

Statement of FPWA

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40 Broad Street, 5th Floor New York, New York 10004 Phone: (212) 777-4800 Fax: (212) 414-1328 FPWA is an anti-poverty policy and advocacy organization committed to advancing economic opportunity, justice, and upward mobility 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 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.

We are grateful to the Child Poverty Reduction Advisory Council (CPRAC) for holding the hearing on administrative burdens in public benefit programs in New York State and for reviewing testimony from advocates, community members, and directly-impacted individuals regarding these issues and the role they play in exacerbating poverty.

CPRAC's work comes at a critical time for the state, as so many New Yorkers are struggling to make ends meet. Our 2023 report on income inadequacy revealed a sobering picture of economic deprivation across New York City and State, finding that nearly two out of five households in New York—or nearly 40% of New Yorkers—are struggling to afford just the basics, like paying rent, feeding their families, and affording child care. The data also revealed that people of color and women experience this economic deprivation most acutely, and the interlocking systems of racism and sexism make the inequities even more pronounced for women of color.

We also know the grave consequences that this level of economic deprivation has on children. As outlined in CPRAC's 2023 Progress Report, research clearly indicates that poverty—and poverty during childhood in particular—leads to a myriad of negative outcomes for children later in life. As noted in the report, a National Academies of Sciences, Engineering and Medicine study of child poverty concluded that "income poverty itself causes negative child outcomes, especially when it begins in early childhood and/or persists through a large share of a child's life." Among these negative outcomes are adverse health effects, poor educational performance, lower earnings, toxic stress, and shorter life spans. It is unacceptable to continue to tolerate such high levels of poverty and the suffering it causes for families, children, and communities across our state, and CPRAC's work will be critical to address this crisis.

New Yorkers Face Barriers to Access and Maintain Critical Public Benefits

At FPWA, we believe that seriously addressing the staggeringly high level of poverty and economic deprivation in our state requires multiple, robust solutions. This means improving wages, especially in occupations where workers struggle to keep up with the cost of living, but it also means improving public benefits like Cash Assistance and SNAP, which play a key role in helping New Yorkers meet their basic needs, especially during times of crisis or when they are unable to fully participate in the labor market. But too often, individuals and families seeking assistance face challenges with the processes to apply for and retain benefits, which can be time-consuming and require divulging personal information and providing extensive documentation. Ultimately, many in need of assistance are denied benefits or lose benefits at recertification precisely because of these challenges.

This is a significant issue in the Cash Assistance program. For example, as discussed in *Caught in the Gaps*, a 2023 FPWA <u>report</u> on Cash Assistance, each year tens of thousands of New Yorkers are denied access to the program due to administrative barriers. <u>Data from Fiscal Year 2023</u> from New York City *alone* shows that thousands of New Yorkers faced challenges with the application process. **More than 84,000 cases were denied because the applicant was unable to complete the interview,** and another approximately **25,000 were denied because of "failure to provide verification."** Those two categories

comprised 45% of all cases denied. Data from FY23 also shows that many faced challenges with the recertification process. More than **37,000** cases were closed because recipients were unable to complete the recertification; another nearly **9,000** were closed for not completing the interview; and an additional nearly **40,000** were denied because they were unable to provide the proper documentation/verification. These issues accounted for 67% of all cases closed in FY23.

To learn more about these barriers and other challenges in the program, we recently began an ambitious new project, FPWA's Cash Assistance Story Collection Series, to uplift the stories of applicants and recipients of Cash Assistance throughout New York State—most of whom are parents with children—and hear directly from them about their experiences with the program. Our full report (to be released later this year) will highlight key themes about the persistent administrative barriers that individuals experience when applying for and recertifying for benefits, and below is a summary of what we have learned so far in the interviews. As one participant stated plainly: "They make it so hard [to access cash assistance]. It makes it easier for you to walk away."

Burdensome Application and Recertification Processes

Participants consistently reported challenges with the application process for Cash Assistance, including barriers submitting the extensive documentation required or completing the interview. Several participants reported that they were told their paperwork was "lost" after submitting it.

Participants also reported challenges with the recertification process. Most commonly, participants reported not knowing when they are required to recertify and not receiving notice, and many have been abruptly cut off benefits for a period of time as a result. Participants reported going without food or other essentials or turning to other emergency support programs, like local food pantries, when their benefits are cut off.

"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]!"

This participant is a 36-year-old mom of two children. She recently stopped receiving Cash Assistance because she now works full-time and does not qualify. She primarily works as an advocate for New Yorkers experiencing homelessness, but she also works several other jobs to make ends meet.

"[My experience applying for Cash Assistance] was less than stellar...the information was very confusing for a person like me. Any time I would ask for help, they usually gave me an attitude and told me to figure it out myself...they act like it's such an inconvenience to help someone when it's their job."

"I went a couple times in person, 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 I needed to show them...and [they told me to call instead], and it's been back and forth ever since."

This participant is a 27-year-old individual. Formerly homeless and currently struggling with PTSD and depression, he receives Cash Assistance to help meet basic needs.

"[For] the recertification process, they normally send you a notification to your email, to your phone, or send it manually. The problem is that, say for example, you want to do it manually, and you send it in, and you make copies, and put it in the mail or whatever; or you may do it electronically. Somehow or another, maybe the copies of your documents have been lost or whatever, or they say you didn't apply, when you know that you applied...Some recertifications don't go through because of an electronic issue [or] a manual issue, and people are having to start all over again and apply."

"[When I got kicked off benefits], I ended up going to re-apply...I don't even know [how I paid for things I needed on a day-to-day basis]. 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."

This participant is a 49-year-old mom who has six children, three of whom are under 18 and living with her, one of whom has a disability. The participant is now working full-time as a case manager at a non-profit and no longer qualifies for Cash Assistance, but she still struggles to make ends meet.

"They messed up my case last year in December. They claimed I didn't do my recertification, but I did it in October...and the person that did the interview call with me, she...forgot to put it in the system. So, I had to do it again...and then they still closed my case and messed it up."

This participant is a 26-year-old mom caring for her 5-year-old daughter. She started receiving Cash Assistance when she was pregnant because she became homeless and needed help affording basic needs.

"In October, I had to recertify after two months...and when I did recertify via the mail...I sent the mail in and either way my case closed and I had to redo the whole thing all over again...[HRA said] they didn't get the paperwork, so the Cash Assistance case closed and then I had to reopen another case...[I went without benefits for] a month and some change...I just didn't pay any bills."

This participant is a 22-year-old mom of a 2-month-old baby from the Bronx. Her partner was in an accident last year and is now unable to work, so they receive Cash Assistance to cover basic needs.

Long Wait Times and Inconsistent Communication About Program Requirements

Participants reported that they frequently have to wait for hours, sometimes the entire day, while applying or recertifying for Cash Assistance in person or visiting an office to resolve an issue with their case. One participant said she has had to take time off from work several times to go to the office to resolve various issues, and she added that maintaining Cash Assistance "is like an actual job."

Participants also reported extremely long hold times on the phone. One participant, who was a victim of benefits "skimming" and had her Cash Assistance stolen, said she counted how many hours she spent on the phone trying to resolve the issue, and it totaled 30 hours. In addition to the wait times, participants reported receiving false or conflicting information from staff about program rules and application/recertification requirements.

"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 have to go back to reapply. Each time I go, it's three, six, 10 hours."

"I'm completely at the mercy of HRA. I can't plan my life; I can't control my life. It's like, you never know what's happening tomorrow...it's taking way too long to process the documents. It's going really slowly, and consider that every day we are waiting and surviving...you don't know when it's coming. It's like living life on hold...It makes it difficult to keep hoping, or planning...and the most painful for me, I'm not creating anything...I'm a really creative person, I like big projects, I like communities, I like helping. But at this moment it feels like I'm just wasting my time waiting for this paperwork to get done."

This participant is a 53-year-old mom of two teenage girls from Queens. She is a domestic violence survivor and is living in an emergency shelter.

"To go into the [HRA] office...and sit there for a bunch of hours...I feel like I'm being judged when I go into the office and I'm treated a certain way just because I need a certain thing... I'm being talked to in a certain way, or I'm sitting there for hours, or I'm not given all the information I need, or I'm probably misled; having to go home and come back, and to just wait."

This participant is a 28-year-old mom from Brooklyn, who is caring for her 3-year-old daughter who was diagnosed with autism. She was denied SSI for her daughter, so she started receiving Cash Assistance to help pay for basic needs.

Disrespect and Stigma

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."

"It was so intimidating when you go into the office...I just remember feeling just awful because I already felt terrible for being in the situation...the in-person process was just very intimidating. I just dreaded going to the office."

This participant is a 45-year-old mom from Manhattan, who is caring for her son who has a disability. She was working at a nonprofit but was unable to afford child care, so she had to leave her job and is now on benefits to help meet her and her son's basic needs.

"I've had some good experiences but I've had some bad experiences...I've had a couple workers that I've had to ask the supervisors to get a new one, because they're just completely ignorant and just don'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, because if I didn't need the help I wouldn't be there to begin with. There's just a couple of them that look at you like, 'oh, these people again.' And it's just very disrespectful and I take that personal because you shouldn't treat people like that."

This participant is a 35-year-old mom of three children from Saint Lawrence County. She is a single parent, and her children face significant challenges due to learning disabilities, ADHD, depression, and anxiety. She was previously working as a home health aide, but she had a car accident a few months ago and cannot afford a new car, so she is unable to work.

Recommendations to Address Administrative Barriers

To address the challenges outlined above, we urge CPRAC to consider a variety of interventions to improve the management and administration of benefits and make the experience more dignified for individuals accessing benefits. This should include funding to:

- Streamline application and recertification processes to reduce application denials/case
 closings caused by administrative barriers. This can include conducting a thorough review of
 these processes to determine if there are ways to waive certain documentation requirements or
 ease the paperwork burden on applicants/recipients in other ways; and developing resources
 and other protocols to mitigate these challenges, such as providing individuals with accessible,
 clear instructions on how to apply and recertify, and providing information about the specific
 programs they are eligible for and the requirements for maintaining benefits.
- Increase turnaround time for case processing. More work needs to be done to ensure that all eligible applicants receive benefits promptly, and local social service districts should be sufficiently staffed to have the capacity to process applications efficiently.
- Implement people-centered, trauma-informed practices into the delivery of services. FPWA, in partnership with students from New York University's Wagner School of Public Service, has analyzed the program and developed strategies to make the Cash Assistance program in New York City more people-centered and trauma-informed. Some recommendations include revamping physical offices to create a more welcoming, accessible environment, with clear signage, printed resources in multiple languages, a clear and uniform check-in process, and designated private areas for individuals to complete their application/recertification. Both inperson and remote services (i.e., telephone) should utilize trauma-informed language to facilitate more supportive communication with applicants/recipients. This should also include hiring more staff to cut down wait times, and staff should receive additional training on trauma and the importance of people-centered approaches to service delivery.
- Invest in improving technology to manage cases. This includes improving internal management systems, developing/improving mobile apps, expanding features on the website (example, a chat box functionality and other simple assistance features like a regularly updated FAQ portal) to facilitate easy information access for applicants and recipients. In addition, applicants should

receive automatic document confirmation to confirm receipt and acceptance of uploaded documents.

Finally, as CPRAC considers the issue of administrative barriers in public benefits, it is also important to consider the lived reality of New Yorkers who are trying to access benefits and the reasons why individuals turn to Cash Assistance in the first place. In a <u>recent analysis</u> by the Urban Institute, participants, many of whom were from New York, reported that they turned to TANF (Temporary Assistance for Needy Families) after experiencing a significant life event like a job loss, the birth of a child, or the ending of a relationship. Most applicants and recipients of Cash Assistance have likely also experienced complex challenges in addition to poverty, such as homelessness and domestic violence. Given that individuals and families are turning to the Cash Assistance program during particularly stressful moments in their lives, it is critical that the application and recertification processes are designed to be as simple and transparent as possible. Making these processes more efficient is not only advantageous from an administrative perspective, but it will also ensure a level of dignity and empathy for those seeking assistance.

Thank you for your time and your attention to these critical issues. FPWA looks forward to working with you to make meaningful progress to improve access to public benefits and in doing so reduce poverty and improve the economic security of New Yorkers in need.