



Testimony of FPWA

Presented to:
2025 Joint Legislative Budget Hearing on Human Services
Hon. Chair Liz Krueger & Hon. Chair J. Gary Pretlow
February 12, 2025

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We are grateful to the Senate Finance and Assembly Ways and Means Committees for jointly holding this hearing, and to Chairs Krueger and Pretlow for the opportunity to provide written testimony on behalf of FPWA (Federation of Protestant Welfare Agencies) regarding human services in New York State.

FPWA is a leading anti-poverty, social policy and advocacy organization dedicated to strengthening human services organizations and faith institutions and advancing economic opportunity and justice 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 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 also 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 leadership development, 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.

The Joint Legislative Budget Hearings come at a critical time for the state, as 54% of New Yorkers are economically insecure today, according to a recent [report](#) commissioned by the National True Cost of Living Coalition, co-chaired by FPWA. This means that more than half of all households in New York struggle to pay their bills and housing costs, afford health care and child care, and save for their futures. The number increases to a staggering 63% for households with children. This is unacceptable. We believe that the state has an obligation to ensure economic security for *all* New Yorkers, regardless of their race, gender identity, immigration status, or other characteristics. The 2025-2026 State Budget presents an opportunity to make real progress to make this a reality. This includes improving and expanding income supports and tax credits for low-income New Yorkers, addressing the housing crisis, making child care affordable, raising wages, and ensuring that the human services sector has the resources needed to thrive.

Summary of Key Budget Recommendations:

- **Cash Assistance**
 - Follow the recommendation of the New York State Child Poverty Reduction Advisory Council and pass a 100% increase in cash assistance and index to inflation going forward. This includes:
 - Passing A.106 (Rosenthal)/S.1127 (Persaud) to raise the basic needs portion of the cash assistance grant by 100%.

- Passing A.108 (Rosenthal) /S.113 (Cleare) to raise the personal needs allowance and special needs allowance by 100% to increase levels for homeless New Yorkers.
 - The Council has also recommended that New York eliminate resource limits, expand the availability of earned income disregards, and eliminate durational work requirement sanctions around the state, changes that would also help improve access and retention in the cash assistance program.
- **SNAP**
 - Pass S.665 (May)/A.1318 (Gonzalez-Rojas) to increase the minimum benefit of SNAP to \$100 across the state.
 - Follow the Child Poverty Reduction Advisory Council's proposal to create a state-funded food benefit for households with children that are ineligible for SNAP due to their citizenship status.
- **Child Care**
 - Create a permanent state fund to increase child care worker compensation.
 - Ensure all New Yorkers can access child care, starting with guaranteeing child care assistance (CCAP) to eligible low-income New Yorkers. This includes:
 - Making child care a state-funded entitlement for eligible families making less than 250% of the federal poverty level and increase state funding for CCAP to account for growth in the program.
 - Passing A.2218 (Clark)/S.1994 (Ramos), which would end New York's rule that denies CCAP to families if parent(s)/caregiver(s) earn less, on average, than minimum wage.
 - Passing S.2001 (Brisport)/A.3174 (Hevesi) to end New York's rule of tying CCAP to parent(s)/caregivers' exact hours of work.
 - Help eliminate barriers to accessing child care for children with developmental delays and disabilities by increasing the enhanced rates for children with special needs to 130% of the market rate.
 - End the practice of denying New York children child care assistance due to immigration status by expanding state-funded child care assistance pilot programs.
 - Increase rates for family, friend, and neighbor (legally-exempt) child care providers to 75% of the family child care rate and to 85% of the family child care rate for providers who are eligible for the enhanced rate as a means of raising compensation for these providers.
- **Housing**
 - Pass A.1704 (Rosenthal)/S.72 (Kavanagh), which establishes the Housing Access Voucher Program.
 - Pass S.401 (Myrie), which is the Tenant Opportunity to Purchase Act (TOPA) that would help tenants purchase their buildings when they go up for sale, allowing for homes to be kept in the ownership of those living there.

- **Tax**
 - Ensure our human services sector is strong and well-resourced by passing the Share our Wealth suite of tax reform policies.
 - Put money back in the pockets of working New Yorkers with low incomes by passing legislation to “Axe the Tax for the Working Class.”
 - Follow the recommendation of the Child Poverty Reduction Advisory Council and expand the Empire State Child Credit and increase the credit to \$1,500 per child.
- **Wages and the Human Services Sector**
 - Pass A. 1200 (González-Rojas)/S.415-A (Jackson), which would end the subminimum wage for tipped workers.
 - Pass A.2590 (Hevesi)/S.1580 (Persaud), which would establish a 7.8% cost of living adjustment for eligible human services programs and provide a salary increase of at least 2.6% to eligible individuals.
 - Pass A.1991 (Paulin) which establishes the Fair Pay for Home Care act, increases minimum wage for home care aides, and requires an annual adjustment to the regional minimum hourly base reimbursement rate.

Strengthening Cash Assistance and SNAP

As part of our work to improve and expand income supports, FPWA released a [report](#) in October 2024, *Rewriting the Story: Lived experiences of New Yorkers receiving cash assistance*, which aimed to uplift the stories of New Yorkers receiving cash assistance, many of whom meet the federal government’s definition of “deep poverty” and face persistent stigma and harmful stereotypes that are rooted in racism and sexism. Our report aims to tell a different story, highlighting findings from a series of interviews (as well as a statewide survey) we conducted with New Yorkers who are either currently receiving or have received cash assistance. While each participant’s story is unique, there were several common themes that emerged. One of the central findings was that participants are struggling to meet their basic needs while receiving cash assistance and are unable to build long-term economic security.

The New Yorkers we interviewed spoke about how they get by on cash assistance, which often means going without. Several participants mentioned regularly skipping meals, and those who are parents frequently mentioned going without food so that their children can eat. Parents also spoke about how, despite their best efforts, their kids ultimately go without things too—from shampoo and hygiene products to clothing, shoes, and school supplies. These trends are reflected in our survey too, with nearly 70% of respondents reporting that cash assistance (plus the income they get from other sources) is not enough to manage their expenses.

Cash assistance benefit levels are extremely low. The actual amount individuals and families are eligible to receive varies based on household size, income, and other factors, but even the *maximum* cash is so unjustly low that households that receive cash assistance remain in dire poverty. The maximum amount for the basic needs portion of the grant for a family of three in New York City is just \$389 per

month. Then, the portion of the grant for housing—the “shelter allowance”—for this same family of three in New York City is just \$400 per month, whereas the U.S. Department of Housing and Urban Development’s (HUD) 2024 Fair Market Rent (FMR) for this family size and county is \$2,752. Recipients also have limited access to housing subsidies, so many cash assistance households face homelessness or are forced to reside in substandard and even unsafe living situations. Thus, as Empire Justice Center has reported, even the *maximum* cash assistance benefit is less than 50% of the already-low Federal Poverty Level (FPL) in every county in the state (Standard of Need by County-Empire Justice Center).

To address this, we urge the legislature to include funding in the FY 2025-2026 budget to follow the recommendation of the Child Poverty Reduction Advisory Council and pass a 100% increase in cash assistance and index to inflation going forward. This includes A.106 (Rosenthal)/S.1127 (Persaud) to raise the basic needs portion of the cash assistance grant by 100% and A.108 (Rosenthal)/S.113 (Cleare) to raise the personal needs allowance and special needs allowance by 100% to increase levels for homeless New Yorkers.

In addition to the low benefits, another central issue with the cash assistance program – as was reflected in our report findings – is that New Yorkers face persistent barriers to access and maintain cash assistance. Ultimately, each year tens of thousands of New Yorkers are denied access to the program due to administrative barriers mostly related to the application and recertification processes. New Yorkers should not have to jump through hoops to gain access to this program, and the access barriers are particularly harmful given that individuals come to the program during periods of instability and hardship in their lives. Often, they have also experienced complex challenges in addition to poverty, such as homelessness and domestic violence. These administrative hurdles can exacerbate existing stress or trauma that applicants and recipients are already experiencing. That’s why we support efforts to streamline access and retention to the program, including eliminating resource limits, expanding the availability of earned income disregards, and eliminating durational work requirement sanctions around the state, all policies supported by the Child Poverty Reduction Advisory Council as well.

Another key income support for New Yorkers is the Supplemental Nutrition Assistance Program (SNAP). SNAP provides individuals and families across the state with access to food assistance, which is of critical importance as New Yorkers continue to experience hunger and food insecurity. SNAP not only reduces poverty and improves nutrition and overall health outcomes, but it also stimulates local economies (Carlson & Lobra, 2023). Thus, the state must include funding for S.665 (May)/A.1318 (Gonzalez-Rojas) to increase the minimum benefit of SNAP to \$100 across the state. (Currently, the minimum benefit is just \$23.) Investing in an increase of the minimum SNAP benefit is a significant step the state could take to reduce food insecurity, and the proposal has already earned the support of a bipartisan group of legislators (Burke, 2023). We also support the recommendation of the Child Poverty Reduction Advisory Council to create a state-funded food benefit for households with children that are ineligible for SNAP due to their citizenship status.

Lastly, as we work to make these immediate investments in programs like cash assistance and SNAP, it is also critical that we work towards long-term solutions that will finally address the structural issues that have perpetuated the inequities the current benefits system. As one example, we must use comprehensive measures of need to determine eligibility for these programs so as not to allocate resources for basic subsistence, but rather provide resources based on a holistic cost of living measure designed to ensure that individuals and families can thrive.

Expanding Access to Quality, Affordable Child Care and Investing in the Workforce

Access to quality, affordable child care is not only essential for the economic well-being of families in New York State, but it is also essential for the well-being of our economy and our communities as a whole. We applaud the historic investment in child care made in the previous legislative sessions. However, further state investments are needed urgently, and FPWA supports the priorities of the Empire State Campaign for Child Care to address the ongoing child care crisis. First, the state must fund a permanent investment in the child care workforce, who are almost entirely women and are disproportionately women of color and continue to be underpaid and undervalued despite the vital work they do each day. The average wage for child care workers in New York State is just \$35,190, one of the lowest among all professions (Childcare Workers, 2023). This is unacceptable. To stabilize the sector and meet growing need, the state should provide sustained and reliable compensation and benefits to all members of the child care workforce by creating a permanent state fund to increase child care worker compensation. This fund should offer all members of the child care workforce a significant boost in income. The state should also develop a plan for subsequent years to establish a minimum pay scale and career ladder based upon agreed upon criteria. This pay scale will inform compensation supplement levels after the base pay scale for all has been increased.

But it's not only about improving wages: Child care workers deserve better benefits, too. That's why we also recommend establishing a health insurance premium support program for child care workers as their income rises above Medicaid eligibility levels and making all members of the workforce categorically eligible for child care assistance, as a means to recruit and retain the child care workforce and ensure that their children have the same access to the kind of quality care that they provide for other children.

In addition to the challenges the workforce is facing, thousands of low-income families are prevented from accessing child care due to a number of other barriers and restrictions. Thus, the state should work to ensure all New Yorkers can access child care, starting with guaranteeing child care assistance (CCAP) to eligible low-income New Yorkers. The state should make child care a state-funded entitlement for eligible families making less than 250% of the federal poverty threshold and increase state funding for CCAP to account for growth in the program. In addition, we recommend ending New York's rule that denies CCAP to families if parent(s)/caregiver(s) earn less, on average, than minimum wage (A.2218 (Clark)/S.1994 (Ramos)) and ending New York's rule of tying CCAP to parent(s)/caregivers' exact hours of work (S.2001 (Brisport)/A.3174 (Hevesi)), which creates additional hurdles for many working parents, including parents working in the gig economy. Children

with developmental delays and disabilities also face additional barriers to finding care. To address this, we recommend increasing the enhanced rates for children with special needs to 130% of the market rate and take steps to make it easier for child care programs to receive the enhanced rate. The state must also increase rates for legally-exempt child care providers—family, friends, and neighbors who care for children—to 75% of the family child care rate and to 85% of the family child care rate for providers who are eligible for the enhanced rate as a means of raising compensation for these providers. And lastly, to help ensure that *all* families can access child care, the state must end the practice of denying children child care assistance due to their immigration status by expanding state-funded child care assistance pilot programs and work to identify and eliminate barriers that prevent immigrant families eligible for CCAP from enrolling in assistance.

Finally, to truly guarantee quality child care for all families will require significant reforms to our Child Care Assistance Program. Among the other policy priorities to move toward that goal, we support:

- Paying child care assistance to child care providers based on enrollment or capacity, not attendance, statewide.
- Paying child care assistance to providers prospectively at the beginning of the month, not as a reimbursement.
- Tasking New York State’s Council on Children and Families (or another appropriate body) to work with State agencies, providers, advocates, and parents to study the effects of Pre-K expansion on the child care sector across New York State. This body would recommend policies to ensure these two essential systems are both aligned and well-coordinated, and that members of the workforce in both sectors are compensated equitably.

Expanding Affordable Housing and Ensuring Legal Representation in Eviction Proceedings

Stable housing is a foundational requirement for individuals and families to thrive. But New York is experiencing a housing affordability crisis. We urge the legislature to continue making investments to increase housing inventory and to alleviate the economic struggles of rent burdened New Yorkers. According to a recent study by the NYU Furman Center, approximately 46% of New York State residents are renters, and of those renters 53% are rent burdened (meaning they spend more than 30% of their income on rent and utilities) and approximately 27% pay more than 50% of their income on rent and utilities each month (Been et al., 2023).

The legislature must pass A.1704 (Rosenthal)/S.72 (Kavanagh), which establishes the Housing Access Voucher Program, a proposal which was mirrored in the Child Poverty Reduction Advisory Council’s recommendations. This bill will set up a statewide rental subsidy program for low-income families and individuals who are facing eviction, currently homeless, or facing loss of housing due to domestic violence or hazardous living conditions. Tenants would contribute 30% of their income toward rent, with the rest covered by subsidies, with the payment standard set at 100% of FMR, and

half of all funding would be directed towards homeless families. Programs such as this are essential to ensuring the New Yorkers maintain stable housing and alleviate rent burden.

In addition to investing in a statewide rental assistance program through HAVP, we also urge the legislature to pass S.401 (Myrie), the Tenant Opportunity to Purchase Act (TOPA), that would help tenants purchase their buildings when they go up for sale, allowing for homes to be kept in the ownership of those living there. Building assets like housing is a core part of ensuring true economic security for all New Yorkers, so we support this effort to help low-wealth individuals and families build assets.

Ensuring New York's Tax System Works for All, Not Just the Wealthy

New York State has a unique responsibility and interest in promoting equitable tax policies. As of 2025, it ranked as the most economically unequal state in the nation, home to 128 billionaires. As the federal administration targets public programs that New Yorkers rely on while seeking to increase the wealth of the richest, New York must take steps to mitigate harm and keep families in New York. It can do this in two main ways. Firstly, by ensuring the ultra-wealthy pay their fair share to make sure New York, including its human services sector, is strong for everyone. To this end, FPWA joins unions, community organizations, not-for-profits and faith-based groups from all corners of the state to urge Governor Hochul and the state legislature to include fair and just revenue raisers in the FY 2025-2026 final budget to fund the important investments necessary for a thriving and affordable New York. At a time of record corporate profits and a widening income inequality gap, the new Share Our Wealth coalition calls upon the governor and legislative leaders to ensure our tax structure meets the needs of working New Yorkers by making the super-rich pay their fair share in taxes. FPWA joins the coalition in this ask to increase New York's top income tax rates for those earning over \$5 million and over \$25 million by 0.5% and increase the corporate tax rate by 1.75% (from 7.25% to 9% for the most profitable corporations) and make these changes permanent. These are not new proposals. In fact, the New York State Senate and Assembly proposed these very reforms in their one house budgets last year. These small reforms would generate up to \$3 billion for the state to invest in working-class New Yorkers' basic needs like child care, education, higher education, healthcare, transportation and housing, helping them create the lives and futures we dream about for our families.

We also support specific proposals to put my money in the pockets of New York families through specific tax credits and other policy changes. Firstly, we support the proposal from City Hall to "Axe the Tax for the Working Class." The policy would eliminate the New York City Personal Income Tax for working-class families at or below 150% of the FPL, benefiting over 429,000 New Yorkers in the aggregate amount of \$46 million.

This policy could be complemented by expanded tax credits for New York families. For example, the Child Poverty Reduction Advisory Council (CPRAC) included a recommendation to decouple the Empire State Child Credit from the Federal Child Tax Credit and increase the credit to \$1,500 per child for children

ages 0-17. The CPRAC recommendation includes eliminating the minimum income requirement and the wage phase-in that currently prevents the lowest-income earners from getting the full credit. In the 2025 State of the State, Governor Hochul proposed an annual child tax credit of up to \$1,000 for children under the age of four, and up to \$500 for children ages 4-16. The governor's proposal, while a good start, falls far short of the data-driven recommendation that CPRAC put forth. CPRAC's recommendation includes 17-year-old children which the Governor's tax credit proposal does not, and CPRAC's proposal is \$1,000 more for per child aged 4-17 than the Governor's proposal. CPRAC's tax credit recommendation alone would result in a 23.2% reduction in child poverty, a far higher reduction than the Governor's recent proposal (Child Poverty Reduction Advisory Council). Adequately addressing child poverty requires following experts' research and guidelines, and implementing a \$1,500 child tax credit would make substantial progress in tackling the issue in New York.

Improving Wages and Strengthening the Human Services Sector

With 54% of New Yorkers falling below the True Cost of Economic Security threshold, it is clear that wages are not keeping up. One way the state can take immediate action to address this is by passing A. 1200 (González-Rojas)/S.415-A (Jackson), which would end New York's archaic two-tier wage system for tipped workers, who currently earn as little as \$10.35-\$11.00 per hour before tips. The bills would require employers to pay tipped workers a full minimum wage with tips on top, benefiting hundreds of thousands of workers across the state by ensuring fair pay, reducing their reliance on unpredictable tips, and addressing systemic inequities that disproportionately impact women and workers of color.

We also urge the legislature to better support and invest in human services agencies in this year's budget. The human services sector continuously steps up to help address the real challenges that New Yorkers are facing by delivering vital services to those in need. FPWA urges the state to pass A.2590 (Hevesi)/S.1580 (Persaud), which would establish a 7.8% cost of living adjustment for eligible human services programs and provide a salary increase of at least 2.6% to eligible individuals. Lastly, we support legislation to establish a wage board comprised of human services employees to inquire into adequate minimum wages for human services employees and make recommendations to the governor and the legislature. (In the 2023-2024 Legislative Session, this bill number S.4675(Ramos)/A.3329 (Joyner)).

Human service agencies are already facing high vacancy rates and retention challenges. Fair, livable wages are needed both for current workers and to attract more workers to the sector. Paying human services workers fairly, at a rate that recognizes their vital contribution, is not only long overdue but is also necessary to build an equitable, just, and appropriately resourced human services sector that is responsive to the needs of New Yorkers.

New York also needs to make investments in home health care for elderly and disabled New Yorkers by passing and fully funding the Fair Pay for Home Care Workers Act (A.1991 (Paulin)). This bill would raise home care wages to 150% of minimum wage, and ensure the money gets to workers and home care providers. Due to low wages and difficulties of home care work, there is a shortage of workers and a high turnover rate. This issue is expected to worsen in the next decade, as baby boomers age and life expectancies increase, a growing number of New Yorkers will need home health aides.

Currently home care workers are not sufficiently compensated. Home care workers' salaries have been largely stagnant for the last 10-20 years, and as of 2022 home care workers in New York were making about \$16 per hour, or \$32,000 per year, while nursing care facilities workers made \$28 per hour, or \$56,000 per year. Research shows that over half of home care workers access some form of public assistance, whether through SNAP, Medicaid or cash assistance (Eisner, 2023). Without sufficient investments from the state, elderly and disabled workers along with home care workers will suffer. This is also an equity issue, as most home healthcare workers are women, people of color, and immigrants. Failing to increase the salaries of home care workers contributes to the disparities in wealth accumulation and economic stability often seen in occupations dominated by historically marginalized groups.

Especially given that immigrant workers are overrepresented in low-wage occupations like home care, the state needs to do more to ensure equal protections for immigrants across our state and ensure they are included in our vision for economic security. That's why we urge the legislature to pass A.270 (Cruz)/S.141 (Hoylman-Sigal), which establishes the right to legal counsel in immigration court proceedings, and to pass S.2235 (Gounardes), which would prohibit specific New York State agents and agencies from questioning individuals regarding their citizenship or immigration status.

Almost one half of immigrants in New York State are from Latin America, and they experience disproportionately high poverty rates (State Demographics Data - NY). These disparities are especially present for Latina women who are concentrated in low wage occupations with an average median wage of only \$23,196 (A Look at the March On Washington 60 Years Later, 2023). The prevalence of Latina women in occupations with depressed wages could be mitigated by access to immigration legal services so that immigrant families can focus on their other needs. When immigrants lack representation, it can be costly not only them, but also the families and communities that rely upon them for economic, emotional, and physical well-being (Fwd.us, 2020). Immigrants often face being separated from their families in ICE detention as they await their immigration court date, and if deported often face permanent separation from their families and forced return to dangerous or deadly conditions in another country, yet they are not guaranteed a lawyer if they cannot afford one. If locked up in ICE detention, they will be unable to work or care for their children, and the costs of immigration legal services can be detrimental to their finances.

In March 2024, for example, there were around 330,000 immigration cases pending in the courts, and more than 50% of those people did not have legal representation (NYC Comptroller, 2024). This is detrimental to immigrants' likelihood of success; detained immigrants with legal representation are up to 10.5 times more likely to win their case compared to those left without the lifeline that representation

offers. For non-detained individuals, 60% of people with legal representation succeed in their cases, compared to a mere 17% of their unrepresented counterparts (Eagly & Shafer, 2015). Much like in housing eviction proceedings, many immigrants are clearly not losing their cases on the merits, but due to their lack of legal representation. This is not justice.

Investing in infrastructure of immigration legal services is necessary to ensure that New York State can promptly address the ebb and flow of needs based on migration patterns. Migration is a natural phenomenon, and a fully funded immigration legal services system should include the capacity of efficient rapid response assessments and deployment. Now, more than ever, investing in compassionate immigration policies is not just a moral imperative but a strategic move for our collective safety and economic prosperity.

Conclusion

Making these investments outlined in our testimony would put New York on a path to ensuring economic security for all. These investments must not be one-off but rather will require a strong, sustained commitment from both Governor Hochul and the New York State Legislature to prioritize the needs of low-income New Yorkers over the wealthy. 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 this year's budget.

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