



Testimony of FPWA

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New York City Council Committee on Finance
Fiscal Year 2027 Executive Budget Hearing
Chair Linda Lee
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We are grateful to the Council Committee on Finance for holding this hearing and to Chair Linda Lee 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 budget 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

¹NYC Mayor's Office of Racial Equity & Racial Justice (March 2026). *NYC True Cost of Living Measure*.

https://www.nyc.gov/assets/equity/downloads/pdf/2026%20NYC%20TCOL%20Measure_4%206%2026.pdf

Based on the Urban Institute's True Cost of Economic Security model and using county-level data, the TCOL offers a robust look at the costs NYC 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 TCOL 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. This has occurred in tandem with increased federal immigration enforcement that has created widespread fear among immigrant New Yorkers, and a lack of federal support for discrimination enforcement that has left the city to shoulder the burden of many of these protections on its own.

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 FY27 Asks:

1. Immigration
 - a. Increase funding for immigration legal services and Know Your Rights Campaigns.
2. Civil and Human Rights
 - a. Increase the budget of CCHR to \$25 million and exempt it from any future Programs to Eliminate the Gap (PEGs) to prevent further staff attrition and ensure CCHR can compete for and retain quality candidates.
3. General Welfare
 - a. 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:
 - i. Streamlining application and recertification processes to reduce case closings/application denials caused by administrative barriers.
 - ii. Improving turnaround time for case processing.
 - iii. Investing in improving technology used by HRA to manage cases.
 - b. Improve access to SNAP and other food assistance programs, including:
 - i. Increasing baseline funding for free Health Bucks, the city's farmers market SNAP incentive program, to \$1 million
 - ii. Maintaining \$3.1 million for Get the Good Stuff programs.
 - iii. Fund Groceries to Go program at \$14 million
 - iv. Making investments to combat older adult hunger, including:
 1. \$60 million in congregate meals at Older Adult Centers to account for steep increases in inflation over the last several years.
 2. \$27 million to expand home-delivered meals to 7 days a week.
4. Transportation
 - a. Make fares fully free for riders earning up to 150% of the Federal Poverty Level (up to \$23,475 for an individual and \$48,225 for a family of four), extend half-price fares to riders earning up to 300% of the Federal Poverty Level (up to \$46,950 for an individual and \$96,450 for a family of four), and implement automatic enrollment so that every qualifying New Yorker can access the program without bureaucratic barriers.

Immigration:

Increase Funding for Immigration Legal Services, Know Your Rights Campaigns, and Human Services Agencies

FPWA members have confirmed the severe impact that ICE and CBP enforcement has had on immigrant communities across the city. Immigrants are afraid to go to school, work, or houses of worship, and are increasingly hesitant to access direct services through trusted member agencies for fear of detention and deportations. These fears extend to the organizations and faith institutions that serve them: staff report deep anxiety and uncertainty, many organizations have had to train employees on how to respond if ICE attempts to enter their facilities, and some have transitioned back to virtual programming as a result. Community organizing has also become significantly more difficult, as immigrants fear being targeted for their participation. Beyond the human toll, federal policies, including those affecting grants passed through to New York City providers, have introduced serious budget uncertainty.

Given these compounding pressures, it is more important than ever that the City steps in to fill the gap. Increasing funding to human services agencies will ensure organizations have reliable resources to continue delivering essential services for all New Yorkers, including immigrants. The City should also expand Know Your Rights trainings and immigration legal services, which are vital not only to immigrant families but to the staff who serve them and the broader communities they support.

Civil and Human Rights

Increase the Budget of CCHR to \$25 million and Exempt it From Future Programs to Eliminate the Gap (PEGs)

New York City's Commission on Human Rights (CCHR) plays a singular and critical role in investigating, prosecuting, and resolving discrimination complaints in employment, housing, and public accommodations. The Trump Administration has systematically dismantled federal civil rights enforcement: the EEOC has shifted focus toward attacking DEI initiatives and stripping protections from LGBTQIA workers^{6,7}; an executive order has eliminated "disparate impact" standards⁸; and by May 2025, 70-75 percent of DOJ Civil Rights Division attorneys had left or planned to leave⁹. The DOE Office of Civil Rights, meanwhile, dismissed roughly 90 percent of the over 9,000 discrimination complaints it received

⁶ Goldman T. (2026). *The Trump Administration is Weaponizing the EEOC to Attack Civil Rights*. National Partnership for Women & Families. <https://nationalpartnership.org/trump-administration-weaponizing-eeoc-to-attack-civil-rights/>

⁷ Agathocleous, A., Conway, K., & Moore, R. (2024). *Trump on DEI and Anti-Discrimination Law*. American Civil Liberties Union. <https://www.aclu.org/trump-on-dei-and-anti-discrimination-law>

⁸ Guillén, A., & Ali Kanu, H. (December 9, 2025). DOJ rolls back anti-discrimination rules. *Politico*. <https://www.politico.com/news/2025/12/09/justice-department-discrimination-disparate-impact-00683362>

⁹ Lucas, R. (2025, May 19). 70% of the DOJ's Civil Rights Division lawyers are leaving because of Trump's reshaping. *National Public Radio*. <https://www.npr.org/2025/05/19/g-s1-66906/trump-civil-rights-justice-exodus#:~:text=toggle%20caption,to%20current%20and%20former%20officials>

between March and September 2025¹⁰. With federal protections effectively gutted, CCHR has become the last line of defense for New Yorkers against discrimination.

Yet CCHR is critically underfunded and understaffed, operating on a budget of under \$15 million — less than .01 percent of the city's budget. This has created a serious backlog: in FY25, 44 percent of closed cases were administratively closed, meaning 167 cases were shelved without ever being decided on the merits.¹¹ New Yorkers with viable discrimination claims are waiting years for review only to have their cases dismissed on procedural grounds, leaving them with no recourse for justice. Over the last five fiscal years, CCHR has had a budgeted headcount of under 150 employees. Due to the small size of this office and its low level of funding, any budget cut or PEG can be particularly destructive by drastically reducing staff capacity.

The consequences of this underfunding undermine the City's broader affordability agenda. Employment discrimination derails careers, suppresses wages, and pushes vulnerable workers out of the labor force. Housing discrimination, particularly source-of-income discrimination, actively undermines the city's investment in affordable housing and exacerbates homelessness. With 62 percent of New Yorkers already lacking the resources to meet basic household costs, the city cannot afford to leave discrimination unchecked. A \$25 million investment in CCHR would allow CCHR to hire at the top of its salary ranges for all staff lines, including both investigators and attorneys, to ensure that CCHR does not lose quality candidates to higher paying legal services organizations who are not subject to the long OMB hiring approval process, clear the case backlog, and ensure that New Yorkers have a meaningful forum to enforce their rights at a moment when no other level of government will.

General Welfare

Increase the Human Resources Administration's (HRA) Budget

The Human Resources Administration (HRA) is the city agency responsible for administering critical benefits programs — including cash assistance and SNAP — that serve as a lifeline for hundreds of thousands of New Yorkers facing economic hardship. Despite the importance of the programs administered by HRA, New Yorkers in need often face challenges accessing supports for which they are eligible. For example, the cash assistance program, which remains a vital program for New Yorkers with the lowest incomes, is notoriously difficult to access and riddled with administrative barriers that prevent eligible individuals and families from receiving benefits they are entitled to. From July 2024 to June 2025, nearly 68 percent of all application denials statewide were due to procedural reasons — failure to appear for interviews or provide documentation — rather than ineligibility.¹² In New York City alone, more than 108,000 cases in FY24 were denied because applicants could not complete the eligibility interview, the single largest category of denials.¹³ These are not failures of the people seeking help; they are failures of

¹⁰ U.S. Government Accountability Office. (2026, February 6). *Department of Education: Full costs and savings estimate needed for reduction-in-force and restructuring of the Office for Civil Rights*. <https://www.gao.gov/products/gao-26-108320>

¹¹ New York City Mayor's Management Report (2025). City Commission on Human Rights. New York City Mayor's Office of Operations. <https://www.nyc.gov/assets/operations/downloads/pdf/mmr2025/cchr.pdf>

¹² New 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>

¹³ 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>

a system designed, whether intentionally or not, to make access as difficult as possible. As one cash assistance recipient in our [Rewriting the Story](#) report put it: "They make it so hard. It makes it easier for you to walk away."

With additional funding, HRA could streamline application and recertification processes, simplify documentation requirements, provide clear and accessible instructions to applicants, and implement a tracking system to confirm interview completion, thus reducing the administrative closures and denials that prevent eligible New Yorkers from receiving benefits they are entitled to. The Council should also advance Intro. No. 139, which would require DSS to send a benefits interview confirmation notice within 24 hours and ensure recipients have the information they need to proceed with their administrative requirements. Beyond access, HRA must also improve turnaround times: applicants for both cash assistance and SNAP have faced processing delays exceeding 30 days, leaving thousands of New Yorkers without food or income support while they wait.¹⁴ HRA must be sufficiently staffed to process applications efficiently and prevent future backlogs from accumulating.

Technology improvements are equally essential to making the system work for the New Yorkers it is meant to serve. Upgrading HRA's internal case management systems, expanding features on the ACCESS HRA app, and adding tools like chat functionality and automatic document confirmation would reduce confusion, cut down on the "lost paperwork" errors that recipients consistently report, and make it easier for people to navigate the process remotely, particularly for those with disabilities or caregiving responsibilities who cannot easily appear in person. Together, these investments would not only improve outcomes for New Yorkers seeking benefits but also generate administrative cost savings for the City by reducing the churn of denied and re-filed cases.

Protect and Expand Access to SNAP and Other Food Assistance Programs in the FY2027 Budget

In New York City, food insecurity is rising across all five boroughs, with the Bronx reporting the highest rate at 23 percent.¹⁵ The most effective tool we have to address hunger is the Supplemental Nutrition Assistance Program (SNAP), which provides monthly food assistance to individuals and families and has been shown to reduce poverty, lower healthcare costs, improve health outcomes, and stimulate local economies. The SNAP program generates \$1.50 in economic activity for every \$1 in benefits.¹⁶ Yet the federal government has launched the largest cuts to SNAP in history through the budget reconciliation bill (H.R. 1), threatening benefits for more than 300,000 New Yorkers statewide through expanded time limits, eliminating SNAP access for over 40,000 lawfully residing immigrants, and shifting approximately \$200 million in administrative costs onto state and local governments beginning in October 2026.¹⁷ It also drastically expanded work requirements, and as of June 1, 2026, New Yorkers are beginning to see their benefits cut as a result. Even before these cuts, federal law already excluded over 800,000 income-eligible New Yorkers from SNAP based solely on their immigration status. These federal actions, compounded by

¹⁴ 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>

¹⁵ 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>

¹⁶ 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

¹⁷ Governor of New York. (July 2025). *Governor Hochul Unveils Devastating Impacts of Republicans' 'Big Ugly Bill' on New York State*. <https://www.governor.ny.gov/news/governor-hochul-unveils-devastating-impacts-republicans-big-ugly-bill-new-york-state>

benefit suspensions during the recent government shutdown, make clear that New York City cannot wait — it must step in to mitigate the harm falling on its most vulnerable residents.

Members across our network have documented the severe impact that both federal cuts and local administrative failures are having on low-income New Yorkers trying to access food assistance. Applicants for SNAP and cash assistance have faced record processing delays, with thousands waiting more than 30 days for their applications to be reviewed, leaving families without food support during the very period they need it most. Staff at human services agencies report that clients frequently lose benefits not because they are ineligible, but because of confusing paperwork requirements, missed interview notifications, and a lack of accessible information about how to apply or recertify. These barriers fall hardest on immigrants, older adults, and non-English speakers, who face compounding obstacles navigating a system that was not designed with them in mind. Given these pressures, we call on the City Council to increase HRA's budget in the FY27 spending plan to expand SNAP outreach, streamline application and recertification processes to reduce administratively-caused case closures, continue city-wide efforts to ensure New Yorkers do not lose benefits because of the expanded work requirements under H.R.1, eliminate processing backlogs, and implement people-centered, trauma-informed practices across Benefits Access Centers and remote service channels, ensuring that SNAP reaches every New Yorker who needs it, rather than leaving them behind due to barriers that are within our power to fix.

In addition to these efforts to ensure all eligible New Yorkers can access SNAP, we also call on the City Council to prioritize investing in food access programs that help New Yorkers afford healthy food and fully access their SNAP benefits. This includes increasing baseline funding for Health Bucks, a city program that offers SNAP participants a \$2 match for every \$2 spent at more than 120 farmers markets citywide, to \$1 million to expand access to fresh, healthy food for New Yorkers with low incomes while supporting local farmers. We also urge the City Council to maintain \$3.1 million in funding for the Get the Good Stuff programs, which provide a dollar-for-dollar match for SNAP users purchasing fresh fruits and vegetables and other nutritious foods, as well as increase funding for the Groceries to Go program to \$14 million to support food access for New Yorkers with disabilities and those managing chronic illnesses. Finally, as older adults in New York report increasing economic insecurity and difficulty affording food, we urge the City Council to prioritize investing \$60 million in congregate meals at Older Adult Centers to and \$27 million to expand home-delivered meals to 7 days a week.¹⁸

Transportation

Pass the Fair Fares Expansion in the FY2027 Budget: Free Fares for New Yorkers Earning Up to 150% of the Federal Poverty Level and Half-Price Fares for New Yorkers Earning Up to 300% of the Federal Poverty Level

One in five New Yorkers struggles to pay the subway or bus fare, and the consequences are severe: missed medical appointments, lost job opportunities, and impossible choices between transit and basic necessities like food and rent.¹⁹ Since its launch in 2019, Fair Fares has provided affordable subway access for the over 360,000 New Yorkers currently enrolled, offering half-price subway, bus, and paratransit rides

¹⁸ The New York City Department for the Aging. (2025). *The State of Older New Yorkers: Building an Age-Inclusive Future*. <https://www.nyc.gov/assets/dfta/downloads/pdf/reports/the-state-of-older-new-yorkers-2025v4.pdf>

¹⁹ Chatterjee, D. & Torres, E. (March 2024). *When You Can't Afford the Fare: How Expanding Fair Fares Can Help Working New Yorkers as Transit Hardships Persist*. https://smhttp-ssl-58547.nexcesscdn.net/nycss/images/uploads/pubs/031324_UHT2023_Transit_Brief_V6.pdf

to low-income riders ages 18-64. Yet the program reaches only a fraction of those who need it. Millions of working-class New Yorkers remain priced out of the transit system that connects them to every opportunity this city has to offer. Fair Fares' current eligibility threshold is lower than that of most comparable programs across the United States, despite New York City's highest-in-the-nation transit ridership and its notorious cost of living.²⁰

Low-income New Yorkers are skipping meals to afford their MetroCards, borrowing money from family members to buy weekly passes, and in some cases entering the subway without paying. The consequences of fare evasion enforcement fall overwhelmingly on Black and Latino riders, who make up nearly 92% of those arrested for fare evasion, with low-income neighborhoods in Brooklyn and the Bronx most heavily targeted. Beyond the individual harm, this enforcement pattern deepens distrust, entrenches poverty, and undermines public safety. Given these compounding pressures, it is more important than ever that the City act. Expanding Fair Fares eligibility, funding robust outreach to immigrant communities and non-English speakers, and implementing automatic enrollment will ensure that the New Yorkers who need this program most are actually able to access it.

In this context, we urge the Council to expand Fair Fares in this year's city budget with the following asks: make fares fully free for riders earning up to 150% of the Federal Poverty Level (up to \$23,475 for an individual and \$48,225 for a family of four), extend half-price fares to riders earning up to 300% of the Federal Poverty Level (up to \$46,950 for an individual and \$96,450 for a family of four), and implement automatic enrollment so that every qualifying New Yorker can access the program without bureaucratic barriers. The total investment needed is approximately \$300 million: \$150 million for free fares for the lowest-income riders and \$150 million for half-price fares for those earning between 150% and 300% of the FPL. Citywide, these changes would extend free or half-price transit to over 2 million New Yorkers, saving eligible riders up to \$910 per year.²¹

Conclusion

When the systems meant to support New Yorkers are underfunded, inaccessible, or actively dismantled, the consequences fall hardest on those who are already struggling the most. Workers facing discrimination have nowhere to turn as federal civil rights enforcement collapses. Families are going hungry, losing benefits to administrative barriers, and skipping subway rides they cannot afford because the gap between what it costs to live in this city and what most New Yorkers actually have is growing wider. With 62 percent of New York City residents already lacking the resources to meet basic household costs, and with federal actions compounding that pressure at every turn, the City cannot afford to wait.

The FY27 budget is an opportunity to act. We urge the Council to increase funding for immigration legal services and Know Your Rights campaigns; invest \$25 million in CCHR and exempt it from future PEGs so that New Yorkers have a meaningful forum to enforce their rights; increase HRA's budget to eliminate the administrative barriers that prevent eligible New Yorkers from accessing cash assistance and SNAP; fund food access programs, including Health Bucks, Get the Good Stuff, Groceries to Go, and older adult meal programs that meet New Yorkers where they are; and expand Fair Fares so that over 2 million working-class New Yorkers can afford to get where they need to go. FPWA and our network of more than 170

²⁰ Regional Plan Association (September 2025). *Reduced Fares: Lessons from Across the Country*.

<https://rpa.org/work/reports/reduced-fares>

²¹ PCAC, the Community Service Society, & Riders Alliance (2026). *Universal Affordable Transit for New York*.

<https://pcac.org/report/fairfares26/>

member organizations stand ready to partner with this Council to make economic security a reality for all New Yorkers.