

Written Testimony Submitted to the Joint Fiscal Committees  
on the SFY 2025-2026 Executive Budget  
Human Services Budget Hearing  
February 12, 2025

My name is Christine Joseph, and I am a single mother living in New York City. I have an 8 year old son, and am currently pregnant with twins. I work as a Youth Action Organizer with YouthNPower: Transforming Care. I am writing today to share my experience with the Cash Assistance program and how it impacted my life.

Between my job, child support and the \$145 I was getting every two weeks in cash assistance, I was able to cover my phone bill, laundry and get my son the basic things he needs. I was able to afford personal care—getting my nails done, my son’s haircuts, toiletries. I was also able to put aside an extra stash for emergencies. If things got rocky towards the end of the month, I could buy additional groceries or order in.

Whatever was left, I was trying to save. I have an 8-year-old son, and I’m pregnant with twins. I was saving to make sure I could take care of my kids. With what I was saving—maybe \$60 a month—I had a little more flexibility.

But then, HRA closed my case. I don’t know if it was because they gave me a back-to-work assignment—something they require you to do even if you already have a job—and I missed it. Or because I made too much money. When I applied for the pregnancy allowance and checked the HRA app, it said “household exceeded the limit for benefits.”

All I could do was reapply and wait. They say 30 to 45 days for a response, and in the meantime, my mind was all over the place. I kept imagining if the twins were here, with my 8-year-old, and all of this was going on. I was silently stressing.

I had to divide my checks to make payments. I pretty much had to drain both my savings accounts just to get my rent up to date.

Then, recently, they reinstated my cash assistance. Still, it’s hard. What HRA doesn’t understand is that my goal with working wasn’t to lose my savings. I was trying to cover my daily living expenses and be ready for when the twins come.

The more I work, I’m afraid it will affect my benefits. Cash assistance is supposed to be a stepping stone to help you out, but there is a constant fear of making one mistake and losing everything. My goal is to get off public assistance, but right now, I feel stuck.

**I urge you to invest in and protect families by supporting below legislation and budget recommendations:**

Unconditional Cash Transfers or Guaranteed Income

- Provide direct cash assistance to income-eligible parents, for the last three months of pregnancy and first 18 months of a child's life (A.1597 Clark / S.2132 Ramos).

### Community Investment to Address Conditions of Poverty

- Establish the Child and Family Well-Being Fund for communities to use to support the needs of children and families, including cash assistance (A.63 Hevesi)

### Cash Assistance

- Increase the benefit amount so families can meet their basic needs, lowering stress and increasing the time parents can spend with their children (A.106 Rosenthal / S.1127 Persaud).
- Establish parity for homeless recipients living in certain shelters, who currently receive only \$1.50 per day for basic needs (A.108 Rosenthal / S.113 Cleare).
- Better enable families to exit cash assistance prepared to cope with future economic setbacks (S.182 Persaud).
- Reduce barriers to accessing cash assistance by removing resource limits and expanding how much families can earn and still apply for benefits (A.4352 Rosenthal).
- Expand access to short-term emergency cash to cushion families facing economic shocks and setbacks.

### One-Time Cash Grants

- Improve and expand tax credits provided to families by delivering cash quarterly, and on a sliding scale based on income (A.3474 Hevesi / S.2082 Gounardes).
- Build on the proposal to expand the Child Tax Credit as recommended in the CPRAC recommendations. Specifically, increase the amount to \$1,500 for all children 0-17, ensure that any enhancement is permanent and indexed to inflation.
- Dedicate funds to support tax filing for New Yorkers that have not filed previously.
- Redirect the proposal to provide \$3 billion in Inflation Refund tax credits towards other legislation referenced in this testimony and CPRAC recommendations.

Thank you for your time. I hope you consider my testimony.