

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

Report Overview and Key Findings

About:

FPWA's recent report aims to uplift the stories of New Yorkers receiving cash assistance, many of whom meet the federal government's definition of "deep poverty" and face persistent stigma and harmful stereotypes that are rooted in racism and sexism. Our report aims to tell a different story, highlighting findings from a series of in-depth interviews (as well as a statewide survey) we conducted with New Yorkers who are either currently receiving or have received cash assistance.

While each participant's story is unique, there were several *common themes* that emerged:



- 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.**

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, became homeless, or experienced a loss such as a death in their family. Health issues were also among the most common reasons why people turned to the program.

- 2. Participants face a myriad of access and retention barriers**

including burdensome application and recertification processes (i.e. extensive paperwork), long wait times, inconsistent information about program requirements, and disrespect and negative experiences with staff. Participants shared extensive accounts about this, but in general, they demonstrate that the cash assistance program is administered in a way that reflects the program's history: it's punitive, confusing, and designed to deter people from seeking assistance.

- 3. 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. Several participants mentioned regularly skipping meals, and those who are parents frequently 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— from shampoo and hygiene products to clothing, shoes, and school supplies.

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

These experiences included domestic violence, incarceration, homelessness, mental illness, and instances of physical, sexual, or emotional abuse.

5. Participants face serious barriers to work.

For example, some have disabilities that limit their ability to work, others lack child care or necessary education or training. The program's work requirement does not address these issues and instead places participants in low-wage jobs that do not align with their education or skillsets.

6. Participants expressed uncertainty about how an increase in their income would impact their benefits and persistent 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. While decreases in cash assistance are typically offset by the increase in wages/tax credits, the persistent uncertainty surrounding this is notable.

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

Participants powerfully dispelled common stigmas and stereotypes that portray people receiving cash assistance as somehow morally inferior, lazy, or undeserving of assistance. They pointed to their own stories and the complex challenges they have faced and urged others not to judge or look down upon individuals and families who are receiving cash assistance.

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

These goals included starting businesses, pursuing education, and becoming homeowners. Participants noted that the barriers baked into the cash assistance program—like asset limits and the low benefit amounts—can make it difficult to pursue and achieve their goals.

Policy Recommendations

Increase cash assistance to deliver immediate relief to New Yorkers with the lowest incomes

The state should follow the recommendation of the Governor's Child Poverty Reduction Advisory Council and pass a 100% increase in cash assistance and index to inflation going forward. Notably, the Council has also recommended that New York eliminate resource limits, expand earned income disregards, and eliminate durational work requirement sanctions around the state, all policies supported by the findings in our report.

Improve access and retention to cash assistance by implementing People-Centered and Trauma-Informed practices

Our 2023 report, *Caught in the Gaps*, and accounts from participants in this report detail the persistent barriers to access and maintain cash assistance. New York should implement People-Centered and Trauma-Informed (PCTI) practices to alleviate these barriers, including offering comprehensive case management, revamping social services offices to reflect a PCTI approach, improving staff training, and establishing an ongoing process for people with lived experience and other key stakeholders to provide input on policies and procedures.

Build a more equitable cash program and center people with lived experience

The participants' stories illustrate that we must build a cash assistance program 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, such as ending time limits and restrictions on immigrant families, eliminating the asset test, and expanding the definition of work at the state level or eliminating the work requirement altogether at the federal level. Finally, we must center people with lived experience in policy changes.