



Testimony of FPWA

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New York City Council Committee on General Welfare
Fiscal Year 2027 Preliminary Budget Hearing
Chair Crystal Hudson
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We are grateful to the Council Committee on General Welfare for holding this hearing and to Chair Crystal Hudson and members of the committee for the opportunity to provide testimony on behalf of the Federation of Protestant Welfare Agencies (FPWA).

FPWA is a leading anti-poverty, social policy, and advocacy organization dedicated to strengthening human services organizations and faith institutions and advancing economic security and justice for all New Yorkers. 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.

FPWA has a membership network of more than 170 faith and community-based organizations. We support our members by offering workshops and trainings on topics such as organizational management and trauma-informed approaches to service delivery. FPWA also provides a range of financial assistance grants through our member network, working to strengthen individuals and families at the ground level. These grants provide direct support to New Yorkers in the form of scholarships, financial assistance for aging adults, funding for organizations providing HIV/AIDS related services, and more.

In 2024, FPWA co-founded the National True Cost of Living Coalition. In partnership with Community Service Society of New York, FPWA commissioned the Urban Institute to develop a True Cost of Economic Security (TCES) measure, which provides a comprehensive view of households' costs and resources detailed at the county level.¹ This research revealed that across the nation, 52 percent of people—and 62 percent of New York City residents—are economically insecure, meaning they do not have the resources necessary to meet a comprehensive set of regular household costs, set aside savings both for future planning and for short-term emergencies, and manage debt.² In certain areas and for certain demographic groups, that number is even higher. For instance, 72 percent of families with children and an unconscionable 91 percent of single-parent households in New York City fall below the TCES, with New Yorkers of color disproportionately experiencing economic insecurity.³ More, the decline in economic mobility and the stagnation of wages has left economic security out of reach for most New Yorkers.^{4,5}

This hearing thus comes at a critical time for the city. In the last year, the cost-of-living crisis has been exacerbated by actions at the federal level that are negatively impacting New Yorkers across the city, but especially those who are facing deep economic insecurity. This includes funding cuts and other changes

¹ Acs, G., Dehry, I., Giannarelli, L., & Todd, M. (2024). *Measuring the True Cost of Economic Security: What does it take to thrive, not just survive, in the US today?* Urban Institute. <https://www.urban.org/sites/default/files/2024-11/Measuring-the-True-Cost-of-Economic-Security.pdf>

Using county-level data, the TCES offers a robust look at the costs families face today, measuring average costs for food, clothing, housing, health care, childcare, transportation, post-secondary education, debt service, and additional miscellaneous costs. In addition, the measure calculates the resources that individuals and families have to meet these costs, including labor earnings and self-employment income, some types of passive investment income, pensions and retirement income, government social insurance and public assistance programs like Social Security, Medicare, Medicaid, and the Supplemental Nutrition Assistance Program (SNAP), as well as employer-provided healthcare contributions. Unique to this measure, the TCES includes a 10 percent savings threshold in the costs criteria that allows households to cover unexpected expenses and plan for the future.

² FPWA. (2025). *True Cost of Economic Security: Policy implications for New York City*. https://www.fpwa.org/wp-content/uploads/2025/09/True-Cost-of-Economic-Security-Policy-Implications-for-New-York-City_9.29.25-1.pdf

³ Ibid.

⁴ Isaacs, J. B. (2016). *International comparisons of economic mobility*. The Brookings Institution. https://www.brookings.edu/wp-content/uploads/2016/07/02_economic_mobility_sawhill_ch3.pdf

⁵ DeSilver, D. (2018). *For most U.S. workers, real wages have barely budged in decades*. Pew Research Center. <https://www.pewresearch.org/short-reads/2018/08/07/for-most-us-workers-real-wages-have-barely-budged-for-decades/>

that reduce the scale and scope of programs like the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, and most recently, an attempted freeze on federal funds to New York for programs like Temporary Assistance for Needy Families (TANF), which funds cash assistance and other supports for New Yorkers with low incomes. Now more than ever, it is critical that New York City step up and do everything in its power to fulfill its responsibility to ensure a path to economic security for all and build a more affordable, equitable city.

The FY27 budget presents an opportunity to do just that by improving access to supportive programs like cash assistance, SNAP, and other food and nutrition programs; investing in CityFHEPS to address homelessness and build towards long-term solutions to fix the broken housing market; and ensuring that wages are aligned with what it costs to be economically secure in New York City today.

Key Budget Asks

1. Increase the Human Resources Administration's (HRA) budget to ensure the benefits system is efficient, accessible, and responsive to the needs of New Yorkers by:
 - a. Streamlining application and recertification processes to reduce case closings/application denials caused by administrative barriers.
 - b. Improving turnaround time for case processing.
 - c. Implementing people-centered and trauma-informed practices into the delivery of services.
 - d. Investing in improving technology used by HRA to manage cases.
2. Increase and sustain investments in food access programs that help New Yorkers afford healthy food and fully access their SNAP benefits by:
 - a. Increasing baseline funding for free Health Bucks, the city's farmers market SNAP incentive program, from \$500,000 to \$700,000.
 - b. Maintaining \$3.1 million for Get the Good Stuff programs.
 - c. Increasing funding to \$100 million for the Community Food Connection program to meet rising demands for food assistance.
 - d. Continuing to fund several Council Discretionary Initiatives, including the Food Pantry Initiative (\$8.26 million), Access to Healthy Food and Nutritional Education (\$2.134 million), and the Food Access and Benefits Initiative (\$1.5 million).
 - e. Making investments to combat older adult hunger, including:
 - i. \$60 million in congregate meals at Older Adult Centers to account for steep increases in inflation over the last several years.
 - ii. \$27 million to expand home-delivered meals to 7 days a week.
3. Fund the expansion of the CityFHEPS program and remedy existing issues in the program, including improving oversight and enforcing housing quality standards.
4. Ensure wages are aligned with economic security and invest in the human services workforce.

Vital Services Are at Risk

Income supports provide critical aid to New Yorkers, particularly during periods of economic instability. While the federal government is launching attacks on these programs, demand for them has increased significantly, with the number of New Yorkers enrolled in SNAP, Medicaid, and especially cash assistance

growing substantially since 2020.⁶ New York City must step up to ensure that individuals and families are not left without the benefits to which they are entitled.

We are pleased to see that New York City is making vital investments to meet the growing need for income supports. The FY27 Preliminary Budget includes an additional \$1.9 billion investment in public assistance, \$16 million in Emergency Food Operations, and \$11 million in SNAP, resulting in a 17.4 percent increase in the budget for the New York City Department of Social Services (DSS) compared to the modified budget. However, while these investments are important and build on funding added in FY26, the majority of this additional funding is needed to correct longstanding underbudgeting of existing demand for human services. As a result, despite the scale of these investments, New York City will still face challenges in meeting growing needs for cash and food assistance as federal support declines. Given the fiscal constraints, the City Council must also explore ways to maximize the effectiveness of its investments. Below, we outline recommendations to improve service delivery and ensure that New Yorkers can access the benefits to which they are entitled.

Income Supports Provide Critical Support to New Yorkers Facing Economic Insecurity

Cash Assistance

As part of our work to support and stabilize New Yorkers who are the furthest from attaining baseline economic security, we continue to advocate for policies that address the ongoing gaps and shortcomings of current benefits programs, with a focus on the cash assistance program. While the cash assistance program remains vital, it is notoriously difficult to access and does not provide enough for individuals to meet even their most basic needs.

In December 2025, FPWA published a policy brief, [*Cash Assistance, Reimagined: Lessons from Guaranteed Income*](#).⁷ This brief synthesizes findings from a growing body of research on guaranteed income demonstration projects, which provide unconditional monthly cash payments to individuals and families, supplementing their existing income so they experience a net gain in resources.⁸ Research from these demonstrations has shown that these additional unrestricted cash payments increase household resources, support economic security, and enhance participants' ability to meet their needs, pay bills on time, pay off debt, and save for the future.^{9,10,11} They have also been shown to support overall health and well-being by reducing stress, supporting physical and mental health, improving birth outcomes, and

⁶ David, G. (2024, April 2). Safety Net Aid Enrollment Soars, Complicating Economic Recovery. *The City*. <https://www.thecity.nyc/2024/04/02/safety-net-family-assistance-soars/>

⁷ FPWA. (2025). *Cash Assistance, reimagined: Lessons from guaranteed income*. <https://www.fpwa.org/wp-content/uploads/2025/12/Guaranteed-Income-Policy-Brief.pdf>

⁸ The demonstration projects mentioned in this section provided direct cash in amounts ranging from \$500 to \$1,000 for a period of between 12 to 24 months and were targeted to people with low incomes (including those below the Federal Poverty Level, households with income below 80 percent area median income, and those in neighborhoods with area median income below \$46,033).

⁹ Downey, N. (2022). *Guaranteed income: States lead the way in reimagining the social safety net*. Shriver Center on Poverty Law & Economic Security Project. <https://www.povertylaw.org/wp-content/uploads/2022/04/ESP-Shriver-Center-Report-V7-040122-1.pdf>

¹⁰ Springboard to Opportunities. (2020). *Magnolia's Mother's Trust 2020 evaluation report*. https://springboardto.org/wp-content/uploads/2024/09/STO_MMT-2nd-Cohort-2020-Evaluation-Summary-1.pdf

¹¹ Springboard to Opportunities. (2024). *Holistic Prosperity: An abundance-based framework to develop programs and systems that are grounded in trust, equity, and a belief that all people deserve a life of dignity*. <https://springboardto.org/wp-content/uploads/2024/09/Holistic-Prosperity-Full-White-Paper-1.pdf>

improving food security and nutrition.^{12,13,14,15,16} Additional, unrestricted cash enhances housing stability and prevents homelessness.^{17,18,19} Outcomes are also multi-generational, improving educational outcomes for children and increasing educational enrollment and rates of full-time employment for adults.^{20,21,22} Additional cash has even been shown to reduce intimate partner violence and child welfare system involvement.^{23,24}

Using this model of direct, unconditional cash, the policy brief explores how New York can apply the principles of guaranteed income to its existing cash assistance program, and we offer state-level recommendations to modernize and strengthen the program. The first recommendation is to increase the extremely low cash assistance grant, which was a key policy recommended by the Governor's Child Poverty Reduction Advisory Council (CPRAC).²⁵ While New York City cannot increase this grant statewide,

¹² Kim, B. E., Castro, A., West, S., Tandon, N., Ho, L., Nguyen, V. T., & Sharif, K. (2024). *The American guaranteed income studies: City of Los Angeles BIG:LEAP*. University of Pennsylvania, Center for Guaranteed Income Research. <https://basicincome.org/wp-content/uploads/2024/07/CGIRLABIGLEAPFinalReport.pdf>

¹³ West, S., Castro, A. B., Samra, S., & Coltrera, E. (2021). *Preliminary analysis: SEED's first year*. Stockton Economic Empowerment Demonstration (SEED).

https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/603ef1194c474b329f33c329/1614737690661/SEED_Preliminary+Analysis-SEEDs+First+Year_Final+Report_Individual+Pages+-2.pdf

¹⁴ Agarwal, S., Shaefer, H. L., Zamani-Hank, Y., Finegood, E., LaChance, J., & Hanna, M. (2025). *Perinatal cash transfers and birth outcomes: A population-based, quasi-experimental study of the Rx Kids unconditional cash prescription during pregnancy and infancy*. <https://ssrn.com/abstract=5459276>

¹⁵ Downey, N. (2022). *Guaranteed income: States lead the way in reimagining the social safety net*. Shriver Center on Poverty Law & Economic Security Project. <https://www.povertylaw.org/wp-content/uploads/2022/04/ESP-Shriver-Center-Report-V7-040122-1.pdf>

¹⁶ Springboard to Opportunities. (2020). *Magnolia's Mother's Trust 2020 evaluation report*. https://springboardto.org/wp-content/uploads/2024/09/STO_MMT-2nd-Cohort-2020-Evaluation-Summary-1.pdf

¹⁷ Kim, B. E., Castro, A., West, S., Tandon, N., Ho, L., Nguyen, V. T., & Sharif, K. (2024). *The American guaranteed income studies: City of Los Angeles BIG:LEAP*. University of Pennsylvania, Center for Guaranteed Income Research. <https://basicincome.org/wp-content/uploads/2024/07/CGIRLABIGLEAPFinalReport.pdf>

¹⁸ Bogle, M., Williams, J. L., Braswell, C., & Fung, L. (2022). *Guaranteed income as a mechanism for promoting housing stability: Exploring an important policy lever for addressing America's affordable housing crisis*. Urban Institute.

<https://www.urban.org/sites/default/files/2022-12/Guaranteed%20Income%20as%20a%20Mechanism%20for%20Promoting%20Housing%20Stability.pdf>

¹⁹ Brisson, D., Calhoun, K. H., Coddington, L., Flaxman, J., Locke, S., Mann, B., Traver, A., & Yang, H. (2024). *Denver Basic Income Project: Year one evaluation report*. Denver Basic Income Project.

https://static1.squarespace.com/static/64f507a995b636019ef8853a/t/6671a15eec7a812dee108e7c/1718722914185/FINAL_D_BIP+Year+One+Quantitative+Research+Report.pdf

²⁰ DeYoung, E., Tandon, N., West, S., Castro, A., Golinkoff, J., & Thompson, A. (2024). *The American guaranteed income studies: Cambridge, Massachusetts*. University of Pennsylvania, Center for Guaranteed Income Research.

<https://upenn.app.box.com/v/CGIR-Report-Cambridge-MA>

²¹ Campos, S., Ebba, C. W., Karim, N., & Rowe-Harriott, S. (2024). *Magnolia Mother's Trust: 2022-2023 evaluation report*.

Springboard to Opportunities. <https://springboardto.org/wp-content/uploads/2024/09/MMT-4.0-Cohort-Full-Evaluation.pdf>

²² West, S., Castro Baker, A., Samra, S., & Coltrera, E. (2021). *Preliminary analysis: SEED's first year*. Stockton Economic Empowerment Demonstration (SEED).

https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/603ef1194c474b329f33c329/1614737690661/SEED_Preliminary+Analysis-SEEDs+First+Year_Final+Report_Individual+Pages+-2.pdf

²³ Kim, B. E., Castro, A., West, S., Tandon, N., Ho, L., Nguyen, V. T., & Sharif, K. (2024). *The American guaranteed income studies: City of Los Angeles BIG:LEAP*. University of Pennsylvania, Center for Guaranteed Income Research. <https://basicincome.org/wp-content/uploads/2024/07/CGIRLABIGLEAPFinalReport.pdf>

²⁴ Agarwal, S., Shaefer, H. L., Jubaed, S., Schneider, W., Finegood, E., & Hanna, M. (2025). *Cash transfers in the perinatal period and child welfare system involvement among infants: Evidence from the Rx Kids program in Flint, Michigan*. University of Michigan. <https://arxiv.org/pdf/2511.19570>

²⁵ New York State Child Poverty Reduction Advisory Council. (2024). *New York State Child Poverty Reduction Advisory Council: 2024 recommendations and progress report*. Office of Temporary and Disability Assistance.

<https://otda.ny.gov/CPRAC/reports/CPRAC-2024-Recommendations-and-Progress-Report.pdf>

there are steps it can take to make the program more equitable and accessible. In 2024, FPWA published a report, *Rewriting the Story*, that shares the findings from a series of in-depth interviews with New Yorkers receiving cash assistance.²⁶ The New Yorkers we interviewed spoke about how they struggle to get by on cash assistance and often go without basic needs. Parents spoke about skipping meals so that their children could eat and how, despite their sacrifices, their kids ultimately go without, too—from shampoo and hygiene products to clothing, shoes, and school supplies.

Participants also provided extensive accounts of persistent barriers to apply and recertify for cash assistance. Each year, tens of thousands of New Yorkers are denied access to the program or lose benefits due to administrative barriers related to these processes. These procedural denials and closures are consistently the main reason individuals are denied or lose cash assistance, demonstrating that these processes are overly burdensome for those seeking assistance. From July 2024 to June 2025, New York State denied 340,109 applications (67.8 percent of all denials) due to reasons related to the application process (i.e., “failure to comply with application requirements, such as failure to appear for interviews or failure to provide documentation”) and closed more than 142,911 cases due to reasons associated with the recertification process (i.e., “failure to comply with program requirements not related to employment such as failure to recertify”), representing 49.7 percent of all cases closed.²⁷

These barriers are a significant issue in New York City, especially as it relates to the benefits interview process. City data from FY24 shows that more than 108,000 cases were denied because the applicant was unable to complete the eligibility interview, representing the largest category of all cases denied. These issues continued during the recertification process, as more than 23,000 cases were closed for not completing the recertification interview.²⁸

Participants we interviewed consistently reported administrative errors that ultimately caused a delay or denial of their benefits: they were often told that they did not submit paperwork or that it was “lost,” even though they had a record of submitting it, and reported challenges with the recertification process, such as not knowing when to recertify and not receiving notice. Several participants reported that they lost benefits because of a processing error, such as a caseworker not entering their recertification into the system. Administrative errors of this kind lead to significant burdens on New Yorkers, and many individuals we interviewed reported going without food or other essentials or turning to local food pantries or nonprofit organizations when their benefits were cut off. As one participant stated plainly: “They make it so hard [to access cash assistance]. It makes it easier for you to walk away.”

These administrative errors are only one part of a myriad of other issues our interviewees reported while interacting with the Human Resources Administration (HRA). Participants by and large described a system that is punitive, confusing, and structured in ways that discourage people from seeking or maintaining assistance—patterns that mirror the historical design of the program itself. The other access and retention barriers that repeatedly emerged in our interviews include:

- **Long Wait Times:** Participants reported that they frequently wait hours while applying/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

²⁶ FPWA. (2024). *Rewriting the Story: Lived experiences of New Yorkers receiving cash assistance*. https://www.fpwa.org/wp-content/uploads/2024/10/FPWA-Cash-Assistance-Story-Collection-Series_10.21.2024_3.52_PM-1.pdf

²⁷New York State Office of Temporary and Disability Assistance. (2025). *2025 Legislative Report on Public Assistance*. <https://otda.ny.gov/resources/legislative-report/2025-Legislative-Report.pdf>

²⁸ New York City Human Resources Administration. *Local Laws 168 and 170 Reports*. <https://www.nyc.gov/site/hra/news/local-laws-168-170-reports.page>

maintaining cash assistance “is like an actual job.” Participants also reported long hours 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.

- **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.
- **Negative Experiences with Staff:** Participants reported being treated poorly by staff while applying, recertifying, or resolving issues with their cases. Participants described the experience of going to a Benefits Access Center as “uncomfortable,” “intimidating,” even “humiliating.”

Individuals and families generally turn to cash assistance during some of the most difficult periods of their lives. Many are navigating multiple crises at once, including housing instability, domestic violence, or other forms of hardship. Yet the administrative barriers built into the system often exacerbate these challenges rather than alleviating them, adding stress and making it harder for eligible New Yorkers to secure or maintain necessary benefits.

Participants in our interviews described these experiences as follows:

“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...or I’m sitting there for hours, or I’m not given all the information I need.”

Dejonea from Brooklyn

“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 from the Bronx

“The amount of paperwork that is requested is too onerous. Besides that, it is so hard to find someone who speaks Spanish.”

Pilar from the Bronx

“I think everybody knows that if you go there, it’s gonna be at least 3 hours. One time, I was there for 10 hours...they said I’m not eligible and I have to reapply. Each time I go, it’s 3, 6, 10 hours...I’m completely at the mercy of HRA...It’s taking way too long to process the documents. It’s like living life on hold.”

Camila from Queens

“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 from Brooklyn

“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 from Manhattan

Supplemental Nutrition Assistance Program (SNAP)

In New York City, food insecurity remains a major challenge and is on the rise in all five boroughs, with the highest rate of food insecurity reported in the Bronx at 23 percent.²⁹ The most effective program we have to address hunger is SNAP, which provides individuals and families across the state with monthly food assistance. The positive impacts of SNAP are well documented. Research shows that SNAP reduces poverty and food insecurity while lowering health care costs and improving overall health outcomes.^{30,31,32} SNAP also enhances educational advancement, especially among children who grow up in households receiving these benefits.³³ SNAP has also been shown to yield macroeconomic benefits by stimulating local economies, and every \$1 in SNAP benefits generates \$1.50 in economic activity.^{34,35}

Despite the overwhelming positive impact of SNAP, the federal government has launched a full assault on the program and implemented the largest cuts to SNAP in history in the budget reconciliation bill (H.R.1), further exacerbating food insecurity and increasing demand for and strain on emergency food systems. The expansion of time limits alone threatens the benefits for more than 300,000 people across the state, while new eligibility restrictions may eliminate SNAP access for over 40,000 lawfully residing immigrants in New York. The bill will also shift approximately \$200 million in SNAP administrative costs onto state and local governments beginning in October 2026. Even before these changes, federal law already limited SNAP participation to U.S. citizens and certain lawfully present non-citizens, excluding over 800,000 income-eligible New Yorkers based on their immigration status. These cuts, as well as the SNAP suspension during the recent government shutdown, highlight the need for New York City to step up and mitigate the harm of these federal actions.

We recognize that many issues with SNAP and other benefits programs require state as well as city intervention. At the state level, we have advocated for a number of investments to improve SNAP, including increasing the minimum benefit level to \$100. Currently, some SNAP recipients receive as little as \$23 per month, barely enough for a single bag of groceries. We have also supported allocating state funds to cover the New Yorkers recently excluded from SNAP mentioned above, paving the way toward a future “SNAP for All” program that is inclusive of all low-income New Yorkers who are unable to access SNAP due solely to their immigration status.

Still, many of the barriers New Yorkers face when trying to access benefits occur at the local level. As the administrator of SNAP, HRA plays a critical role in ensuring that eligible residents can successfully apply

²⁹ Mayor’s Office of Food Policy. (2025). *Food by the Numbers*. <https://www.nyc.gov/assets/foodpolicy/downloads/pdf/NYC-Food-by-the-Numbers-2025.pdf>

³⁰ Tiehen, L., Jolliffe, D., & Smeeding, T. (2015). *SNAP Matters: How Food Stamps Affect Health and Well-Being*. University of Wisconsin-Madison Institute for Research on Poverty (IRP). <https://www.irp.wisc.edu/resource/the-effect-of-snap-on-poverty/>

³¹ Li, Y., Mills, B., Davis, G. C., & Mykerez, E. (2014). Child food insecurity and the Food Stamp Program: what a difference monthly data make. *Social Service Review*, 88(2), 322–348. https://uknowledge.uky.edu/ukcpr_papers/29

³² Carlson, S., & Llobrera, J. (2022). *SNAP is linked with improved health outcomes and lower health care costs*. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/food-assistance/snap-is-linked-with-improved-health-outcomes-and-lower-health-care-costs>

³³ Beharie, N., Mercado, M., & McKay, M. (2017). A Protective Association between SNAP Participation and Educational Outcomes Among Children of Economically Strained Households. *Journal of hunger & environmental nutrition*, 12(2), 181–192. <https://doi.org/10.1080/19320248.2016.1227754>

³⁴ Bolen, E., Wolkomir, E. (2020). *SNAP boosts retailers and local economies*. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/snap-boosts-retailers-and-local-economies>

³⁵ Canning, P., & Stacy, B. (2019). *The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier*. United States Department of Agriculture. <https://ers.usda.gov/sites/default/files/laserfiche/publications/93529/ERR-265.pdf?v=70863>

for and maintain benefits. In recent years, applicants for both SNAP and cash assistance have experienced record processing delays, leaving thousands of New Yorkers waiting more than 30 days for their applications to be processed.³⁶ Addressing these access and administrative challenges is essential to ensuring that SNAP reaches the New Yorkers who need it.

Recommendations to Improve Access to Cash Assistance and SNAP in the FY27 New York City Budget

To address the challenges outlined above in both city data and testimony from benefits recipients, FPWA calls on the City Council to increase HRA's budget to improve the management and administration of benefits and make the experience simpler for New Yorkers. This should include funding to:

- **Streamline application and recertification processes to reduce case closings/application denials caused by administrative barriers.** HRA should hire staff to conduct 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. HRA should also develop 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. In addition, because thousands of New Yorkers are denied or lose benefits because of the interview requirement, HRA should implement a tracking system to ensure relevant staff confirm interview completion (or failure thereof). We also previously testified before the City Council in support of Intro. No. 139, which would require DSS to provide a benefits interview confirmation notice no later than 24 hours after the completion of a client's eligibility or recertification interview. Simple changes like this can have a significant impact and help ensure New Yorkers can access the benefits while generating administrative cost savings for DSS.
- **Improve turnaround time for case processing.** In recent years, applicants for cash assistance and SNAP have faced lengthy processing delays. DSS has made some progress in rectifying the backlog of cases.³⁷ However, more work needs to be done to ensure that all eligible applicants receive benefits promptly, and HRA should be sufficiently staffed to process applications efficiently and prevent future backlogs. In addition, efforts to process applications more swiftly should ensure that applicants are still able to complete the interview and other requirements so that these efforts do not lead to more case closures.
- **Implement people-centered, trauma-informed practices in the delivery of services.** FPWA, in partnership with graduate students from New York University's Wagner School of Public Service, conducted a thorough analysis of strategies to make the cash assistance program more people-centered and trauma-informed. Recommendations stemming from this work include revamping Benefits Access Centers to create a more welcoming, accessible environment with clear signage, printed resources in multiple languages, a clear and uniform check-in process, and private spaces where individuals can complete applications or recertifications. Both in-person and remote services, such as telephone interviews, should also incorporate trauma-informed language to facilitate more respectful and effective communication. These improvements, combined with increased staffing, should also reduce wait times for individuals and families seeking benefits.

³⁶ Yi, Karen. (2024, January 31). Wait times for NYC cash benefits worsen, leaving vulnerable New Yorkers hanging. *Gothamist*. <https://gothamist.com/news/wait-times-for-nyc-cash-benefits-worsen-leaving-vulnerable-new-yorkers-hanging>

³⁷ Donaldson, Sahalie. (2025, January 31). NYC is getting faster at distributing SNAP and cash assistance benefits. *City and State NY*. <https://www.cityandstateny.com/policy/2025/01/nyc-getting-faster-distributing-snap-and-cash-assistance-benefits/402671/>

- **Invest in improving technology used by HRA to manage cases.** This includes improving internal management systems and expanding features on the ACCESS HRA app and on the website. For example, HRA could develop a chat box functionality and other simple assistance features to facilitate easy information access. In addition, applicants should receive automatic document confirmation to confirm receipt and acceptance of uploaded documents.

Additional Recommendations to Enhance Access to SNAP and Food Assistance Programs

In our work related to cash assistance, individuals we interviewed consistently shared that they are struggling to afford food for themselves and their families. The City Council must do more to address the rising cost of food and the increasing rates of food insecurity, and FPWA supports the following measures to further enhance food access and fight hunger in the FY27 New York City Budget.

- Increase and sustain investments in food access programs that help New Yorkers afford healthy food and fully access their SNAP benefits by:
 - Increasing baselined funding for Health Bucks, the city’s longstanding farmers market SNAP incentive program, from \$500,000 to \$700,000 to expand access to fresh, healthy food for low-income New Yorkers while supporting local farmers. This proposal funds both components: \$350,000 for SNAP-based farmers market incentives and \$350,000 for Health Bucks through community and faith-based CBOs.
 - Maintaining \$3.1 Million for Get the Good Stuff programs.
 - Increasing funding to \$100 Million for Community Food Connection (CFC) to meet the rising demand for food assistance. In the wake of unprecedented federal cuts to nutrition programs, New York City’s emergency food system is under severe strain. A substantial investment in CFC, including enhanced access to fresh food, will support communities facing deepening affordability and food insecurity crises.
 - Making investments to combat older adult hunger:
 - \$60 million in congregate meals at Older Adult Centers to account for steep increases in inflation over the last several years.
 - \$27 million to expand home-delivered meals to 7 days a week.
 - Maintaining Council Discretionary funding at \$8.26 million for the Food Pantry Initiative, \$2.134 million for the Access to Healthy Food and Nutritional Education Initiative, and \$1.5 million for the Food Access and Benefits Initiative.

Expand CityFHEPS to Reduce Homelessness and Invest in Long-term Solutions to Make Housing Affordable and Accessible for All New Yorkers

Safe, stable, and affordable housing is foundational to economic security, yet our state is experiencing both a homelessness crisis and a broader housing affordability crisis. According to a study by New York University’s Furman Center, approximately 46 percent of New York State residents are renters. Of those renters, 53 percent are rent burdened (meaning they spend more than 30 percent of their income on rent and utilities) and approximately 27 percent pay more than half of their income on rent and utilities each month.³⁸ In addition, more than 158,000 New Yorkers experienced homelessness in 2024, and these

³⁸ Been, V., Dong, J., & Raetz, H. (2023). *Critical land use and housing issues for New York State in 2023*. NYU Furman Center. https://furmancenter.org/files/publications/Critical_Land_Use_and_Housing_Issues_for_New_York_State_in_2023_Final.pdf

numbers are on the rise.³⁹ The population of New Yorkers experiencing homelessness grew by a staggering 53.1 percent from January 2023 to January 2024, more than four times the rest of the nation.⁴⁰

First, New York City must urgently address the homelessness crisis and help more New Yorkers move into stable housing. At the state level, we have urged the legislature to include funding in this year's budget for the Housing Access Voucher Program (HAVP). This proposal, which was mirrored in CPRAC's recommendations, would create a state-funded rental assistance program that would provide housing vouchers to eligible low-income individuals and families who are homeless or who face an imminent loss of housing due to eviction, domestic violence, or hazardous conditions. Importantly, HAVP would be available to groups that are currently ineligible for local or federal rental assistance, including undocumented New Yorkers. Programs such as HAVP are essential to alleviating rent burden and ensuring that New Yorkers avoid homelessness.

At the city level, the City Fighting Homelessness and Eviction Prevention Supplement (CityFHEPS) program also plays an important role in addressing the homelessness crisis by providing subsidy vouchers to assist households move out of shelters and avoid homelessness. Households in shelters or at imminent risk of eviction may qualify if they earn below 200 percent of the federal poverty level, maintain an active public assistance case, and meet minimum work requirements. Participants generally contribute 30 percent of their income toward rent, with the subsidy covering the remainder (up to rent limits aligned with the federal Section 8 standards).

In 2023, the New York City Council enacted a package of reforms to strengthen and modernize the program. These measures expanded eligibility to households facing eviction with documented rent demands (rather than requiring prolonged shelter stays as prerequisite), raised income eligibility to 50 percent of the Area Median Income, eliminated restrictive work requirements, and adjusted utility calculations to ensure voucher values were not reduced. Collectively, these reforms were designed to shift CityFHEPS toward a more preventative and inclusive model and expand eligibility to include an additional 47,000 households.⁴¹ Former Mayor Adams vetoed much of the package in 2023 citing cost concerns, the Council then overrode Adams' veto, but litigation barred implementation. Now, while Mayor Mamdani has identified a \$7 billion budget deficit and rising program expenditures as justification for reconsidering his support for implementing these changes, the need to fund this expansion remains, and it is critical that fiscal challenges be weighed against the cost of prolonged shelter stays and homelessness. According to a recent analysis by Win, when patterns of repeat homelessness and shelter reentries are properly accounted for, the cost of providing CityFHEPS yields significant cost savings overtime.⁴² Equally important, investing in immediate homelessness prevention measures like CityFHEPS can also help end the cycle of trauma and instability that disrupts the lives of New Yorkers experiencing street homelessness or living in the shelter system.

Moreover, according to an audit from the Comptroller, some of the recent growth in program expenditures was driven by weak oversight and administrative mismanagement, which can and should be

³⁹ Office of New York State Comptroller Thomas P. DiNapoli. (2025). *New Yorkers in need: Homelessness in New York State*. <https://www.osc.ny.gov/files/reports/pdf/new-yorkers-in-need-homelessness-nys.pdf>

⁴⁰ Ibid.

⁴¹ Goldenberg, S. & Zaveri, M. (2026, February 12). Mamdani Reverses Campaign Promise to Expand Rental Assistance. *The New York Times*. <https://www.nytimes.com/2026/02/12/nyregion/mamdani-rental-vouchers.html>

⁴² Mann, Chris. (2026). *More than a Moral Choice: How CityFHEPS Could Save NYC \$635 Million*. Win. <https://winnyc.org/wp-content/uploads/2026/02/More-Than-a-Moral-Choice-How-CityFHEPS-Could-Save-NYC-635-Million-2.pdf>

remedied to reduce costs.⁴³ But the audit also revealed that these issues have contributed to poor housing quality standards, demonstrating that families have been placed in apartments with serious housing-code violations, including mold, mice, rat, and roach infestations, and missing window guards. In some cases, DSS failed to conduct the required safety checks (“pre-clearance inspections”) before move-in, and the audit also found some instances where landlords continued to receive rent payments for uninhabitable apartments, contributing to increased costs and forcing families to relocate. Another concerning finding from the audit is that DSS has not implemented a system to disqualify landlords with repeated building code violations, leaving CityFHEPS participants vulnerable to exploitation and unsafe housing. In addition, discriminatory practices in the housing market like source-of-income discrimination undermine the program, ultimately exacerbating homelessness and putting additional strain on the shelter system.^{44,45}

Given these issues, we urge the City Council and the Mamdani Administration to agree on a path forward to fund the CityFHEPS expansion while also improving program management and enforcing proper housing quality standards and protections against source-of-income discrimination.

Ultimately, however, rental assistance programs are still in many ways a short-term fix to a much larger systemic problem. Our broken housing system requires government at all levels to intervene to build more affordable housing, and we urge the City Council to consider solutions like social housing, or publicly funded, permanently affordable housing, that will help New Yorkers find high-quality, permanent housing while also pushing back on market forces that perpetuate inequality, homelessness, and housing instability.

Ensuring Fair Wages for New Yorkers and the Human Services Workforce

Benefits like cash assistance, food supports, and housing vouchers help to begin filling the significant gap many New Yorkers face between their current economic precarity and true economic security, but they are only part of the picture. Wages have not kept pace with the high cost of living in our city, and the gulf between these costs and what resources New Yorkers have to meet them is alarming. TCES data shows that even in Manhattan, the most economically secure of the five boroughs, the average resource gap for families with children who are below the TCES threshold is still \$49,000. These disparities are even more pronounced outside of Manhattan, with both the Bronx and Brooklyn facing average resource gaps of \$54,400 and \$55,200, respectively.

Recent wage increases are an important step forward but still fall short of what it takes to achieve baseline economic security. On January 1, 2026, New York City’s minimum wage officially rose to \$17 an hour thanks to the tireless advocacy by workers, labor unions, community organizers, and economic justice advocates. However, a full-time worker earning \$17 an hour for all 52 weeks of the year will earn just \$35,360 a year—less than half of the \$71,300 that the TCES tells us a single adult needs in New York City. Families with children face even greater challenges due to the cost of prohibitively expensive necessities like child care, making them the least economically secure demographic.

⁴³ Office of New York State Comptroller Thomas P. DiNapoli. (2026). *Audit of NYC’s CityFHEPS Program Reveals Weak Oversight and Rising Costs*. <https://www.osc.ny.gov/press/releases/2026/01/dinapoli-audit-nycs-cityfheps-program-reveals-weak-oversight-and-rising-costs>

⁴⁴ New York City Commission on Human Rights. (n.d.). *Source of Income Discrimination*. Retrieved March 10, 2026, at <https://www.nyc.gov/site/cchr/media/source-of-income.page>

⁴⁵ Zaveri, M. (2022, May 25). Discrimination Weakens Tool for Reducing N.Y. Homelessness, Lawsuit Says. *The New York Times*. <https://www.nytimes.com/2022/05/25/nyregion/ny-vouchers-homeless-discrimination.html>

In March of 2026, FPWA published a policy brief on occupational segregation, which refers to the systematic sorting of workers into different industries and roles along lines of race, gender, immigration status, disability, and other marginalized identities. [*Unequal by Design: Occupational Segregation, Essential Labor, and Economic Disparities in New York City*](#) details how U.S. policy has created an economic system which results in the overrepresentation of workers from historically marginalized groups in low-wage, exploitative, and precarious jobs or industries and their underrepresentation in higher-wage, secure, and influential occupations.⁴⁶ Using a comparison of Manhattan and the Bronx, the report shows how economic security varies dramatically from borough to borough. In Manhattan, 50 percent of families with children can reach the economic security threshold, largely because of the higher wages earned by Manhattan residents, as the top 10 occupations among Manhattan residents are overwhelmingly high-wage, high-prestige roles. In the Bronx, where nearly all of the top 10 professions are low-paying, only 12 percent of families with children are economically secure, not because their costs are higher but because their incomes and available resources are significantly lower.

The human services workforce is not exempt from these concerns. This sector provides vital public services to our city, yet its workers remain grossly underpaid. Today, human services workers in New York City earn 30 percent less than what government employees earn for the same role, and 22 percent were eligible for SNAP in 2021.^{47,48} These workers are also disproportionately women and predominantly women of color.⁴⁹ Paying human services workers fairly, at a rate that recognizes their contributions, is not only long overdue but necessary to enable an equitable, just, and appropriately resourced sector that is responsive to the needs of New Yorkers. To that end, we urge the City Council to prioritize the needs of workers, especially human services workers, in the FY27 New York City Budget and encourage continued review to ensure wages are aligned with what it costs to be economically secure. The City Council should continue to explore policies that will raise wages for both low- and middle-income earners, and the TCES offers a powerful, ready-made tool to help do exactly that while centering economic security.

Conclusion

New York City is at a critical moment. As economic insecurity rises and federal support becomes increasingly uncertain, we must strengthen the systems that help New Yorkers meet their needs. The FY27 budget must prioritize improving access to benefits by investing in HRA, strengthening food access programs, expanding the CityFHEPS program to address the homelessness crisis, and ensuring that wages reflect the true cost of living. Meeting this moment will require strong, sustained commitment from both Mayor Mamdani and the New York City Council to prioritize equitable investments in New York communities that seed opportunity and growth for individuals and families across the city. We thank you for your time and attention to these critical issues, and FPWA looks forward to working with you to make meaningful investments in the economic security of New Yorkers in the FY27 City Budget.

⁴⁶ FPWA. (2026). *Unequal by Design: Occupational Segregation, Essential Labor, and Economic Disparities in New York City*. https://www.fpwa.org/wp-content/uploads/2026/03/Occupational-Segregation-Brief_FINAL-1.pdf

⁴⁷ Human Services Council of New York. (2021). *Essential or Expendable? How Human Services Supported Communities Through COVID-19 and Recommendations to Support an Equitable Recovery*. <https://humanservicescouncil.org/wp-content/uploads/2021/06/HSC-Taskforce-Report-Essential-or-Expendable-How-Human-Services-Support-Communities-Through-COVID-19.pdf>

⁴⁸ Just Pay Campaign. (n.d.) *Fast Facts*. <https://www.justpayny.org/facts-and-research>

⁴⁹ Parrott, J. (2025). *Moving Beyond COLAs to Salary Parity for New York City's Nonprofit Human Services Workers*. Center for New York City Affairs at The New School. <https://static1.squarespace.com/static/53ee4f0be4b015b9c3690d84/t/67928e2ea2dbb23e331ac21d/1737657937883/Moving+Beyond+COLAs+to+Salary+Parity+++For+New+York+City%E2%80%99s+Nonprofit+Human+Services+Workers+FINAL.pdf>