, is a “stepping stone” to something better. She doesn’t want to be receiving it forever. Her dream is to own a cosmetic wholesale business.

“In total, [cash assistance] would be about \$300 a month, but that could barely get you a metro card... even with food stamps... it doesn’t cover the whole month. I can’t survive off that.”

Devin – 21-year-old from Kings County

Receives \$40 per month in cash assistance



Devin has lived in shelters since 2021, when he left an abusive home, became homeless, and went to stay at an LGBTQ youth shelter. At that time, he was not employed and didn’t have any income, which led him to apply for SNAP and cash assistance. In 2022, he was granted cash assistance and SNAP. Devin is currently working as a personal care aide, making about \$30,000 per year. Devin said he has to stretch his SNAP benefits because he “[doesn’t] want to eat ramen every day.” He has been working towards financial stability, has been able to save, and does not have any credit card debt. Devin also struggles with depression, which affects his day-to-day life.

During the height of the pandemic, Devin was getting around \$180 every month in cash assistance. Then it dropped to \$90 per month. He was employed when his cash assistance benefits dropped and afterward, so it didn’t impact him that much. Overall, Devin thinks that the income limits for eligibility for cash assistance are far too low. When it comes to the benefits cliff, Devin said it’s true that HRA gives people less in cash assistance once they are making more money. Devin feels like this discourages people. For people who are earning more than the allowed amount to be eligible but not enough to get by, Devin said it feels like punishment for trying to get ahead and get into a better situation.

“Right now, I’m just focused on maintaining stability, because right now things are really unpredictable.”

Camila – 54-year-old woman from Queens County

Receives \$270 per month in cash assistance for her daughters

Camila, a mom to 13-year-old twin daughters, has lived in the U.S. for many years but is still undocumented because her efforts to change her status have been hampered by her ex-husband's criminal activity: He was arrested for possession of drugs and guns, and she also got arrested because she was living with him. She found a lawyer and is trying to get the charges expunged. She also experienced domestic violence in the relationship. He is incarcerated but due to be released, and she is scared that he is going to try to find them. Camila applied for cash assistance for her daughters when she moved to New York City. She is a professional seamstress, but it's taking a long time to get her work authorization. The family was originally staying at a shelter in Manhattan but was transferred to a shelter in Queens. Since her kids had already changed school twice and have "gone through a lot of trauma," Camila didn't want to make them change schools again. So, she takes them to and from their school in Manhattan every day—about six hours of commuting. She also brings them to the library to do their homework because their shelter does not have Wi-Fi. Shelter rules also require her to be there with her daughters at all times. She wants to work, but this makes it difficult.

Camila doesn't have family or friends in New York, though she has found some community agencies to help. She tries to stretch every dollar, but the girls are hungry. Her daughters need new school uniforms, but they cost \$280 for two, which is her entire cash assistance budget. That's not to mention all the other costs, including laundry, metro cards, and menstrual products. She washes their clothes by hand to try to save money. She said she is not asking for anything extra, just enough to take care of her daughters. She said it is so hard to have hope and plan for the future. What keeps her going is knowing that she wants a better life for her girls. She wants them to experience life and have more opportunities. She is most proud that they are the way they are—intelligent, kind, funny—even though they have experienced so much trauma.



"I'm completely at the mercy of HRA. I can't control my life... Every day we are waiting and surviving... It's like living life on hold... It makes it difficult to keep hoping... I'm a creative person, I like big projects, I like helping. But at this moment it feels like I'm just wasting my time waiting for this paperwork to get done."

Ann – 58-year-old woman from Kings County

Receives \$184 per month in cash assistance

Ann has three adult children, including a 25-year-old son who lives with her. She has several health conditions and has trouble standing for long periods of time. She lives in public housing, and a mold problem that went unremedied worsened her asthma and resulted in the loss of a lot of her personal property. Ann first began receiving cash assistance when she turned 18. She had just given birth to her second child and was homeless. Ann now receives SNAP and a small amount of income from jobs she picks up, such as cleaning houses and working at the polls during election time. She finds ways to save money, like shopping at thrift stores and buying stretchy clothing so they will fit her longer. She has worked while on cash assistance, but her physical limitations made it difficult to work at the jobs HRA assigned to her. They tried to send her to a street cleaning job, to the Parks Department, and to two senior centers. She requested clerical jobs instead and had to advocate for herself to keep them from taking her benefits.



Ann has some support from her family and friends, but she also feels responsible for helping them. After losing so many personal possessions due to the mold situation in her home, her friends and family helped her replace some items. She has also had to utilize other services like food pantries. She has three children and five grandchildren, and she wants to help them too. Ann is also an advocate, serving on community boards and clubs. For example, she is part of the Tenant Association of her New York City Housing Authority (NYCHA) development and co-president of the Community Board.

"I can't even afford to buy myself a pair of sneakers... my doctor felt so bad for me that he gave me a gift card... I have three children and five grandchildren. I'm trying to help them out as well."

Amy – 45-year-old woman from New York County

Receives \$184 per month in cash assistance for her and her son

Amy lives with her 4-year-old son, who has autism and is non-verbal. Before receiving cash assistance, she was a case manager at a nonprofit earning \$40,000 annually. When she got pregnant, she switched to a secretary job and took a pay cut to \$35,000 so that she would not have to travel during her pregnancy. She then decided to leave her child's father, but after becoming a single parent, she could not afford child care and eventually lost her job. She later tried to get a part-time job, but it was a "nightmare" trying to get HRA to sign off on her work timesheet so she could get the child care subsidy. After she finally got the issue resolved, HRA sent a letter saying that now that she was working, her cash assistance and SNAP were getting cut. She felt "stuck" because she wanted to work, but she needed benefits to help her get by day to day.



Amy is grateful for cash assistance, but it is barely enough to get diapers, which her son still needs because of his disability. While she now also receives SSI for her son, she always runs out of money at the end of the month. She is currently living in a shelter, and HRA reduced her cash assistance and SNAP because of this. She is in the process of renewing her housing voucher, but she is concerned about finding a place that will accept it. Now that her son is in school, she is looking for remote jobs. She said that mentally it's been very "depressing," and she feels "stuck." She is proud of her son and of herself for persevering. Her goals are to get off cash assistance, get an apartment, and go to school for her master's in social work.

"After I [lost my job], it got to the point where I couldn't afford my rent. I'm currently staying in a shelter. It all spiraled down."

Tarajee – 50-year-old woman from Kings County

Previously received \$400 per month in cash assistance for her and her three children



Tarajee lives with her three younger children, and she has three adult children. Having been on and off cash assistance for about 30 years, she originally applied when she was first married and pregnant at 18 years old. Since then, she has had an open case approximately 10 times for different reasons. One of the times, she was experiencing domestic violence with her older children's father, and she needed help. She said she always made sure to "do something with [herself]" while receiving benefits. At one point, she worked as a home health aide to fulfill the program's work requirements. The job didn't last, because the daycare wouldn't keep her kids longer than four hours a day. Tarajee has also been through several Fair Hearings to resolve issues with her cash assistance case, which she described as intimidating and time-consuming. She requested one after being cut off from cash assistance without warning and another because she was getting just \$109 every two weeks for four kids.

Tarajee has also experienced homelessness and has lived in shelters and public housing. She is currently living in a house where the landlord takes Section 8, which helps, but she is worried about how she will pay her portion of the rent. Tarajee is now working full time at a nonprofit for veterans, making \$45,000 per year. She is grateful to have a job and be off cash assistance, but it's hard to afford food, utilities, laundry, and toiletries. She has thought about getting another job but wonders how that would fit into her schedule, especially because she is applying for graduate school. Tarajee also recently graduated from college with a degree in business administration and criminal justice. She doesn't want to go back on cash assistance, but she is still struggling financially.

"I worked a lot [and got off cash assistance], and then I decided to go back to college. I was just really trying to find my way, but [HRA] had this barrier that... I don't even know how to put into words... they want you to be self-sufficient, but then when you do those things, there's another wall, another block."

Elisha – 27-year-old woman from Kings County

Receives \$183 per month in cash assistance

After being homeless for about five years, Elisha now lives in a supportive housing program, which she qualifies for because she has bipolar disorder. Elisha has been receiving cash assistance since she was 18. She has had bad experiences with HRA staff, so she tries to do everything online. She compares going to the office to “a judge throwing you in jail.” While grateful for the program, she finds the benefits insufficient. Elisha was told that she will need to begin working to keep her benefits. She already works as a babysitter, but HRA wants her to do the Workforce One program or work at Goodwill. She said she would like to go to school for cosmetology, but nobody at HRA asked her what she would be interested in doing.

Elisha said cash assistance is not enough for her to get by, but luckily, she has a support network. She can occasionally borrow from friends or family for clothes, dish soap, or other items that she can't buy with SNAP. Sometimes, she and her sister help each other financially, and she does the same with friends. If they give her money to help her out, she will often pay them back by buying their children treats at the grocery store or otherwise buying them little toys. Elisha has been trying to save \$4 every day, though she doesn't have a lot of money saved now. She doesn't have any debt, although she does have some late fees on her phone bill. She is most proud of her apartment and that she's been able to pay rent on time. As far as her hopes for the future, she said she just wants to be better off than where she is now.

“They think people are on [cash assistance] because they don't want to get a job, and they're lazy... It's really people who are struggling, and broke, and poor, and need the system and the benefits. Everything isn't what it seems like. You can't judge a book by its cover.”



Courtney – 35-year-old woman from Saint Lawrence County

Receives \$170 per month in cash assistance for her and her three children

Courtney, a mom to three children, had been working as a Direct Support Professional, helping her clients with daily tasks. But after a car accident, Courtney lost all but one of her clients because she was unable to travel to their homes. She walked four miles to her last client's house, who later passed away, which devastated her. Without a car, she was out of work, so she applied for cash assistance. Courtney has had both good and bad experiences with the workers at her social services office. She described one caseworker as “rude,” but she was assigned to a new worker who went “over and beyond” in helping her apply for SSI. (She was denied, even though she had brain surgery in 2021, and her doctors supported her application.) Courtney has also been subject to the work requirements, but she had trouble finding child care, and the work didn't lead to a full-time job. Now, though her health is declining, she is looking for a remote job and is doing caretaking work for a neighbor for free. She also receives SNAP and a small amount of child support, but social services takes most of it. She shops in the clearance aisle, buys the cheapest toilet paper, and takes napkins from McDonald's. She hasn't been able to save, and she has debt. She only goes to food pantries when she really needs it, because she'd rather the food go to someone else. Her kids want to go to the Boys & Girls Club, but it costs \$15 per year for each child, and she can't afford that.



Courtney and her family have faced several other challenges. She and her children have depression, anxiety, and ADHD. Previously, they faced eviction after Courtney lost her job. They temporarily stayed in a hotel. She then applied for rental assistance and found a home to rent. After moving in, she searched online for free furniture and household items. People call her the “Free Queen,” because in just a few weeks, she had filled the house with free items: a recliner, a love seat, a TV, and more. She feels like she's been through a lot and has come out the other side, and she's proud of that.

“I never [have money for anything extra for my kids]. It bums me out. Last week, my son got star student of the week, and I'm so proud of him, and I tell him that all the time, and I really wish I could just take him to the movies or go out to dinner.”

Elias – 24-year-old from Kings County

Receives \$281 per month in cash assistance



Elias, who is non-binary and uses fae/faer pronouns, first applied for cash assistance while homeless and living in a shelter and received just \$45 per month. Fae also receives SNAP and a monthly cash gift from a private program. Elias thought applying for cash assistance was easy. After applying, though, fae had to wait for HRA to reach out for the interview, missed the call, then had to wait for them to call back. Elias has also had issues with the HRA app, which tends to be out of service frequently. Elias has physical disabilities and cannot stand or use the computer for long periods of time, but HRA said fae needed to work to get cash assistance, so fae went to the doctor for a letter regarding faer disability. In faer opinion, the jobs through HRA tend to be for able-bodied people. Plus, those jobs often pay only \$15 an hour. Elias has applied for jobs but almost never hears back and believes that companies still discriminate against people with disabilities. Right now, Elias is in a tech training program. The instructors are aware of faer disability and have been very accommodating. Elias hopes that this leads to a job.

While homeless, Elias had some bad experiences at the shelters. Elias also experienced transphobia from the shelter staff. Elias ended up staying with friends instead, secured a housing voucher, and moved into an apartment. Elias feels “very lucky” because most of the rent is covered by Section 8. If fae were to get extra money, fae would put some in savings, buy clothes, and help others who are also struggling financially. Elias believes people shouldn’t just be surviving. People should be able to have some enjoyment in life, too. When life gets challenging, Elias finds strength in doing advocacy work.

“I’m most proud of getting to move into my apartment. That was such a big deal to me, just to be able to have my own space, and to be able to be like, ‘I’ve made it. I have a stable house. I can do other things.’”

Samuel – 62-year-old man from Erie County

Previously received \$24 per month in cash assistance

Samuel, a former firefighter, currently has cancer and a skin disease called hidradenitis. Unable to work because of his cancer diagnosis, Samuel moved back home to Buffalo for medical treatment and applied for cash assistance. Samuel described the experience of applying as “terrible.” He is a Black man, and he said he experienced racism and harassment from staff. It also took 45 days for him to receive his benefits. While he initially started applying for cash assistance by himself, social services gave him such a hard time that an advocate had to step in to help him, and his case finally moved along. While social services paid his rent for about \$400 per month, Samuel only received \$24 in cash assistance for the entire month. It was very difficult, and he couldn’t afford things like personal hygiene items or clothing. To get by, he had to rely on other organizations in the Buffalo area, which helped him with all types of needs, from food and clothing to a security deposit and the first month’s rent for his apartment.

Samuel currently doesn’t receive cash assistance, because after three years, he got approved for SSI. It took a long time because every time they would schedule a hearing, he couldn’t attend because he had to undergo surgery. Now, he also receives SNAP. While it is still “not enough,” it helps him live a little bit more comfortably than he did when he was receiving cash assistance. He still has to pay for his electricity, gas, phone, internet, and his portion of rent (the rest is covered by Section 8). He said he had a pretty good life before he got sick. As a firefighter in Ithaca, he made about \$48,000 per year. Prior to that, he had done many other types of jobs, including law enforcement. He has a college degree. In comparison, his quality of life now has “dropped dramatically,” but he’s adjusting. Samuel has survived cancer and has had 36 surgeries, so he is most proud of his resilience. He relies on his faith for strength, and he hopes for good health in the future.



“Everything in my life is different [since I got sick]. The way I live, the way I eat, the quality of food, clothing, where I live. Everything. There’s nothing that hasn’t been touched in my life. Everything’s different. Everything.”

Kinsley – 59-year-old woman from Queens County

Receives \$183 per month in cash assistance

Kinsley has been on and off cash assistance over many years and describes having to navigate several “horrific” experiences accessing benefits through HRA. When she was 13, her mom died, and she was living off her mom’s Social Security. But when she turned 18, she was no longer eligible to receive it. She was also going to college and needed money, so she applied for cash assistance. She continued receiving it throughout her life at different times. Kinsley was able to graduate college and has worked for lawyers, property management companies, in private security, and in other jobs (like housecleaning). She typically earned up to \$60,000 per year.



In 2017, Kinsley had a fire in her apartment, and she lost everything, so she started receiving cash assistance again. The Red Cross gave her a \$100 gift card and told her to go to a shelter. She ultimately had to move to transitional housing, where she lived from 2017 to 2022. The experience of the fire traumatized her and negatively impacted her mental health. In December of 2020, she lost her job working as a security guard for a construction company, where she had worked since 2018. Then, in December of 2021, her sister passed away, and that “took a lot out of [her].” She decided to apply for cash assistance because she needed to “regroup.” She is still receiving cash assistance and works as a house cleaner, though she considers herself more of a “house manager” since she does more than cleaning. She also receives Section 8. Kinsley said that while she does not have a disability per se, she has a serious illness called Graves’ disease, although she is not eligible for SSI. Right now, Kinsley said she needs to focus on her health, taking her medicine, going to the doctor, and generally taking better care of her overall well-being.

“I got nothing... My case was held up. I'm going back and forth down there to give them documents they already have. So, it was very frustrating. Emotionally was the biggest, hardest thing for me.”

Andrew – 26-year-old man from Bronx County

Receives \$202 per month in cash assistance



Andrew has both PTSD and depression, which makes it challenging to get things done. This stems from a history of physical, mental, and sexual abuse by his aunt and uncle, whom he previously lived with. One day, they found his journal, where he said that he was transgender, and he was “beaten within an inch of [his] life.” In 2021, he saw an opportunity to escape after his uncle accidentally left the deadbolt on his door open, so he left. He became homeless and applied for cash assistance. At that time, he was only receiving \$20 per month in cash assistance. It wasn’t enough, but it was better than nothing. He received help from an LGBTQ youth organization, and two years later, he was approved for housing.

When Andrew first applied for cash assistance, he asked the HRA workers for help, but he said they told him to just “figure it out” himself. He has also faced discrimination for being trans, like when he asked the HRA staff to call him by his new name, and they said it was inconvenient and too hard to remember. He would have to prepare himself before going to HRA, because it was emotionally draining. After getting cut off from cash assistance twice due to an HRA error, he went to the office and called multiple times, only to spend hours on hold and have the system hang up on him. He doesn’t have debt, but he only has about \$200 in savings. He worries about being able to afford food, because even with SNAP, it’s expensive. Sometimes, he skips meals. He doesn’t have anyone else to rely on, but he is motivated to keep going by knowing he is not the negative things he heard about himself growing up. He was told all his life that he would never amount to anything. But now, he is doing all that people said that he couldn’t do and more.

“I want to start looking for work. I want to become a Certified Nursing Assistant... One of my aunts was a nurse, and I always thought it was so amazing... Then of course, during my time as a homeless person, I was really sick, so I had to go in and out of hospitals a lot. It was always a nurse or a doctor that was right there by my side, because I didn’t have anyone... so that’s why I really want to work with people.”

Vivian – 23-year-old woman from Bronx County

Receives \$232 per month in cash assistance for her and her daughter

Vivian lives in the Bronx with her two-month-old daughter. Her partner is in a nursing home after a motorcycle accident last year, where he severed his spinal cord. Vivian first applied for cash assistance when she was homeless and in the shelter system. It took about four months for her to begin receiving benefits because of a processing issue. She had previously been on her mom's case, so her mom provided documentation to HRA proving that she had been removed from her case, but they had to go back and forth a number of times to get this resolved. Most recently, she started receiving cash assistance again in August of 2023 and received paperwork stating she would have to recertify every six months. But she got a recertification notice two months later, so she recertified via mail, and HRA closed her case without notice, saying they didn't get her paperwork. She had to redo everything and open a new case. She went over a month without any cash assistance. During that time, she couldn't pay any bills.

Vivian also receives SNAP, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and Section 8 for rent. Beyond her basic needs, she doesn't have money for anything else. She has not been able to save, and if she had a \$500 emergency, she's not sure what she would do. Vivian is looking for a job, but she can't work until she gets a voucher for child care, which she applied for but has not received yet. She already has her Certified Nursing Assistant degree. She had been in school completing her prerequisites to eventually get her nursing degree, but then her partner had his motorcycle accident, and that took a toll on her. Her plan is to go back to school then work at a hospital or as a nursing tech. When life gets hard, what keeps her going is her daughter and her dream of becoming a nurse and returning to her home country, the Dominican Republic.



“At a young age, I have my apartment. I’m very independent. I’m just proud that I know what I’m doing, and I know how to get the things that I want, and I’m smart with how I spend.”

Josie – 26-year-old woman from New York County

Receives \$290 per month in cash assistance for her and her daughter



Josie, a mom to a 5-year-old daughter, first applied for cash assistance in 2018 when she was pregnant and living in a shelter. Recently, HRA closed her case due to a recertification issue, which was their error, and she went without benefits for about a month and a half. The caseworker who did her interview didn't put it in the system, so she had to do it all over again. She said she and her daughter were “starving” during that time. She had 77 cents of her cash assistance left. Josie went to food pantries and went without other essentials, like dishwasher detergent. Now, Josie doesn't have other income coming in, and she still “feels broke.” Her cash assistance is used up quickly for bills. She is a very independent person and doesn't like to ask for money.

Josie has participated in job training to fulfill the work requirements. Josie is now looking for employment, and she would like a city job or would like to start up her hair care business, which would require her to go back to school to finish a program she previously started. Her main barrier to working is child care/after-school care for her daughter. She can rely on her mom for help sometimes, but her mom already works two jobs. Josie lived in a shelter until October of 2022 and then was approved for supportive housing. However, she is now regretting taking the apartment because the expenses are more than what she was anticipating. She is now in rental arrears. She's never faced eviction before, but she has gone out and come back to a 14-day notice on her door saying she owes back rent. She said she also owes about \$800 to \$900 in back electricity bills. She feels like it's an impossible choice: “Are you going to pay the electricity bill or the rent?”

“When my benefits got cut off [due to a recertification issue], I didn't care if I ate, but I took my child [to my mom's house] just to get something in her stomach.”

Destiny – 26-year-old woman from Bronx County

Receives \$137 per month in cash assistance for her and her son



Destiny is a mom to an 8-year-old boy who has autism and cognitive disabilities. Destiny first applied for cash assistance when she was a young mom and couldn't afford formula. She was bouncing between her sister's place and her son's father's place at the time. Destiny also experienced domestic violence and went to a shelter with her son for three years before she got approved for CityFHEPS. She was working at a small business answering phones, making \$13 an hour and going to school. Now, she is in rental arrears and is facing eviction because the city is behind on paying their portion of the rent. Destiny also receives SNAP and SSI for her son. She talked about receiving the Child Tax Credit during the pandemic. With that extra income, her mental health was better and her quality of life improved because she was able to participate in the community and afford school supplies and clothing for her son. Destiny has an associate degree in business administration and is now getting her bachelor's in marketing.

She's worried about how she will manage once she gets a job and doesn't have cash assistance. HRA introduced her to the Back to Work program, but in her experience, HRA mostly refers people to jobs that don't pay well, like in security or home health care. She doesn't have any savings, and she has a lot of credit card debt. Destiny is dealing with depression, but her son keeps her going. She still doesn't feel like she's done enough in life, because as a first-generation person, she feels like she has only done what's expected of her. She feels cash assistance and other benefits are designed to keep people trapped. She really hopes to get out of poverty and have her own home. She said because her son is a Black man, she worries about the adversity he will face, but she wants him to go to college and have a nice, easy life.

"One thing I feel proud about is getting my son services so early on in his life...I'm really proud of myself for how I handled his diagnosis of his disability...because it's really not easy."

Cassandra – 52-year-old woman from Erie County

Receives \$106 per month in cash assistance

Cassandra began receiving cash assistance four years ago, when she was placed on parole after being incarcerated for five years. She stated that she is currently working on "getting [her] life together," participating in the work program through HRA, and doing mental health treatment. Cassandra had an "excellent" experience applying for cash assistance. She has had to recertify for her benefits every four to six months, but she hasn't had any issues. Cassandra also has SNAP but doesn't have any other income coming in. She is fulfilling the work requirements by doing "odd jobs." She likes working and she likes that HRA is able to help her find jobs. Her main goal is to get housed and to get a job. To her, it doesn't matter what job she is doing. As far as whether cash assistance is enough, she said she was making 14 cents an hour for work she did while incarcerated, so she thinks cash assistance is "excellent." She describes cash assistance as "a good program as long as you work it."

Cassandra is currently homeless and living in temporary housing. She also receives services from a mental health clinic, which has helped her "reform [her] life." These agencies, in conjunction with HRA, are giving her all that she needs. She just wants to "stay clean and clear of trouble." If she were to have an emergency that cost \$500, she would have to babysit or collect bottles. If she had an extra \$1,000 per month, she would get a car, because it could help her find a job. She does not have debt. Cassandra has experienced domestic violence and homelessness. She is currently looking for an apartment. When she is able to, she wants to get her GED, go to massage therapy school, and get a part-time job. Her hopes for herself are to live a longer, healthier life. When life gets hard or challenging, what keeps Cassandra going is meditation and prayer.



"I think it's a great process. I probably would have been back [in prison] if it wasn't for cash assistance."

Ramercy – 35-year-old woman from New York County

Receives \$88 per month in cash assistance for her and her two children

Ramercy is a single mom to two girls, a 4-year-old and a teenager. After being evicted from her apartment, they moved to a shelter in March of 2023, where she was told that she had to open a cash assistance case to qualify for a housing voucher. It took two months for Ramercy to receive her benefits. Currently, Ramercy also receives SNAP and child support but said she is “barely making it.” The cost of hygiene products, like pads for her daughter, is expensive. She doesn’t have enough money for food, so she and her girls are now only eating once or twice a day. She goes to a food pantry for fresh produce and other food. While Ramercy has family nearby, she cannot bring herself to ask them for financial help. She does not have any savings and doesn’t have any major debt, beyond some outstanding cable bills. If she needed \$500 for an emergency, she would have to pawn the jewelry her grandmother gave her.

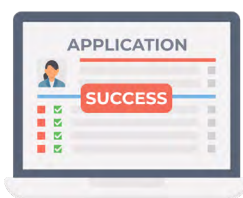
HRA did tell Ramercy she had to be in a work program, and they offered her a job at the Parks Department cleaning up parks, but she needed child care and couldn’t find it at the time. Recently, Ramercy began a new job working with children born with developmental disabilities as an assistant to the nurses and other staff. Her friend at the shelter will be covering child care for her daughters for \$30 per day. As far as what keeps her going, she said she loves everything about New York City. She loves how she can eat all kinds of food, and she has friends of all different races, ethnicities, and backgrounds. For her daughters, she hopes they stay in school and that their mental health is good. She hopes to stay at her job, and she also wants to work on her dog care business, which she was doing before she got evicted. She reached out to PACE University to try to establish her business. She talked to two lawyers, and they said that she needs about \$2,000 to get the name of her business certified. But unfortunately, she just doesn’t have that money now.

“At first, they were helping me a lot more, because I lost my job. Then for some reason they saw that, because I get \$280 a week [in child support], that’s above poverty level. How the hell? .. I’m trying to figure out how I’m going to find another job.. I have a daughter who has a lot of needs. And they just cut me from \$70 to \$22 [biweekly].. I’m struggling. [There’s] not enough food...I’m barely making it.”



Nakema – 36-year-old woman from Kings County

Receives \$500 per month in cash assistance for her and her three children



Nakema, a mom of three, began receiving cash assistance for the first time around 2015 when she became homeless and went to a shelter. HRA denied her about five times before finally accepting her application. Nakema has faced other difficulties with her case and has been cut off several times, mostly due to recertification. This happened to her this year, and she went without benefits for a few months. To get by during that time, she had to borrow money from her sister and go to food pantries.

Nakema has faced several other hardships. Her son is currently incarcerated. The family has lived in shelters on and off and in other unstable housing situations. Right now, she is on a waiting list for housing and living with her mom, so she does not have to pay rent but still struggles to pay for food, hygiene products, laundry, and clothes. Her only income is cash assistance and SNAP. She previously worked as a home health aide, and she is now taking business classes, looking for work, and trying to apply for any job she can get. While receiving cash assistance, Nakema has been subject to the work requirements. HRA tried to place her at the Parks Department, but they explained that if she accepted the job, she would lose her CityFHEPS and cash assistance. She could not afford her rent without that help, so instead she took a job readiness class, which she liked, but she never got a job after. Her career goal is to own her own daycare. She was fortunate that her caseworker asked what she wanted to do and found classes and certificates programs. As far as her hopes for the future, Nakema hopes her kids won’t go through the same things that she went through. She wants them to have enough money and have jobs that they enjoy.

“[If you start earning over a certain amount], you lose everything...I understand they want you to be independent [and not] need the system, but how are you going to pay your rent and buy food, and do all of that?”

Janazia – 23-year-old woman from New York County

Receives \$182 per month in cash assistance

Janazia lives by herself and has both depression and anxiety, which stem from when she was separated from her mom and put into foster care as a child. She also experienced sexual abuse as a child, and she is receiving therapy and taking medication. As far as her experience applying for cash assistance, Janazia said it was frustrating. While she uploaded her documents like she was supposed to, HRA kept telling her she still hadn't uploaded them. After much back and forth, Janazia felt frustrated and thought about giving up. However, one day without warning, Janazia was approved. Currently living in Manhattan, Janazia travels to the Bronx to find lower prices. When she's in the grocery store, she often has to put items back after she does the math and realizes that she won't have enough money to buy them all. She then puts back more items once she gets to the counter and they add tax onto the bill. She really tries to make the items she buys last.

Janazia has a hard time affording basics, like tissues, napkins, soap, and pads. If she had a job interview, she would need money for the train to get there. She does not have any savings or any debt. As far as having money for things beyond her basic needs, she said she tries to do fun stuff, but not often. She's a homebody, so she'd rather stay home than go out with her friends. If she had an emergency that cost \$500, she doesn't have anyone she could go to for help. After living in the shelter system for almost a year, Janazia moved into an apartment last year. It is a supportive housing program, and she does not feel safe in the building, as people have tried to break into her apartment in the middle of the night. The building staff were blasé about her concerns when she reported them. She has requested and been approved for a safety transfer. When life gets hard, she relies on God, the good people around her, and herself to get through. She is proud of how far she's come, especially with respect to her depression. She hopes to move into a house and start a business making wigs for cancer patients.

"[I go without] a lot of things I need...mostly food and clothes."



Avery – 22-year-old woman from Kings County

Receives \$100 per month in cash assistance

Avery has been living in a homeless shelter for the past seven years. She spends time caretaking for family, including her father who struggles with alcoholism and drug use. She also frequently checks in on her younger brother and tries to help him financially. Avery has had a hard time keeping jobs due to a medical condition, stressed-induced epilepsy, which caused her to have seizures at work. Avery has been on cash assistance about three times as an adult. The first time she applied was when her father kicked her out for being transgender. At that time, she had to sleep on the streets, on park benches, and on subway trains. She tried to get her own cash assistance, but her father fought HRA on this because he wanted her benefits. They eventually gave her a separate case. She most recently applied for cash assistance in 2020 after she had lost her job. Avery now receives SNAP as well, and she applied for SSI but is still waiting.



As a transgender woman, Avery has always dealt with disrespect. She said the HRA staff would address her as a man, even though her documents said that she is a woman, and they would use her deadname. It was a "terrible experience." When life gets hard, she tries to just take a breath, because she knows that once she reaches where she wants to go, she's "probably going to smile until [she] can't stop smiling." Her hopes for the future are to finish college and be able to provide for herself. Even if she has seizures, she wants to be her own boss and not let that hold her back.

"People definitely disrespect me due to the fact that I am trans. I'm not here for you to accept me. I just came here for help and assistance, but I'm a human being that deserves respect like anybody else, and I feel like it shouldn't have to be a thing that I have to fight for."

Halle – 42-year-old woman from Kings County

Receives \$200 per month in cash assistance for her and her two children

Halle and her kids live with her 76-year-old mother, who owns the home. Halle has been unable to work since September of 2022, when she fell and injured herself while working as a preschool teacher. This resulted in persistent knee and back pain. Inconsistent access to health insurance has hampered her physical therapy and pain management efforts. She was earning about \$70,000 per year as a teacher, and after her injury, the Department of Education gave her a one-time lump sum of \$19,000 in disability benefits. She applied for cash assistance when that ran out, because she still wasn't able to go back to work. After her accident, she was so sad because she knew she was going to miss working with her students. Early childhood education had always been her passion. But after 20 years, she was physically unable to do the job. She knew she needed to apply for public benefits: "What else could [I] do?"

It took two months before Halle started receiving cash assistance. HRA "gave her the runaround." She was constantly resubmitting paperwork and had to do a second interview. She said it's like a test and "you have to keep being determined." Halle receives SNAP and child support but is still "really struggling." She makes partial payments on her phone, so they don't turn it off. She has just \$115 in savings. If she had a \$500 emergency, she said that she would ask a friend for help, although she would probably have to pay it back. Halle also has debt of about \$60,000 from her master's degree, credit card debt, and unpaid bills. HRA never asked her about her educational or professional goals or required her to work, but women and children have always been her passion, so she decided on her own to start an online doula program. Halle said that the program has been "amazing" and hopes it leads to job opportunities. Halle's faith is her anchor, and she is grateful for the basics: food, shelter, and safety for her family. Her goals include writing a book about postpartum recovery for new mothers and helping others in need, challenging the stigma around seeking assistance.

"There's no one type of person that might be on cash assistance. Anyone can go through a period where they need help, and it doesn't mean that you're lazy or uneducated or just want to rely on the system. It just means that you need some help at the moment and that's ok."



Ricardo – 39-year-old man from Bronx County

Receives \$376 per month in cash assistance

Ricardo immigrated to the U.S. from Ecuador in 2023. Unable to find work, Ricardo applied for cash assistance in February of 2024 and said his experience was "very, very hard" because no one at the HRA office spoke Spanish. After applying for asylum, he was eligible to apply for cash assistance. Due to his immigration status, Ricardo is ineligible for SNAP. Usually, if he can find work doing some delivery work or cleaning, that's how he can afford his bills. He is always going without things, including clothes and food. He has sought help from nonprofits and food pantries, and they have provided food and other essentials. He has also been going to churches where he can get boxes of food.



Ricardo has three degrees, including a master's degree and a bachelor's in business, but he said those degrees are not valued in the U.S. In Ecuador, he was a supervisor, a manager, and a regional director. He has experience in information systems, sales, banking, and insurance. But the language barrier for him here is his greatest barrier to getting a job. He learned how to read and write in English quite well in school, but he said it's hard to have conversations when people talk fast. Despite his ability to read and write in English, and the fact that he works well with numbers and data since he has experience in information systems, he still hasn't been able to get a job. As far as what keeps him going when life gets hard, he gets by through faith and the hope that things will get better for him in the future.

"I only found [help] through going all around town... trying to find someone who [would] give me a hand... [I learned about services] through sheer perseverance, the internet, and a lot of legwork."

Pamela – 55-year-old woman from Richmond County

Receives \$183 per month in cash assistance

Before cash assistance, Pamela worked as a Resident Care Assistant in an assisted living facility. She had always worked (as a home health aide, at restaurants, and answering phones for delivery companies), but she was laid off from her job in February of 2020 and applied for SNAP and Unemployment Insurance (UI). She received UI for about two years, and then she applied for cash assistance. Now, Pamela is physically limited because she has severe hip arthritis and lumbar problems. She doesn't have any other income besides cash assistance and SNAP; however, she works at the polls during elections. Often, she can't afford to purchase detergent and cleaning supplies. Pamela utilizes food pantries, but she cannot get there or to the grocery store easily given her disabilities. She needs to call medical transportation or Access-a-Ride. She can only go to the supermarket once a month, and since she can't buy things like dish soap, laundry detergent, and body wash with SNAP, she needs to use her cash assistance for that, but there just isn't enough. Pamela has about \$5,000 in credit card debt and \$50,000 in student loan debt. During the pandemic, the additional income she received allowed her to purchase household items via Amazon delivered to her house. Now, she can't afford that. She is in the process of trying to get a home health aide.

Pamela currently lives in a NYCHA apartment, but she doesn't feel safe there because there are shootings frequently. The building is old, and they turn off the electricity sometimes without warning. HRA has stopped paying the rent, and now Pamela has rental arrears. Pamela's mental health is suffering because of the stressors she is dealing with. She is currently going to school for accounting and has about one year left. She decided to go back to school because she wanted a job where she could make enough money to save. She had a bad experience at her last job, where they didn't give her bereavement leave after her granddaughter died. That motivated her to look for a more secure job. When life gets hard, Pamela leans on her faith and remains optimistic and grateful.



"When my granddaughter died, [my employer] didn't give me bereavement pay. And I just felt like, 'I'm tired of these odds and ends jobs, barely making it, and not being able to save. Let me go back to school for accounting.' So, I started school...and in that same two weeks, I lost my aunt and my cousin's husband. Three funerals in a month. And they wouldn't give me bereavement. It really upset me."

Kadisha – 35-year-old woman from Kings County

Previously received \$281 per month in cash assistance for her and her two children



Kadisha is a mom to an 8-year-old daughter and a 2-year-old foster daughter. She first began receiving cash assistance in 2007 while she was in college and needed money to make ends meet. She stopped receiving cash assistance in 2022 because she was earning too much money to qualify. Kadisha now has seven or eight jobs to make ends meet. She is working as an advocate for homeless New Yorkers, as a fellow at a local nonprofit for children, at a policy advocacy organization, and she also has some other jobs doing things like YouTube videos, podcasts, and speaking engagements. She likes her jobs a lot.

Kadisha said that applying for cash assistance required a lot of paperwork. When she recertified, she was told her documentation got "lost," and the timeframes for recertification changed all the time, which was confusing to her. In 2019, Kadisha had a job at the YMCA where she was working less than 20 hours per week and making under \$15 an hour. HRA reduced her cash assistance, saying that she was making too much money. She said she always did the math to determine how her earnings would impact her benefits. She worked many different jobs while on cash assistance, all of which she found on her own. She did not find HRA's workshops and other programs useful and said it would have been helpful if they were more tailored to her interests. Now, all her money goes to bills, and she doesn't have savings. She has credit card debt and student loan debt. As for the future, she dreams of being a performer and wants to continue to be an advocate for New Yorkers experiencing homelessness.

"I think it's always a good idea to give people cash... If you think about the [Economic Impact Payments] during the pandemic, a lot of times [families] were paying [off] credit card debt or student loans... or buying food. People end up using the money for things they actually need."

Adrian – Queens County

Receives \$183 per month in cash assistance

Adrian has been diagnosed with schizoaffective disorder, depression, anxiety, and PTSD, which makes it very hard for him to work. He was very close with his mom; however, after her passing in 2012, he has remained distant with the rest of his family. Adrian began receiving cash assistance in 2019, when he was homeless and didn't have a job. He thought the process was relatively simple. The recertification process, however, has been extremely difficult, and at the time of the interview, he had not received his benefits from the previous month, despite having done three interviews. He also receives SNAP. Adrian said that cash assistance has helped him, but he can't really use it to achieve bigger goals, and sometimes he has to reach out to his community for financial help. Adrian also does seasonal work as a landscaper, doing gardening, farming, and other similar jobs where he earns about \$700 to \$800 per month. From 2019 to 2022, Adrian lived in a homeless shelter and moved into a supportive housing program in 2022.

Adrian said it's difficult to afford basics, like fruits, vegetables, and clothes. He goes to food pantries but often goes without food and feels like he's been deprived of so much. He recently went out to buy some bottled water (because the water in his apartment often comes out brown), only to realize he was unable to afford it. Adrian said that he's really trying to find the "silver lining" and looks at going without things he needs as "disciplining" himself. Adrian does not have any savings. He does have some debt—\$20,000 in college loans (he was in school for environmental science) and some medical debt. He admits that when his mom passed away, he found himself spending his financial aid on things he probably shouldn't have because he just wanted to "live and grieve." When life gets hard, his belief in a higher power gets him through. For the future, he's just hoping for "more life" and more growth and development.

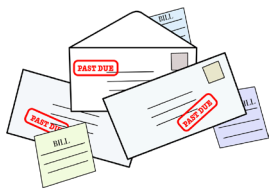


"[The recertification process] was frustrating... [it's] misunderstanding after misunderstanding."

Kara – 26-year-old woman from Queens County

Receives \$183 per month in cash assistance

Kara has several health conditions that impact her day-to-day life, including obstructive sleep apnea, autism spectrum disorder, depression, anxiety, and PTSD. She applied for cash assistance when she came back to the U.S. after going to college in Canada. She did not want to return to the abusive home she grew up in, so she entered the shelter system in New York City. She was told to apply for cash assistance there, so that's what she did. She's had some issues with her case, like when they cut her off from cash assistance when she got a temp job with the Summer Youth Employment Program and another one-month temp job. She had reported them to HRA and gave them the termination dates. HRA nonetheless closed her cash assistance case and reduced her SNAP benefits to \$58 per month. She had to reapply but didn't hear from HRA for weeks afterward. She kept calling them, and eventually found out that she was just missing one document. Kara has "trust issues" with HRA now. She just hopes that HRA does not make an error that causes her to be "homeless and broke" like she was before.



In addition to cash assistance, Kara receives SNAP and a grant from an LGBTQ nonprofit. When it comes to how she's doing financially, she said it's hard to afford her phone bill, food, medicine, and transportation. Kara has a college degree and has been applying for jobs while on cash assistance. She hopes to get involved in a program for women with autism this fall. HRA did refer her to a work program, but it was for people under 25. She feels frustrated because HRA told her to remove her college degree from her resume, and they want to refer her to jobs that don't match her interests or meet her needs given her disabilities. Kara stated that if she was able to find a job that paid above the poverty line, she would leave New York City. She feels like if she was working and HRA cut off her benefits, she would be struggling twice as hard.

"[I'm most proud of] getting housing... A lot of my life has just been me fending for myself. And even at some point in time, I wasn't sure if things were going to go fine or how long I'd be in the shelter... [I was] out of options... But after that, it wasn't so bad."

Pilar – 39-year-old woman from Bronx County

Receives \$298 per month in cash assistance for her and her two children

Pilar has two young children, and they are currently living with her kids' paternal grandfather. She initially applied for cash assistance because it was hard to afford food, clothes, and especially diapers after her second baby. She had been working previously but lost her job during the pandemic. She first applied for cash assistance with the help of a social worker from a nonprofit. She received her benefits for a few months without issue, but then HRA cut her off. She tried to go to HRA and advocate for herself, but she didn't know how to, and it was difficult to find someone who speaks Spanish. Now, Pilar also receives SNAP and WIC, and she earns about \$500 each month at her job at a nonprofit, where she fills in for staff on holidays. She has applied for SSI for her older child but was denied. She often has to use her cash assistance to buy food, because SNAP is not enough. The biggest burden for her is still the cost of diapers. She has asked friends and family for help a few times. She has really been leaning on her credit cards, but she has hit the limit on many of them.



Pilar has asked HRA for help in furthering her career, but they have not provided any resources. Her main barrier to employment is finding child care, which is particularly challenging because her older child has autism. Pilar doesn't talk about receiving cash assistance publicly because of the discrimination. She often felt like she was being shamed by the HRA staff when she first received cash assistance. All Pilar cares about is her children. She said that's just how moms are. As long as they have what they need, that's all that matters to her.

"The thing that I go without is anything that has to do with fun, for instance, taking [my kids] to Chuck-E-Cheese... And right now, they're very young, so they don't notice how much they're doing without, but I can tell that as they grow older, they're gonna notice more."

Charisma – 48-year-old woman from Kings County

Previously received \$284 per month in cash assistance for her and her partner



Charisma is a 48-year-old woman who lives with her fiancé, who is also her care provider due to her medical disability of severe anemia and an overactive immune system. Her son passed away about two years ago. He was killed in an incident at a shelter, and there have not been any arrests made. Charisma has been receiving cash assistance since she was about 17 or 18 years old. She first applied because she was on her own for the first time and became homeless, so she went into a shelter in the Bronx with her son. They bounced around the shelter system until she was about 23 years old. She eventually got a housing voucher, but no landlords were accepting it, so she started couch surfing. After searching for many months, she finally ended up finding an apartment, but it was in very bad condition.

Today, Charisma lives in a decent apartment in a new development. She is unable to work now because of her disabilities, but she has a long work history. Since the age of 14, she's had several retail jobs, daycare jobs, day camp jobs, and several office jobs. She had been receiving cash assistance because she couldn't get SSI, but she was recently approved after years of waiting. She said that she received back benefits from SSI, but HRA took more than half of it. She said she is still not doing well financially, especially because most of her SSI is going to rent. She is glad that she doesn't have to rely on HRA as much anymore, but she still needs HRA to get SNAP. She also goes to food pantries and has had to ask family and friends for help with things like toilet paper and food. Now, she is an advocate for increasing cash assistance and rental assistance in New York City. To her, HRA is barely helping people survive, let alone live well or even live above the poverty line. Right now, she is striving for independence. She hopes to start her own business someday and become a homeowner.

"I would keep constantly getting cut off [from cash assistance] and with my illness, I cannot be following up with all this stuff. So actually, HRA wasn't helping me at all. They were giving me big stress, and it was a strain on my health."

Bella – 58-year-old from Kings County

Receives \$88 per month in cash assistance

Bella has high-risk diabetes, which has been hard to manage, especially because she was homeless for many years. She has been hospitalized several times, and the stress she was experiencing, plus her inconsistent access to medical care, negatively impacted her physically as well as psychologically. She became depressed because she is very limited and tired in ways she wasn't before. Her blood sugar numbers were erratic too. Now, she is no longer homeless. She moved into her apartment in May of 2024, reconnected with her doctors, and is making progress. She also has PTSD from being sexually harassed and discriminated against by her boss at work for being gender non-conforming. She ended up leaving that job. She filed a lawsuit and got a settlement. Bella has had issues recertifying for cash assistance and once had to request a Fair Hearing, where she was told that she didn't submit the recertification documents, but she had. She said it's a dysfunctional system.

Bella graduated from college and worked in sales. In 2020, she lost her job and was evicted from the basement apartment she was renting. Because of her medical issues, she couldn't work, so she applied for cash assistance to pay for things like her storage unit, her phone, and her metro card. She also receives SNAP and CityFHEPS. During the pandemic, she got a certification in green energy and green construction. She is currently getting her cybersecurity license and would like to work in cybersecurity in the green energy field. As far as what she's proud of, she mentioned receiving a certification from the Women Entrepreneurs 55+ Program and graduating college. In fact, the day of her graduation was the day that she got evicted. She was supposed to give a presentation that day, but she explained her situation and asked for an extra two weeks. At that point, she was staying in drop-in centers, so she went to the library to finish her business plan. She gave the presentation and graduated. As for the future, she hopes to live a life of health and abundance. She is still grateful for the help HRA has given her.

“Everything is a fight to get help. Everything that I've had, I had to fight for... if you take no for an answer, you're done. You have to be a don't-take-no-for-an-answer type of person. You got to fight.”



Dylan – 26-year-old from New York County



Dylan initially applied for cash assistance in May of 2022 because she was homeless and out of work. Dylan had previously been working on and off in the creative arts field. A social worker from a nonprofit agency helped her apply and gather her paperwork, and she didn't face any issues. She made the appointment to apply in person, brought in the documentation, and her benefits came within 30 days. She similarly did not have any issues with recertification because the social worker helped with that too. Dylan has not had to engage in any HRA work programs, but instead, all the jobs she has had were jobs she got on her own.

Dylan did not disclose how much she receives from cash assistance, but she doesn't have any other income coming in besides cash assistance and SNAP. Luckily, Dylan receives financial support from her partner, who works at a supermarket, so Dylan doesn't feel like she's going without things. Dylan has also used food pantries, and the nonprofit for homeless youth has also helped her with clothes. Dylan currently lives in an apartment, but the building is old and there are rats and mice. She only has "a little bit" of savings, but she doesn't have debt. For the future, Dylan hopes her financial situation stays stable. She also said that others shouldn't generalize about the people on cash assistance because everyone's situation is different. Dylan recommends that HRA give people more money—as much as possible. If Dylan had an extra \$1,000 per month, she would buy furniture and things for her apartment.

Shaunna – 35-year-old woman from Erie County

Receives \$300 per month in cash assistance for her and her two children

Shaunna, a mom of two, has many health and mobility issues. After being on SSI her whole life, she was recently cut off and told that she no longer qualified, so she applied for cash assistance. While she didn't have any challenges applying, she described it as "a headache" because the money that she is getting doesn't cut it, and HRA said she needed to work, even though she has a disability. Shaunna provided a doctor's note, but they asked her again about working when she recertified. Shaunna is also receiving SNAP, but because the price of food is high and she has teenagers, their food often runs out. On SSI, she was even able to save some money and would have money to give to her children for things like school field trips, but she has not been able to save any money on cash assistance.



Shaunna and her family are currently living in public housing, and she doesn't pay anything for rent. The apartment, though, isn't in good shape, and the neighborhood, she said, is not safe. She would like to move into a single-family home, but she can't afford that. Right now, Shaunna is worried because her son's birthday is coming up, and he needs socks and underwear, but she can't afford that. They are going without a lot of things, including clothes, garbage bags, deodorant, and dish soap. They can't afford shampoo, so they can't even wash their hair. Her kids complain that their shoes are too small. Her oldest is entering high school and she can't afford school supplies. She keeps telling her children to "hold on." When life gets hard, what keeps her going is her children. She's most proud and happy when she can "keep her word" to them and give them what they need. She hopes she can get her SSI benefits restored. Once she has them back, she is going to give her children things first because "they went through the struggle" with her.

"I get frustrated. I'm like, why do I gotta go through this by myself? Half the time I get no help. I need more for my kids. Don't worry about me. I can take care of myself. My biggest fear is for my kids."

Sevyn – 22-year-old woman from Kings County

Receives \$183 per month in cash assistance

Sevyn is currently living in transitional housing and has been receiving cash assistance for about a year. She applied because her family was not accepting of her personal life, so she went to "figure out life on her own." She became homeless and needed help financially. Applying for cash assistance was "confusing" for Sevyn, and months went by before she heard back. Finally, she went to the HRA office, and they said they sent the benefits cards out by mail, but she never received them. Sevyn's recertification process was very difficult too and resulted in her getting cut off from benefits because of a missing recertification form. She had to reapply and redo the interview. She has also been the target of benefits "skimming" and never recouped those stolen benefits, even though she reported the issue to HRA.



Besides cash assistance and SNAP, Sevyn doesn't have any other income or savings. Luckily, she doesn't have any debt. She worked in retail while on cash assistance, but she was out for a while because she had emergency surgery. They eventually let her go. She also faced discrimination while working there because of her gender identity. It's difficult for her to get by, especially given the cost of living in New York City. She doesn't like to ask family and friends for help, but recently she had a job interview and needed professional clothes, so she had no choice but to ask her friend for money. Sevyn recently got a job at a restaurant. She will only be earning \$10 per hour plus tips, so she is stressed knowing she will soon have to pay rent and other bills, but she feels happy because it's going to be her first time being truly independent. Her positive outlook keeps her going. Even when there are hard times, she feels that there has to be something positive to come out of it. She hopes to someday have her own fragrance and lotion business, have her own apartment, not need HRA's help, and be happy.

"I haven't done anything fun for myself in who knows how long... and I'm only 22... There's no reason why [someone] my age should not be having fun, exploring life, and just doing things that 22-year-olds do."

Key Themes from the Interviews and Survey

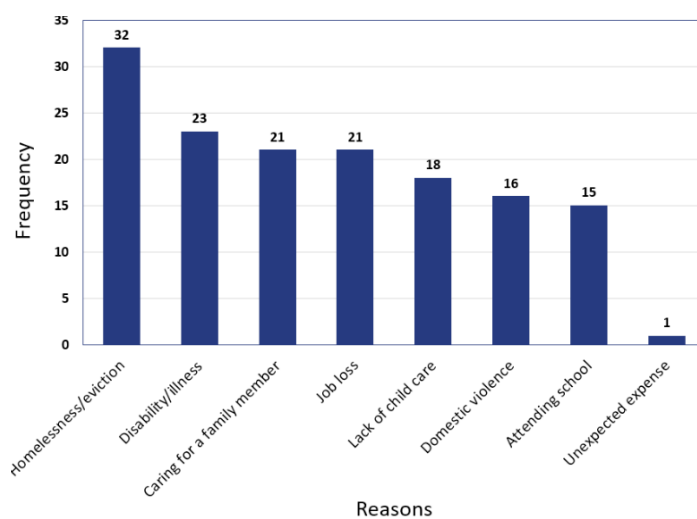
Throughout the interviews, we heard from New Yorkers about what it's like to participate in the cash assistance program. As highlighted in the previous section, each participant's story is unique, yet there were several commonalities across the interviews, which we explore in this section, along with findings from a brief survey we conducted with cash assistance recipients across the state.

1

Participants typically turn to cash assistance as a last resort after experiencing a significant life event, an unexpected crisis, or because of an illness or disability.

In a recent report by the Urban Institute, participants, many of whom were from New York, reported that they turned to cash assistance after some life-altering event or circumstance, like a job loss, the birth of a child, or the ending of a relationship.⁴² Participants consistently shared similar stories in our interviews. For example, one participant came to cash assistance for the first time after her relationship with her child's father ended. Suddenly a single parent, she was unable to afford child care. Another participant came to the program after the birth of her child, who has a disability and required intensive care. A few others lost their jobs or experienced a loss such as a death in their family. Homelessness and health issues (i.e., injury, illness, and physical and mental health issues) were among the most common reasons why people turned to the program. One participant, Vivian, is a new mom, and she applied after her partner was severely injured in an accident and was unable to work. Another participant, Samuel (quoted below), had been working as a firefighter until he was diagnosed with cancer and needed to undergo surgeries.

Figure 4: Reasons New Yorkers Applied to Cash Assistance



In our survey, as shown in Figure 4, homelessness/eviction was the most common reason respondents turned to cash assistance, followed by disability/illness. Caretaking for a loved one (such as an older adult or child with a disability) and job loss were also commonly cited reasons.⁴³ Overall, 51% of respondents reported more than one reason. The findings from the survey and interviews contradict historical narratives that portray people on cash assistance as “lazy” or simply not working. Rather, the majority of the participants were impacted by external factors, which led them to the program.

"I was [in transitional housing] due to a fire [at my apartment] ... and that's one of those things they don't talk about, which I hope is going to be part of this too, because a lot of people don't [get] cash assistance because they want to. [It's because] they've had a disaster. No one talks about that."

Kinsley, 59-year-old woman from Queens County

"It all started when I was on my own for the first time and I first became homeless, so I applied to cash assistance ... It wasn't much ... but it was definitely more of a help than not getting it at all."

Andrew, 26-year-old man from Bronx County

"[I applied the most recent time] because I got laid off from my job, just before Covid hit."

Pamela, 55-year-old woman from Richmond County

"A year and a half ago I started receiving cash assistance [because] I couldn't work anymore due to my [cancer diagnosis and skin disease] ... I had surgeries coming up, and I needed to get a place, so I had to go apply for assistance just to get a place to live while I went through all these surgeries."

Samuel, 62-year-old man from Erie County

"Especially after my second baby, [food] and diapers were particularly expensive ... I also work, but everything closed during the pandemic. I was pregnant, and I couldn't make ends meet."

Pilar, 39-year-old woman from Bronx County

"I've been getting cash assistance since ... 2022. It was ... either I figure something out or I have to go back to [my abusive family]. And I was like, I'd rather just be homeless and figure it out."

Kara, 26-year-old woman from Queens County

"The whole time I [was on cash assistance], I was trying to get on SSI because of my medical illness."

Charisma, 48-year-old woman from Kings County

"I applied because I was unemployed ... I was losing jobs left and right because I was having seizures at work ... it was more of a psychological thing, having to feel like you're not able to provide for yourself. But ... I had to face the reality that things were happening to my body, and I was never going to be able to work the way that I wanted to work or do the things that I wanted to for myself."

Avery, 22-year-old woman from Kings County

"[I applied because] I lost my [apartment] ... I was working when I had my apartment. I had reliable babysitters that lived in the building. Once I lost my apartment, I didn't have those people to look out for me and my daughters. So, I lost my daycare people, I lost my job, and now I'm in the shelter."

Ramercy, 35-year-old woman from New York County

"When I got evicted and became homeless, I reapplied for cash assistance."

Bella, 58-year-old from Kings County

"[I applied because] I was homeless [and] needing some type of financial help."

Sevyn, 22-year-old woman from Kings County

"I [applied] once I got cut off from [SSI] ... they said I didn't qualify, but I'm still disabled."

Shaunna, 35-year-old woman from Erie County

"Sometimes they make you do extra work for no reason. They'll ask you for birth certificates, social security [numbers]—I'm like... you guys have this [documentation]!"

Kadisha, 35-year-old woman from Kings County

"I went a couple times in person [while applying]. I've called them multiple times. I sat on hold for five hours at one point, and the system just hangs up on me... I think my worst experience was when I last tried to go in person. I came in with all the paperwork... and [they told me to call instead]."

Andrew, 26-year-old man from Bronx County

"[Applying was] very, very difficult. Everyone that I dealt with spoke only English... I even had to, out of necessity, learn the language... and I asked people to speak to me slowly, but it was very difficult. And I even had to go from one place to the other trying to obtain [cash assistance]... At some places, they would tell me I didn't qualify. At some places, they would tell me the opposite... this went on and on."

Ricardo, 39-year-old man from Bronx County

"[Applying was] horrific. HRA is 1970s antiquated. They don't have the technology to get the work done."

Kinsley, 59-year-old woman from Queens County

"My caseworker [helped me apply]... We submitted the documents, and then they said that they didn't get them... [My worker] was like, 'Just do it again.' So [I did]... When it got to recertification, they just cut me off and said that I... made too much money. But I was like, there's no difference in my income now than when I first applied, so why? So, they cut me off... it's just a dysfunctional system."

Bella, 58-year-old from Kings County

"The amount of paperwork that is requested is too onerous... Besides that, it is so hard to find someone who speaks Spanish even in the office... And sometimes the translation on the phone isn't good."

Pilar, 39-year-old woman from Bronx County

"They [have] you upload all your documents, more than one ID, more than your license, birth certificates, social security numbers, proof of where I work, if I get child support... It was a lot of paperwork. It's basically everything... and if you get child support, they want you to go down to the child support office and get the print out of your payments and how much you get."

Ramericy, 35-year-old woman from New York County

"[When I got kicked off benefits], I ended up going to reapply... I think I went to food pantries. I really had no help... I would try to put together a little something [for my kids to eat], even if it was rice and beans... They never went without eating. I did, but they didn't. But that was a really rough time."

Tarajee, 50-year-old woman from Kings County

"They claimed I didn't do my recertification, but I did... and the person that did the interview call with me... forgot to put it in the system. I had to do it again... and then they still closed my case... [I had] nothing, not a thing at all. I had 77 cents on my cash assistance and zero dollars on my food stamps."

Josie, 26-year-old woman from New York County

"I had to recertify after two months... I sent the recertification [in the] mail, and my case closed, and I had to redo the whole thing all over again... [HRA said] they didn't get the paperwork... so I had to reopen another case... [I lost benefits for] a month and some change."

Vivian, 23-year-old woman from Bronx County

"It's telling me I still have documents required. But I already uploaded them... they were denying me and kept making me upload [documents], so after a while I was like, I'm not gonna do the cash assistance."

Janazia, 23-year-old woman from New York County

"I wouldn't get any [recertification] notices... There were even times when I had the app and... wouldn't get any notifications... you just had to fight and open up your entire case all over again."

Avery, 22-year-old woman from Kings County

"I recertified. They told me that all my stuff was going to be submitted. But then turns out that the recertification form was not submitted... So, I had to start the whole process all over... I was cut off for about four months... I was struggling... I just didn't have any money, so it was really hard for me to find work, because I didn't have work attire and things like that that I needed."

Sevyn, 22-year-old woman from Kings County

Long Wait Times

Participants reported that they frequently wait hours, sometimes the entire day, while applying or recertifying in person or visiting an office to resolve an issue. One participant said she has had to take time off from work several times to resolve various issues, and she added that maintaining cash assistance “is like an actual job.” This was also reflected in the survey, where **68% of respondents reported waiting three or more hours during their most recent visit to their social services office, with 42% waiting five or more hours.**⁵⁰ Participants also reported long hold times on the phone. One participant, who had her cash assistance stolen, said she counted that she spent 30 hours on the phone trying to resolve the issue.

“I think everybody knows that if you go there, it’s going to be at least three hours. One time, I was there for 10 hours... they said I’m not eligible [and] I had to go back to reapply.”

Camila, 54-year-old woman from Queens County

“To go into the office... and sit there for a bunch of hours... I feel like I’m being judged... and I’m treated a certain way... I’m being talked to in a certain way... or I’m not given all the information... having to go home and come back and just wait... They make it so hard. It makes it easier for you to walk away.”

Dejonea, 29-year-old woman from Kings County

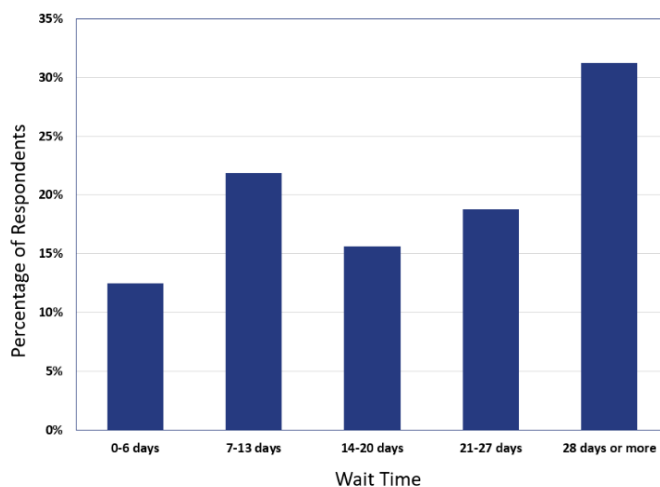
“The [caseworker] said, ‘Oh, you need an interpreter.’ And then the interpreter told me, ‘Look, please submit your paperwork through the website or... upload them.’ I had been there for [six hours], and the thing that they ended up telling me was that I needed to upload one document.”

Pilar, 39-year-old woman from Bronx County

“Getting in contact with HRA was really hard, because you’re on hold for a really long time. Or you have to wake up early, early, early in the morning to finally get in contact with somebody.”

Sevyn, 22-year-old woman from Kings County

Figure 5: Wait Time to Receive Cash Assistance



In addition to long wait times at social services offices and on the phone, it can take many days to process applications. While many participants reported that they received their cash assistance in a timely manner, several others experienced delays, mostly due to some other processing error. While the state is mandated to ensure eligible applicants receive benefits within 30 days, there have been significant delays in case processing in New York City in recent years, which the city has worked to address.⁵¹ **However, in our survey, 31% of respondents reported that they still waited 28 days or more to receive benefits at their most recent application** (Figure 5).⁵²

Poor Communication and Inconsistent Information About Program Requirements

Many participants reported instances where they could not reach anyone at HRA or their local social services office to resolve an issue. Participants also reported receiving false or conflicting information from staff about program rules and application/recertification requirements.

"It's so impossible to reach out to [HRA]... It doesn't matter how many hours you're sitting on the phone, they never answer... it makes it very difficult for someone like me, who is disabled, to go in person."

Elias, 24-year-old from Kings County

"Different workers tell you different things... It's not consistent at all."

Vivian, 23-year-old woman from Bronx County

Disrespect and Negative Experiences with Staff

Participants consistently reported poor treatment from staff while applying, recertifying, or resolving issues with their cases, both on the phone and in person. Many describe the experience as demeaning, "uncomfortable," and even "humiliating."

"I just remember feeling just awful because I already felt terrible for being in that situation... the in-person process was just very intimidating. I just dreaded going to the office."

Amy, 45-year-old woman from New York County

"I've had a couple workers that [were] just completely ignorant and just didn't care... I get it, it's your job to do what you have to do, but there's no need to be rude and treat me like I'm doing this for no reason."

Courtney, 35-year-old woman from Saint Lawrence County

"[HRA workers are] disrespectful... They don't know how to talk to people like they're human."

Elisha, 27-year-old woman from Kings County

"The information was very confusing [and] any time I would ask for help, they... told me to figure it out... [The staff should] try to be more... accepting. Because I told them early on, 'I'm trans, do you mind calling me by this name?' They just said, 'No, it's too hard to remember.'"

Andrew, 26-year-old man from Bronx County

"I know there's just not enough [HRA] workers for the amount of people that are waiting. And I empathize, because they look overworked. You can tell they are overworked because of their attitude."

Vivian, 23-year-old woman from Bronx County

"My experience with the staff was horrible... People were very rude... dismissive [and] disrespectful... A lot of the workers... judge people based on whatever they've gone through. And my thing is, we're not here to judge anybody... I just want to be able to provide for my family and make sure my kids eat."

Avery, 22-year-old woman from Kings County

"They don't hear you, and they don't see you."

Bella, 58-year-old from Kings County

The accounts from participants shared in this section are particularly alarming given that individuals come to the program during periods of instability and hardship in their lives. Often, they have also experienced complex challenges in addition to poverty, such as homelessness and domestic violence. These administrative hurdles can exacerbate existing stress or trauma that applicants and recipients are already experiencing.

Participants are struggling to meet their basic needs while receiving cash assistance and are unable to build long-term economic security.

Participants spoke about how they get by, which often means going without. The most common needs participants say they go without are food, toiletries, and other hygiene/self-care items. Several participants mentioned regularly skipping meals, and those who are parents mentioned going without food so that their children can eat. Parents also spoke about how, despite their best efforts, their kids ultimately go without things too—shampoo, clothing, shoes, and school supplies. **The vast majority—94%—of participants are also experiencing homelessness or have in the past.** These trends are reflected in our survey too, with **69% of respondents reporting that cash assistance (plus the income they get from other sources) is not enough to manage their expenses.**

Cash assistance benefit levels are extremely low. The actual amount individuals and families are eligible to receive varies based on household size, income, and other factors, but even the maximum cash assistance benefit is significantly less than 50% of the already-low federal poverty level (FPL) in every county.^{53 54} For example, the maximum amount for the basic needs portion of the grant for a family of three in New York City is just \$389 per month.⁵⁵ Then, the portion of the grant for housing—the “shelter allowance”—for this same family of three in New York City is just \$400 per month, whereas the U.S. Department of Housing and Urban Development’s (HUD) Fair Market Rent (FMR) for this family size and county is \$2,752. The shelter allowance thus covers just 15% of FMR.⁵⁶ In fact, there is not a single habitable rental unit in the private market listed at or below the shelter allowance anywhere in the state.⁵⁷ Recipients also have limited access to housing subsidies, so many cash assistance households face homelessness or are forced to reside in substandard and even unsafe living situations.

In the interviews, participants described how they manage day-to-day. One participant said she borrows money from her sister for detergent and cleaning supplies. Another participant, Dejonea, said she uses a lot of coupons to save on groceries and is trying to potty train her daughter early so she can save on diapers. Participants also say that support from family and friends is limited because they too are struggling. One participant, Sevyn, said she doesn’t ask family for help because she “[doesn’t] like feeling like a burden” and because “everybody is struggling in some way, shape, or form.”

“When I first got [cash assistance], of course I had to be grateful, but it was just a very small amount. It was barely enough to get diapers... I make sure [my son] eats, but I will skip meals sometimes... [I go without] hygiene products, basic self-care items, [and] clothes.”

Amy, 45-year-old woman from New York County

“It’s miserable... I don’t know how I’m doing it. I don’t know how to survive. I try to stretch it. By the end of the month, we’re just clinging there. The kids are growing, they’re hungry... they have nothing, and they want [food]. For a mother, it’s really painful to watch the kids suffering because of me.”

Camila, 54-year-old woman from Queens County

“What are you going to do with \$20 [biweekly]? Especially when you are homeless... I needed basic things, and I couldn’t afford it... My biggest worry is food, because even with food stamps... and careful budgeting, I still don’t have enough. Sometimes if I can’t eat, I’ll just not eat that day.”

Andrew, 26-year-old man from Bronx County

“With cash assistance, it’s like you’re competing for pennies. I’m not gonna say I’m not grateful, but it’s not a substantial amount of money that’s gonna make a dent in your [expenses] for the month.”

Destiny, 26-year-old woman from Bronx County

“I [go without things I need]. I had a good life before I got ill... the quality of my life has dropped dramatically. [I get by] with the help of other agencies. There are places you can go to get personal hygiene items [and] clothing. That’s how I survived.”

Samuel, 62-year-old man from Erie County

“I’m not getting by at all. I go to [food] pantries... and sometimes I can’t even eat... Right now, I need [detergent]. My clothes are piled up. I don’t have soap. That’s something I deal with constantly.”

Pamela, 55-year-old woman from Richmond County

"I very well might have to go without [my prescription] because my insurance will not cover it, and... any of the medication that I would likely be given would be lifelong and way too expensive. [And] dental [care], that's something that I've been avoiding."

Kara, 26-year-old woman from Queens County

"[I go without things I need] all the time... clothing, food, everything necessary to live... I look for nonprofits [and] food pantries, and that helps... I can't [save]... I don't know [what I'd do if I needed \$500 for an emergency]. I maybe would have to sell something."

Ricardo, 39-year-old man from Bronx County

"[Financially, I'm] not great still, because I still have to utilize HRA... and because of the way I received my SSI, I'm one month behind on rent... I'm still living below the poverty level. I utilize food pantries and [I've asked family and friends for help], maybe for toilet paper and food."

Charisma, 48-year-old woman from Kings County

"I'm barely making it... I tell anybody who's got income, keep it, because being on public assistance is not the best... [Food] is a challenge too, because the price of food is too high. And my kids like to eat. So, we run out of food so fast... [I go without] necessities, sneakers, clothes... garbage bags, dish soap, personal items. Me and my kids can't wash our hair because we have don't have shampoo."

Shaunna, 35-year-old woman from Erie County

Beyond basic needs, participants consistently reported that they are unable to build long-term economic security or save for the future. Some participants also referenced the asset limit, saying that they are not "allowed to" or not "supposed to" to save on cash assistance. As Elias said: "[The asset limit] screws [recipients] over...it's so hypocritical because it's like, 'Oh we want to help you! We want you to get better!' Then it's like, 'God forbid you have savings.'" Most also have no or very little savings, and most have debt—most commonly, credit card and student loan debt. **In our survey, 60% of respondents reported that they have not been able to save any money while on cash assistance⁵⁸ and 62% reported that they have incurred debt while on cash assistance to pay for things they needed but could not afford.⁵⁹** In the interviews, we also asked participants what they would do if they had an unexpected \$500 expense. Most said they don't know what they would do or would have to borrow from family or friends. Others have said they would "figure it out."

Participants who recently got off cash assistance are still struggling too, like Kadisha, who is now working seven or eight jobs to make ends meet. All her income goes to bills, so she hasn't been able to save. Another participant, Tarajee, is now working as a case manager at a nonprofit making \$45,000. Section 8 helps her afford rent, but with three of her kids under the age of 18, she is still struggling to afford everything else—from food, utilities, and laundry, to haircuts, birthday parties, a ticket to prom for her daughter, and clothes for her kids. She is considering getting another job, but she is not sure how she will fit it into her schedule, because she is also applying to graduate school to be a social worker. "I'm grateful," she said, "but it's very, very difficult."



Participants have experienced or are currently experiencing several other challenges that have caused or exacerbated their current financial hardship.

Research shows that recipients of cash assistance experience high rates of toxic stress and trauma. For example, a study of TANF recipients in Utah found that almost half had experienced five or more Adverse Childhood Experiences (ACEs), defined by the Centers for Disease Control and Prevention as potentially traumatic events such as abuse, neglect, and violence that occur prior to age 18.^{60 61} In the interviews, participants frequently spoke about or alluded to experiences they have had that may have caused trauma, and they commonly spoke about suffering from depression and other mental health issues that were caused or exacerbated by such experiences. In our interviews, although we did not ask, **31% of participants reported domestic violence and/or instances of physical, sexual, and emotional abuse by partners or other family members, and, as aforementioned, 94% have experienced or are currently experiencing homelessness.** One participant was formerly incarcerated, and one participant has a child who is incarcerated. One participant shared that she was separated from her mom at a young age and placed in foster care, which she cites as a cause of her depression and anxiety. Another participant reported experiencing harassment at work for being gender non-conforming. In our survey, 16 respondents cited domestic violence as a reason they turned to cash assistance and 31 cited homelessness and eviction. While each individual's experience is unique, economic insecurity can exacerbate these challenges. For example, without adequate income, an individual experiencing domestic violence may decide to stay with an abusive partner to avoid becoming homeless or entering the shelter system.

"Unfortunately, when I was younger, I had a situation where I was living with my aunt and uncle, and they were very, very, very abusive...there was a lot of physical, mental, sexual abuse."

Andrew, 26-year-old man from Bronx County

"[My family] was doing a lot in their power to make sure that I couldn't be just a sufficient human being... [I didn't] get a chance to breathe... [I was] just under surveillance all the time. Going from an abusive family to college and dealing with the feelings of having been abused for so long, and now you're trying to situate yourself in adulthood, and then having to realize that you're disabled... I had panic disorder at one point. I had severe depression. I was just tired, miserable, and burnt out."

Kara, 26-year-old woman from Queens County

"I was evicted because the landlord had several different issues... and everybody who lived there was kicked out. It was horrible experience... I became homeless and now I live in a shelter."

Avery, 22-year-old woman from Kings County

"It's stressful... I'm seeing a therapist. I'm on medication... I already had depression before this... but I didn't really have anxiety until I was in this situation. It's exhausting... It's been very... depressing isn't even the word. It's just been a nightmare... Mentally, it's very frustrating, and you just feel stuck."

Amy, 45-year-old woman from New York County

"I was diagnosed with depression... I was fleeing an abusive home situation. That's why I was homeless... I've been a resident at homeless shelters... since 2021. My housing voucher expired. Source of income discrimination is rampant... I probably have seen like 200 apartments. I've been denied from all of them."

Devin, 21-year-old from Kings County

"[My health] is from one extreme to the other, and this impacted me psychologically. I became depressed... I can't function properly. During the stressful period when I became homeless and didn't have consistent access to my medical providers, it just really started going up and down, out of control."

Bella, 58-year-old from Kings County

Participants face serious barriers to work.

Throughout the interviews, participants describe a myriad of barriers they face that make it difficult to find and keep full-time employment. For example, some people have disabilities that limit their ability to work; others lack child care. Many also described having worked in jobs that paid low wages, like nursing assistants, home health aides, and delivery workers. We also asked participants if their caseworkers have ever asked them about their goals or their employment interests or skills, and nearly all participants said no.

Several participants have been required to comply with the program's work requirements. Consistently, participants report being placed in low-wage jobs that do not align with their education or skillsets. One participant, Kadisha, said the HRA workshops and other employment-related assistance were not helpful to her because she already had a lot of work experience, and the services focused on how to dress for interviews and write resumes. What could have really helped, Kadisha added, is if they helped her find work related to her previous experience, education, and interests. She had many jobs while she was on cash assistance, like at Con Edison and the YMCA, and she ended up obtaining all these jobs on her own. Another participant, Tarajee, was placed at a nursing home where she did clerical work. She felt like it was a good experience, and it got her interested in social work. However, it did not lead to a long-term job that paid enough, and while she is off cash assistance now, she is still struggling financially. Some participants who have disabilities said that they were placed in jobs that did not offer proper accommodations. For example, one participant, Ann, who has several health conditions, was placed in a job that required manual labor, which she could not safely perform.

"I stopped [working] was because I was in a car accident... and I didn't have a vehicle... I still got some cash assistance when I was working, but not a lot. I worked a lot, but it was not enough for me and my children."

Courtney, 35-year-old woman from Saint Lawrence County

"I have so many medical problems. I'm dealing with depression... I'm dealing with so much stuff, that I can't deal with everything. I'm a full-time student, trying to be in college, trying to better myself."

Pamela, 55-year-old woman from Richmond County

"At HRA... a lot of the jobs are for able-bodied people... and most are paying \$15 an hour. Minimum wage is not enough... I really haven't heard from [HRA] about job opportunities that can be done with my disability. And even when I applied for jobs... any time I put that I am disabled, I never get an answer."

Elias, 24-year-old from Kings County

"I'm looking for a job, but I can't really work because I need a [child care] voucher, and that's taking a while... I would like to work... I would like to go back to school [to get my nursing degree]."

Vivian, 23-year-old woman from Bronx County

"What they're doing is they are not giving me a choice... I feel like they should give people options."

Elisha, 27-year-old woman from Kings County

"I fell in September of 2022, and so I have trouble walking up the steps. I have back pain, knee pain, and that's why I'm not working... My job paid me for a year after the accident, because I fell at work [as a pre-K teacher]... and after that, I said, 'Well, what am I supposed to do now?'"

Halle, 42-year-old woman from Kings County

"They never introduce you to a job that is going to get you off [cash assistance]. When I went, it was security, home health aide, nursing assistant. And I'm not discrediting those jobs, but I already [have] my [degrees]. And a lot of people have other skills besides those jobs."

Destiny, 26-year-old woman from Bronx County

"Another big drawback has been that I want to go to work, but I can't find a daycare for my children. It's been particularly hard because... one of my children has autism. The daycare will say, 'We can't take your kids'... It's a huge obstacle because I do get work interviews, and I'm ready for them, but you have the interview one day [then] training... Each [day] requires child care, and I don't have it."

Pilar, 39-year-old woman from Bronx County

"I was diagnosed with severe obstructive sleep apnea, autism spectrum disorder, [and] depression, anxiety, [and PTSD]... So that definitely gets in the way of employment... When I had been applying for jobs, I just effectively did not hear back from anyone."

Kara, 26-year-old woman from Queens County

“My greatest limitation has been the language barrier... because I have considerable work experience from my home country. I have been a trainer, a supervisor, a manager, and a regional director... even when I have the degrees and experience, they’re not valued here... I haven’t had any luck finding a job.”

Ricardo, 39-year-old man from Bronx County

“I was a retail worker... I ended up having a seizure in the stock room, and someone found me on the floor and thought that I was sleeping on the job... I wasn’t able to defend myself and say I had an episode. I didn’t let anyone know about my disability because of this fear that I would get fired. But it happened.”

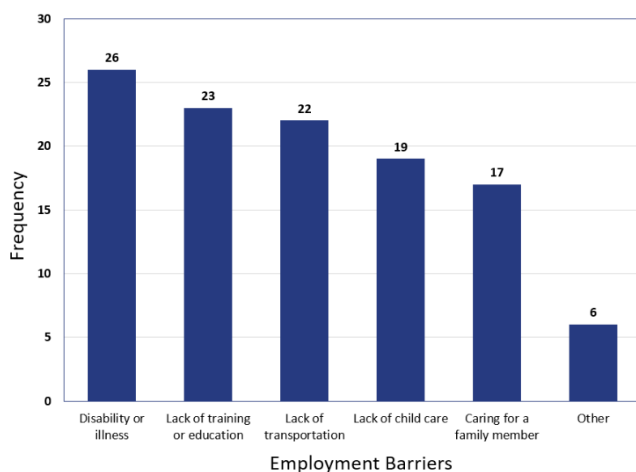
Avery, 22-year-old woman from Kings County

“With my illness, a lot of times, I couldn’t show up [to my work assignment]. I was in treatment, or sick in the hospital. I would lose [my cash assistance].”

“[The work programs] are bogus. They never really get you a permanent position... When they send you to some of the places, [they] know that they get free labor, so they hire you for a little bit, [then say], ‘Hey, we don’t need you no more.’”

Charisma, 48-year-old woman from Kings County

Figure 6: Barriers to Employment



In the survey, the majority of respondents—65%—reported that the work requirements did not help them get a job that paid them enough to cover their living expenses.⁶² Many respondents were exempt from the work requirements, most commonly due to a disability. Throughout the interviews, participants spoke about both their work histories and their future career goals but reported facing challenges accessing and maintaining employment. For example, one participant had been working as a preschool teacher but suffered an injury that continues to limit her ability to walk. **In the survey, respondents also reported having faced challenges getting and keeping a job, most commonly due to a disability or illness, lack of**

training or education, or lack of transportation (Figure 6).⁶³ In the “other” category, one survey respondent stated that they had trouble obtaining a job due to immigration status and one other stated that their experience as a crime victim impacted their employment. Overall, 46% of respondents reported more than one of these barriers to employment.

Work requirements, as participants have attested, are often ineffective in helping individuals find long-term employment. Instead, work requirements can deepen poverty when individuals considered to be “noncompliant” have their benefits reduced or cases closed as a penalty or “sanction.” While all recipients are harmed by these policies, research has shown that unequal enforcement of work requirements harms Black recipients and other recipients of color disproportionately, who are more likely to lose benefits because of them, and work requirements have a long history that connects back to slavery and other forms of forced work.^{64 65} Extensive research also shows that work requirements ignore structural barriers to employment and labor market inequities that Black workers and other workers of color face disproportionately—including occupational segregation, discrimination, and low wages.^{66 67}

Participants expressed fear of benefits cliffs.

Participants expressed uncertainty about how an increase in their income would impact their benefits. They expressed fear about encountering a “benefits cliff,” which refers to the point at which an increase in income triggers the sudden loss of benefits, resulting in a net loss of income.⁶⁸ While decreases in cash assistance are typically offset by the increase in wages and tax credits, the persistent fear and uncertainty surrounding this is notable.⁶⁹ In the interviews, participants also articulated how they see all benefits programs as “connected.” One participant said it’s “like a bowling alley” because when cash assistance is cut, other benefits also get cut, and another participant described it as a “Catch-22.” Participants from New York City frequently spoke about the high cost of living and low wages, which exacerbated their fears about what would happen if they lost benefits.

“Pick and choose: Either you stay poor just to get the minimum of everything, or you go to work... I’m scared to get my benefits taken away to get this new job because I don’t know what could happen.”

Dejonea, 29-year-old woman from Kings County

“You take any job and it’s barely hitting the poverty line. There are two options. Either you won’t be making enough to save, and you will get to keep your benefits, or you won’t get any benefits at all and you’re living penny to penny, not even paycheck to paycheck.”

Kara, 26-year-old woman from Queens County

“For people who are making more than allowed under cash assistance but still not enough to get by, [having benefits reduced] would probably feel like a punishment just for trying to better their situation.”

Devin, 21-year-old from Kings County

“I don’t agree with them reducing your benefits while working. We live in a very expensive city, and... the livable wage here is about \$35 to \$40 an hour to just support yourself. They think that people who are working minimum wage jobs getting paid \$15 an hour are going to be able to live off [that]?”

Sevyn, 22-year-old woman from Kings County



Participants spoke about the impact of stigma – and what they would want others to know about people like them who are receiving cash assistance.

In the introduction of this report, we discuss the history of the program and some of the stereotypes and stigma that shaped it. We wanted to hear from participants about whether or not they have experienced or perceived stigma from their communities or the broader public, so we asked them what they would want others to know about people who are or have received cash assistance. Here's what they said:

"I think there's a misconception out there. For example, you'll hear people say, 'I'm working and people on food stamps get all this money'... but for someone to get that amount of money, they have to be destitute. You don't the whole story... and I'm sure there are people who take advantage of the system, but the majority of people don't. It's not something I would choose."

Amy, 45-year-old woman from New York County

"[We're] human. We have human mistakes. We have human issues... We need to help each other."

Kinsley, 59-year-old woman from Queens County

"We are human beings just trying to get by. And we deserve help... we're not lazy. We're on it because we need it. Because the system isn't working... and if we were given more, we could live better lives. And we all deserve to live better lives."

Elias, 24-year-old from Kings County

"We're not that far removed from each other. It doesn't matter how much you're making in this city... it is very difficult to survive out here financially... so [don't] look down on them."

Tarajee, 50-year-old woman from Kings County

"I just want people to know that I'm not going to be on it forever. This is only a stepping stone for me to finish school... And some people, like my partner, need cash assistance. He got into an accident. He has a disability. And some people have mental health issues... and they need that extra lift as well. We all need that extra lift... Let's not judge and assume."

Vivian, 23-year-old woman from Bronx County

"Believe it or not, most people on cash assistance are trying to better themselves. But there's a cycle of poverty, and it's completely hard to get out of it... most people do want to work, but they just don't have the help, either child care, or they don't know where to go or possibly don't have all the skills. And we only have the system because there isn't equal opportunity for everyone."

Destiny, 26-year-old woman from Bronx County

"It's not always that a person that's going to get assistance is lazy, or doesn't want to work, or wants to try to live off the other. There are people like me who find themselves in a situation – I got ill, and my life literally changed overnight. And that's what led me down that road. It wasn't that I didn't have a career or didn't want to work. I mean, I even have a college education... So I would just say don't judge people who may be trying to get assistance. Every situation isn't the same."

Samuel, 62-year-old man from Erie County

"Everybody needs help, even if you have the greatest job in the world. I know some teachers [and] city workers that... need to utilize HRA. It could be you one day in that same chair I'm sitting in."

Charisma, 48-year-old woman from Kings County

"We're not lazy, for one thing, we're literally just trying to survive out here."

Devin, 21-year-old from Kings County

"Some people will call you all types of derogatory names [and] say that you're just living off it and not trying to better your life, when that's not true."

Sevyn, 22-year-old woman from Kings County

Participants spoke about the goals they have for themselves and their families and their hopes for the future.

Participants typically describe cash assistance as a “temporary” support for them to manage through their current circumstances. Three participants—Dejonea, Adrian, and Vivian—all described the program as a “stepping stone.” Participants spoke about their goals—their desire to start businesses, pursue education, and become homeowners. However, as described above, they report barriers to achieving these goals, such as lacking child care, struggling with mental and physical disabilities, or needing more support to pursue training or education. Participants who are parents also described their concern for their children. They talked about wanting a better life for them and wanting them to have opportunities that they didn’t.

“My hope is that I can get an apartment, go to school, get my degree, and get out of the system. And persevere and use this experience to advocate for other families as a social worker myself.”

Amy, 45-year-old woman from New York County

“My hope for me is to get to graduate school and to be a homeowner... that is my real goal, to get a home for myself and my children, because I don’t want them to struggle.”

Tarajee, 50-year-old woman from Kings County

“I hope I can make enough money to be able to not only help myself but to help my loved ones with any situations that they’re in. And just to be able to help other people and make their situations better.”

Elias, 24-year-old from Kings County

“I want to be a Certified Nursing Assistant, [because] I just like helping people... I want to move into a house and have my own business... making wigs for cancer patients. It’s crazy because I said it before, but my sister passed away last year from cancer.”

Janazia, 23-year-old woman from New York County

“I’m in class to become a doula. I’m working on [writing] a book. But all these things take time... but I’m a spiritual and religious person, and I just keep saying, ‘Just hold on, it’s coming!’ So, I try not to stress and just take it one day at a time. I have a roof over my head... I got a few dollars, and that’s it.”

Halle, 42-year-old woman from Kings County

“[I hope] to just be healthy again one day.”

Samuel, 62-year-old man from Erie County

“I just really hope to get out of poverty... And I want [my son] to have all the help... and go to college. I don’t want anything bad to happen, because he is a Black male, so I do have some concerns... I just want him to have a nice, easy life. I feel like every parent does.”

Destiny, 26-year-old woman from Bronx County

“I want to get my GED so I can go to massage therapy school.”

Cassandra, 52-year-old woman from Erie County

“My hope is to find daycare so that I can work and increase my work hours. What I want is to work.”

Pilar, 39-year-old woman from Bronx County

“[Finding a remote job] is my biggest goal. Instead of trying to work around [my disabilities], I can just work with them and see what other positions I can do to actually start building my life... For a long time, I’ve just been floating over the edge. It would be really, really nice to have something that is secure.”

Kara, 26-year-old woman from Queens County

“I wish I could have my own company... and for the people who work for me to know of the many opportunities that this country offers... so they can contribute meaningfully to this country and society.”

Ricardo, 39-year-old man from Bronx County

“Right now, I’m trying to open my own business... and I’m trying to start a nonprofit organization in the housing and homelessness area. I want to start an organization called ‘Navigating the System.’”

Charisma, 48-year-old woman from Kings County

Highlighting Participants' Resiliency



Many of the New Yorkers we interviewed are in crisis or are otherwise managing through significant hardship—all while being present parents, caretakers, students, workers, friends, and community members. It was important for us to highlight what they have overcome, the progress they have made, and the persistence they have shown in their lives, so we asked them about what keeps them going and what they are proud of. During these portions of the interviews, participants used more positive language in their responses, as captured by the word cloud.

What keeps you going?

"The future [keeps me going] ... because I love [my kids] so much, I want them to have a choice ... it's all about their future."

Camila, 54-year-old woman from Queens County

"I think it's [advocacy] ... I'm helping here and there where I can. [That] gets me through, just knowing that I can help people [and make someone's life better] even though I'm not in the best situation."

Elias, 24-year-old from Kings County

"I would say God ... and the good people around me. And then myself. I think about life before and how depressed I was ... and I just think about how far I came and how much I don't want to go back there."

Janazia, 23-year-old woman from New York County

"The only thing [that keeps me going] is my child, honestly. I'm going to be fully transparent. I've been depressed a lot."

Destiny, 26-year-old woman from Bronx County

"Meditation and prayer [keep me going]."

Cassandra, 52-year-old woman from Erie County

"It's not only faith, but also a strong belief in the value of preparation ... and the hope of obtaining a full-time job is what gets me by. I believe that I am employing my time wisely by learning as much as I can about ... everything that this country may be able to offer me, but that I need to be prepared to take."

Ricardo, 39-year-old man from Bronx County

"My drive to get better [keeps me going]. Even when things get hard, I always say that there's some type of light ... there has to be ... So even when things get really, really hard ... I just keep trying. Some people call me crazy for it, because I'll keep going until I can find something positive ... [but] I just got to keep trying."

Sevyn, 22-year-old woman from Kings County

What are you most proud of?

"[I'm proud] that I didn't give up and kept on pushing and I found programs that are actually gonna help me... I hope that my kids become stable and that they don't go through the same things I went through."

Nakema, 36-year-old woman from Kings County

"[I'm most proud of] the kids... they're funny, they're accepted, they're popular... I'm proud that they turned out this way after all this drama and tragedy for our family. They are still happy, smiling kids."

Camila, 54-year-old woman from Queens County

"I would say [I'm proud of] my mental health [and] my perseverance with [my son]. And I'm most proud of [my son]. I always think about what he's missing out on. and I know he doesn't notice. He doesn't recognize it because this is all he knows... but I'm very proud of him for hanging in there with me."

Amy, 45-year-old woman from New York County

"[I'm proud that] I can advocate for my daughter... I proud that I've changed my mindset, and I'm thinking as a parent. I think having my child has changed me a lot... it brought out another side of me that I never saw before. Hearing [my story] and putting it as a summary [in this interview]... it just brings me life."

Dejonea, 29-year-old woman from Kings County

"[I'm most proud] of how far I came out of depression, and starting to be open minded, and seeing things differently now, and having more of an understanding of life."

Janazia, 23-year-old woman from New York County

"I've been through cancer four times, I've been through almost... 40 surgeries, I've had 15 skin grafts, I've had chemotherapy. Just my resilience is what I'm proud of."

Samuel, 62-year-old man from Erie County

"I really am most proud of my stubbornness... a lot of people tell me that I have a lot of endurance... it's not that I didn't want to give up. There were plenty of times when I wanted to give up. It was just the fact that I had no choice but to keep going, because who's gonna fight for me better than me?"

Avery, 22-year-old woman from Kings County

Policy Implications

The testimonies shared by participants in this report highlight the urgent need to reimagine how we provide direct cash to New Yorkers with the lowest incomes. So, we asked participants about their vision for a more equitable program, and they offered various concrete policy changes. For example, several participants proposed expanding eligibility so people with higher incomes who are still struggling can access it. Almost all participants proposed increasing the grants to better reflect the cost of living. One participant, Elias, suggested that the program should either significantly increase or eliminate the asset test altogether. Several participants suggested that it should be easier to apply and recertify (i.e., reducing paperwork). Kadisha, who was one of the participants who suggested this, also said that while the application has improved since years ago when she first applied, more work needs to be done to ensure the process is accessible for people with disabilities. Participants also suggested reducing wait times at the office and that there should be an overhaul of the technology (including improving the HRA app, making it disability-friendly, and having automated chat bots). Several also recommended better training for staff to be “more empathetic” and “trauma informed.”

Participants shared recommendations for making the program more tailored to individuals’ unique circumstances. For work requirements, participants said the jobs should reflect recipients’ preferences and provide real work experiences “that can actually lead to a job,” as Nakema put it. Others discussed the need to provide accommodations for people with disabilities. One participant, Shaunna, said they should consider people’s health and life circumstances before requiring them to work. She has a disability, so if she had gone to work like they were asking her to, she would have ended up in the hospital. Camila, who has twin daughters, could really use her cash assistance all at once (instead of biweekly) so she could buy things for both of her daughters, so she suggested making this an option. One participant, Vivian, suggested there be separate offices for different types of households so that similarly situated people could meet, support each other, and share resources. Destiny also mentioned that there should be more help for people transitioning off benefits, like budgeting assistance. Participants also suggested that people with lived experience be involved in redesigning the program. One participant, Courtney, said that people who have been on cash assistance would be the best people to work at social services offices, since they know what it’s like to navigate the program.

If you could redesign the cash assistance program so that it better supports individuals or families like yours, how would you change it?

“[A higher cash assistance amount] would definitely help with bills [and] basic essentials. Then with whatever is left over, I could save it [for] an emergency.”

Andrew, 26-year-old man from Bronx County

“More sensitivity training, like trauma-informed training for staff, a better [computer] system, more money for recipients, and just more [organization] and [clarity] about the steps that you have to take if you want child care, and the differences with child care and cash assistance and food stamps.”

Amy, 45-year-old woman from New York County

“[Make it] not be humiliating. HRA just needs an overhaul. [They need to overhaul] technology, have a better automation system, have some chat bots. Don’t keep us on hold forever.”

Kinsley, 59-year-old woman from Queens County

“I would just try to get better workers to help the people, and get to know the people, know who they are, know what they want. Don’t just try to stick them in the parks or doing security.”

Nakema, 36-year-old woman from Kings County

“It would be more on time. There would be more understanding. It’d be able to meet people’s needs.”

Elisha, 27-year-old woman from Kings County

“The process – I mean, you gotta be determined. The process could be simpler... I feel like it’s designed to discourage you... just to be overwhelmingly frustrated so that you just give up. I really feel like most of these systems are designed that way.”

Halle, 42-year-old woman from Kings County

"Have the program help more with careers... more trade programs [and] creating a mentoring program."

Destiny, 26-year-old woman from Bronx County

"When it comes to how to make cash assistance better, treat people better. Put more emphasis on getting people through that process, instead of it taking so long."

Samuel, 62-year-old man from Erie County

"I might give... more [money], just to really get the things that they need... because when you don't have what you need, you feel less than a person... but I would definitely give them transportation to a vocational program that's going to teach them something for real. Not these classes that they put them in... Teach me something that I can go out there after six months... and get a real job to pay my rent."

Pamela, 55-year-old woman from Richmond County

"When the applicants wouldn't speak English, [they] would sometimes just stare at people and tell them to just get away from the desk and wait, and that was very frustrating... If I could have it my way, I would assign people to walk in the hallways, asking people how their case is going and how they could help... I would really recommend there being people able to interact more justly with applicants."

Ricardo, 39-year-old man from Bronx County

"First, we need to increase the cash assistance... We need the workers to have compassion... We need every center to have a social worker... to greet people and direct them to where they need to go."

Charisma, 48-year-old woman from Kings County

"I would clean the slate and do a whole new system. [A higher cash assistance grant] would give me a lot more hope. [My bills] would be the first thing that I would take care of. And then whatever I do have left, I'll be able to provide for my family [and my siblings], [so] that they wouldn't have to feel lesser than or have to wear the same old stuff until [it] literally falls apart... that is something I had to deal with at a very young age."

Avery, 22-year-old woman from Kings County

"[Give] more money, eligibility for higher incomes. I would frankly just instate universal basic income."

Devin, 21-year-old from Kings County

"The system should be designed to empower people and help them find meaningful employment... and support them in that endeavor. Then they should have a system in place to allow you the space and time to get settled so you can keep moving forward, instead of an inch forward, three inches backwards."

Bella, 58-year-old from Kings County

"They need to raise the [amount]. If I had... \$500 a month for cash assistance... I could buy work attire, clothes, and things to help me get back on my feet and get a job... and make sure that I look professional [for] job interviews. I would also partner with different organizations to help place people in jobs."

Sevyn, 22-year-old woman from Kings County

"In my opinion, what will make the program a lot better is if they increase the amount to give to people that don't have any income... because half the time that money doesn't get you anywhere."

Shaunna, 35-year-old woman from Erie County

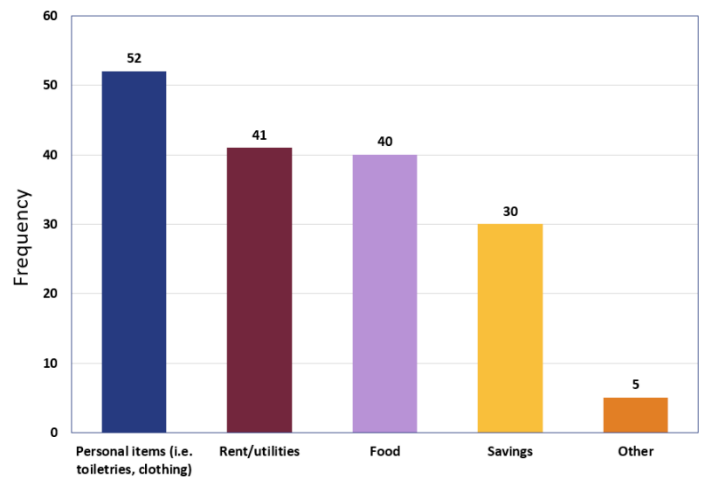


If you had an extra \$1,000 per month—no strings attached—how would you spend it?

Throughout the interviews, participants spoke about their struggles just to get by day to day. Due to asset limits and low benefit amounts, it is difficult for recipients of cash assistance to save. So, we wanted to ask them a different question to think beyond just scraping by: *If you had an extra \$1,000 per month—no strings attached—how would you spend it?*

Most participants said they would use it for basic needs and paying bills. Participants who are parents often mentioned things they would buy for their kids or using it for sports or activities for them. Others said they would save it. In our survey, the most common response was personal items (i.e., hygiene products, clothing, over-the-counter medication), followed by rent/utilities, food, and savings (Figure 7).

Figure 7: Responses to Survey Question: If you had an extra \$1,000 per month, how would you spend the money?



How respondents would use extra \$1,000 monthly

“Regular meals... I make sure [my son] eats, but I will skip meals sometimes... so I would make sure I eat three balanced meals. And I would spend it on [my son]—on toys and activities I could take him to.”

Amy, 45-year-old woman from New York County

“I would probably buy nonperishables—soups, rice, foods like that. And toiletries.”

Ann, 58-year-old woman from Kings County

“[I’d] pay rent, then have something to eat.”

Kadisha, 35-year-old woman from Kings County

“I’d create some kind of services or organizations for people to learn how to advocate for themselves.”

Tarajee, 50-year-old woman from Kings County

“I would pay my late fees on my phone bill, pay my rent... I’d probably spend about \$400 and save \$600.”

Elisha, 27-year-old woman from Kings County

“I would definitely put [the \$1,000] in my bank... and I would have a good car... and finally be able to put at least one of my kids in sports or the after-school programs that they want to go to.”

Courtney, 35-year-old woman from Saint Lawrence County

“I would save it and invest a portion of it... and enjoy life a little... take a road trip with the kids to see family... just go out with the kids... to a movie or a dinner or an exhibit.”

Halle, 42-year-old woman from Kings County

“I would put it all into [starting a business].”

Dejonea, 29-year-old woman from Kings County

“I would get a car [for] job transportation.”

Cassandra, 52-year-old woman from Erie County

“I wouldn’t do anything for myself... I really would do stuff for my community... I could get like 50 toothbrushes, toothpaste, some pads, and stuff like that, and put it in little pouches and give it to the teenage boys and girls... I would buy things that would help the community out.”

Pamela, 55-year-old woman from Richmond County

“I would be able to put it into savings, open a bank account... and it would help me get my apartment... I could [pay] cabs and stuff like that, so that I’d be able to go to appointments as well as being able to be there for moments in my family life as well.”

Avery, 22-year-old woman from Kings County

"I'd be able to put more in savings, be able to do more recreational activities, [and] get an apartment."

Devin, 21-year-old from Kings County

"I would put it into savings... After that, I would buy everything I've been needing for the past year, like clothes, shoes, hygiene products... then... I've been wanting to start my own business... It's so hard because I have no money to get it started. Give me that \$1,000 a month, I would make that happen."

Sevyn, 22-year-old woman from Kings County

"I would make sure my kids are okay first. They're my main concern. If I had extra money coming in, guess what? I'm gonna put them first, because they're my top priority. I always put my child first... I'll worry about me after I make sure they're good. If they're happy, I'm happy."

Shaunna, 35-year-old woman from Erie County

Policy Recommendations

At FPWA, we understand that policies to improve and expand cash assistance and other income supports must work in tandem with broader, structural policy changes that promote racial and economic justice. New Yorkers should not just be getting by: Rather, they should be able to thrive and live with dignity. However, one central structural barrier is that the federal and state government use measures of economic need that continue to focus only on acute needs and deprivation. It is therefore not surprising that programs such as cash assistance—which are premised on these measures—are flawed from the start. So long as this is the case, economic mobility will remain out of reach for New Yorkers who receive cash assistance.

That said, there are a few immediate steps New York State should take to deliver relief now to recipients of cash assistance. First, to echo what participants proposed, the state should pass legislation to increase the immorally low cash assistance grants and ensure these increases are indexed to inflation. First is Assembly Bill 5500 (Rosenthal) and Senate Bill 5270 (Persaud), which would increase the basic needs portion of the grant for the first time since 2012 and index to inflation going forward. This bill also increases home energy allowances, which have not been updated since 1981 and 1986, respectively. Second is Assembly Bill 5507 (Rosenthal) and Senate Bill 8655 (Cleare), which would raise the personal needs allowance and special needs allowance for homeless New Yorkers, which has not been increased since 1997. Third, Assembly Bill 5543 (Rosenthal) and Senate Bill 2982 (Kavanagh) would increase rental assistance for cash assistance recipients by raising the "shelter allowance" up to 100% of the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent. (Bill numbers listed here are from the 2023-2024 legislative session and are subject to change.) Notably, the Governor's Child Poverty Reduction Advisory Council has voted to recommend that New York adopt a substantial increase in cash assistance, eliminate asset limits, expand the availability of earned income disregards, and eliminate durational work requirement sanctions around the state, all policies supported by the findings in this report.

The second group of policy changes we recommend relates to overhauling the administration of cash assistance. Our 2023 report, *Caught in the Gaps*, and accounts from participants in this report detail the persistent barriers to access and maintain cash assistance. To take a closer look at solutions to address this, FPWA, in partnership with a Capstone team from New York University's Wagner Graduate School of Public Service, conducted a thorough analysis of access and retention barriers in the program and explored how implementing People-Centered and Trauma-Informed (PCTI) practices can help alleviate these barriers. PCTI combines respect for individuals' unique needs and their autonomy (person-centered care) with acknowledging the impact and prevalence of trauma and integrating knowledge about trauma into policies and practices (trauma-informed care).^{70 71} PCTI practices create a supportive environment where people feel empowered to make choices about their well-being. With feedback from recipients of cash assistance and advocates, the Capstone team developed recommendations to improve access and retention to the program and build a more equitable and accessible program utilizing a PCTI framework. Adopting their recommendations would not only be advantageous from an administrative perspective but would also ensure a level of dignity and empathy for those seeking assistance. While their research centered on New York City, their recommendations can be implemented statewide, including:

1. Streamlining the application and recertification processes by:

a. Conducting a thorough review to determine ways to ease the paperwork burden on applicants/recipients.

Considering the data on rejections due to documentation and the associated stress experienced by applicants/recipients, the review should explore the state's flexibility in waiving documentation requirements. The state should also explore ways to simplify forms and develop resources and protocols to mitigate these challenges, such as providing simple, step-by-step instructions on how to apply and recertify and providing clear information on program eligibility. New York can reference models from other states, like Minnesota, where the state adopted a people-centered digital government services platform, MNbenefits, combining nine benefits programs into one simplified application.⁷² Working directly with clients and staff, they also created a mobile-friendly design, additional language availability, live chat support, automated feedback surveys, and streamlined case processing. The state studied the initiative and found that individuals spent much less time applying for benefits and processing times improved.

b. Improving the interview process. Because thousands of New Yorkers are denied or lose benefits because of the interview requirement, this process must be simplified. An online scheduling option for interviews should be implemented, and as online options may be less feasible for certain populations (such as older adults or individuals with disabilities), the state must improve the process for telephone interviews. Additionally, in the Capstone team's interviews and the interviews for this report, recipients and advocates recounted numerous instances in which staff neglected to log successful interviews, resulting in applicants being wrongly denied benefits. Thus, staff should be required to confirm interview completion (or failure thereof) and follow protocols for contacting individuals who have missed the interview. Lastly, applicants should receive confirmation that the interview has been completed.

c. Investing in improved technology. This includes improving internal management systems used to manage cases and leveraging technology to mitigate documentation errors and unexpected stoppages. This also includes expanding features on the app and on the website, like chat bots and other simple assistance features to improve information access. In addition, applicants/recipients should receive automatic document confirmation to confirm receipt and acceptance of uploaded documents and prevent wrongful rejections (which emerged as a common issue in the Capstone team's interviews and interviews for this report). The document upload technology should also include an automatic capture feature that identifies illegible pictures of documentation in real-time. Lastly, citywide and statewide information systems should be integrated to improve efficiency and reduce administrative errors.

d. Hiring more staff and improving staff retention. Especially considering the circumstances that lead individuals to apply in the first place, all applicants should receive benefits promptly. If necessary, counties should hire more staff to process cases swiftly and to avoid any future case backlogs. In addition, these efforts should ensure that applicants are supported in navigating the process so that this does not lead to more case closures. The state should also create better working conditions for staff to mitigate turnover. As staff continually hear accounts of experiences associated with trauma and adversity (i.e., poverty, homelessness, domestic violence), PCTI reforms must acknowledge the impact this has on the mental well-being of staff themselves, as well as on their ability to provide quality services.

e. Improving communication. Another way in which PCTI practices may be incorporated into the program design is to promote transparency and accessibility of information regarding the application and recertification processes, eligibility, and program requirements. This includes establishing consistent communication through existing channels (i.e., website, phone, mail, in-office communication) and implementing a robust notification system with frequent and detailed alerts notifying applicants and recipients about updates to their case. Including robust assistance features, such as a live chat box functionality and a regularly-updated FAQ portal, can facilitate easy information access. Given that participants also consistently report receiving inconsistent information about program requirements, staff should also be required to receive ongoing training on program rules and updates to policies and procedures.

2. Offering comprehensive case management. In the interviews for this project and the Capstone team's project, participants consistently expressed uncertainty about the application process, program rules and eligibility, recertification requirements and timelines, and about how increases in earnings impacts their benefits. As such, the program should offer more comprehensive, individualized case management to help recipients navigate the program and reach their goals.

3. Revamping social services offices to reflect PCTI approach. Social services offices (called Benefits Access Centers in New York City) should be updated to create a welcoming, accessible environment, with clear signage,

printed resources in multiple languages, a simple check-in process, ample seating, and designated private areas for individuals to complete their application/recertification. Both in-person and remote environments (i.e., telephone, website, app) should utilize trauma-informed language to facilitate more supportive communication with benefits applicants and recipients.

4. **Updating staff training.** Given the negative experiences with staff that participants described, it is also critical to provide additional ongoing, mandatory training for staff on the prevalence and effects of trauma and the importance of people-centered, equity-focused approaches to service delivery.⁷³ Staff should also receive robust anti-bias/anti-racism training that explicitly identifies appropriate and inappropriate behaviors and outlines standards of conduct to ensure applicants/recipients are treated with respect. PCTI practices can be leveraged to provide avenues for mediation and de-escalation.
5. **Improving data collection.** The state lacks a clear process for measuring outcomes of the cash assistance program. Thus, to promote transparency and gain a more comprehensive understanding of the programs' impact, OTDA should measure recipients' income, assets, employment, and educational outcomes. This data should also be disaggregated by race and gender to better identify and address disparities. The state should also provide more data on application denial/case closings reasons to offer a holistic understanding of the barriers that participants face when accessing the program.
6. **Fostering collaboration.** The state should establish an ongoing process for people with lived experience, advocates, and other key stakeholders to provide input on policies and procedures. For example, the state could create a working group with cash assistance recipients to provide ongoing input and insights into how program features directly impact individuals. These individuals should be compensated for their time and expertise. The state could also form a working group with recipients and front-line staff to identify improvement areas and solutions. The state has already undertaken similar efforts through the work of the Child Poverty Reduction Advisory Council, which held a hearing on administrative barriers in public benefits and invited people with lived experience to provide testimony. They also conducted a survey and have included case studies of directly-impacted people to highlight issues that need to be addressed.⁷⁴ These efforts not only provide valuable data, but they also demonstrate a level of respect for individuals navigating these programs on a daily basis.

Passing these existing pieces of legislation and implementing a PCTI approach would be a step forward, but there is more work to do to shift away from the punitive design of the cash assistance program that has long reinforced racial and gender inequities to one that is focused on equity and responding to the unique needs of each individual and family. **To do so, we must move cash assistance in the direction of an unconditional cash transfer program so it can help provide a basic standard of living for everyone, a foundation upon which to build long-term economic security.** We echo the recommendations in *Caught in the Gaps* to end arbitrary conditions of assistance, like ending time limits and restrictions on immigrant families so they can receive TANF-funded cash assistance, eliminating the asset limit, expanding the definition of work at the state level or eliminating the work requirement altogether at the federal level, and expanding eligibility. Finally, and most crucially, we must center people with lived experience in policy changes. As this report demonstrates, people with lived experience have a wealth of knowledge and perspective. And when their lived experiences are centered, we can begin to tell a different story and envision a more just future.

Methodology

In 2023, we developed a project outline, timeline, and budget for this project. We consulted with our Steering Committee about the project plan and developed a list of research questions to explore. We then developed an [interview guide](#) and solicited feedback from the Steering Committee. We also sought input from FPWA's Programs team, who has expertise in trauma-informed approaches, to ensure that the language we used was aligned with that approach. We then developed an informed consent document, a flyer, and a sign-up form and submitted all these materials to an independent Institutional Review Board (IRB) and received an exemption. We then began recruiting participants by sending out the sign-up form and flyers to partners across the state and to our member network. The Steering Committee also helped us with recruitment by circulating it to their partners and program sites.

To conduct the interviews, we hired Caterina Pisciotta, who is a PhD candidate and social worker who has extensive training and experience in similar qualitative interviews. The interviews lasted between one hour to one hour and 30 minutes, and participants received a \$50 American Express gift card for their time and contributions to the project. We also worked with translators for participants who did not speak English, and we had the informed consent document translated into the appropriate language. Participants had the option to remain anonymous, so some of the names in this report are pseudonyms. As aforementioned, the interviews were conducted using a trauma-informed, people-centered approach. Participants also had the option to skip any questions or topics they were not comfortable discussing. Following the interview, Caterina drafted interview summaries for each participant using the audio recording from the interview. Two participants did not consent to have their interview audio recorded, which limited our ability to include their quotations in the report, and we were unable to include their responses in the word clouds.

To supplement the data that we collected from the interviews, we conducted a [survey](#) to gather more data on New Yorkers' experiences applying and recertifying for cash assistance, their experience with the work requirement (if applicable), and their overall experience with the program. Survey responses were collected from June 28, 2024, to August 31, 2024. We conducted extensive outreach to partner organizations and member organizations to share the survey with cash assistance recipients and collected 82 responses. The sample, however, is not representative of all recipients of cash assistance. We then compiled the data from the interviews and the survey. First, we reviewed summaries and audio recordings and transcribed quotes. Then, we identified key themes that emerged across interviews and organized interview quotes accordingly. We also conducted an analysis of the transcripts for the word clouds included in this report using R. Using the interview summaries, we drafted biographies for each participant. Leaning on our previous research and existing literature on the cash assistance program, we added additional analysis to the Findings section of the report along with the survey data.

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