



**Child Poverty Reduction  
Advisory Council**

# **Child Poverty Reduction Advisory Council**

## **2024 Progress Report with Initial Recommendations**

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# CPRAC Overview

## The Child Poverty Reduction Act and Child Poverty Reduction Advisory Council (CPRAC)

The Child Poverty Reduction Act (“the Act”), signed into law by Governor Kathy Hochul on December 2, 2021, declared that child poverty is a problem and a policy priority in New York State.<sup>1</sup> Further, the Act established the Child Poverty Reduction Advisory Council (CPRAC, or “the Council”) to determine a method by which to address childhood poverty. Specifically, CPRAC is charged with studying child poverty in New York State, identifying and recommending policies to the Governor and Legislature that can be implemented to reduce child poverty by 50 percent in New York over ten years (no later than December 2031), and measuring and reporting on the State’s progress toward this goal.

If this goal is achieved, New York will significantly improve outcomes for families and children and can help address racial disparities associated with child poverty in New York State. Efforts to reduce childhood poverty are a matter of economic justice that New York State must confront.

The Act identifies specific policy areas for CPRAC to consider as strategies to reduce childhood poverty, including expanding and strengthening the State’s earned income tax credit and New York State Empire State Child Credit (ESCC), expanding work training and employment programs, and expanding access to subsidized housing and subsidized child care. The Council is also to review Agency programs that can be modified, suspended, or otherwise changed in order to reduce child poverty.

The Act requires analysis of the effects on child poverty that each policy considered by the Council would have by itself and in conjunction with other proposals. In developing recommendations to reduce child poverty, CPRAC is to consider the disproportionate impact of poverty by race and ethnicity and how policy proposals would address disparities; ways to improve access to public benefits, regardless of immigration status; policies that help families obtain and maintain financial stability; and other factors that may impact a family, parent, or child’s ability to stay above the poverty level.

To that end, CPRAC must:

- Deliver to the Chairs of the Senate Finance Committee and the Assembly Ways and Means Committee an annual report analyzing proposals contained within the Executive Budget submission that will impact child poverty;
- Issue an annual report on progress reducing child poverty in New York State;
- Develop and deliver to the Governor, the Speaker of the Assembly, and the Temporary President of the Senate policy recommendations for reducing child poverty in New York State by 50 percent over ten years, including reporting on the analyses referenced above; and
- Develop, publish, and deliver to the Governor, the Speaker of the Assembly, and the Temporary President of the Senate a timeline for reducing child poverty in the state by 50 percent over ten years.

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<sup>1</sup> Child Poverty Reduction, Social Services (SOS) Chapter 55, Article 5, Title 1, § 131-ZZ (2022).  
<https://www.nysenate.gov/legislation/laws/SOS/131-ZZ>

This report is intended to fulfill CPRAC's annual progress report and initial policy recommendations requirements.

## Poverty Context: Research on the Problem and Possible Solutions

### Child Poverty in New York State

**According to 2022 Census data, more than 800,000 children, or more than 1 in 5 New Yorkers under age 18, are living in poverty in New York. The 2022 child poverty rate in New York State is the 4th highest in the nation, even with the State's broad range of programs and safety net policies designed to uplift poor families and children.** Child poverty disproportionately affects Black and Hispanic children, who experience higher rates of child poverty. Poverty disproportionately impacts women and is particularly high among marginalized communities, including children who speak a non-English language at home.<sup>2</sup> Poverty also affects families that are working, where wages and/or work hours are not sufficient. More than 25 percent of low-income families who are working full time do not have enough income to afford even half of the typical annual expenses that families face.<sup>3</sup>

**The disparate impacts of poverty by race/ethnicity and the persistence of poverty even for households who are working are closely related to wages and employment trends. Racial disparities in employment and wages have persisted for decades in ways not associated with productivity.**<sup>4</sup> Those gaps have widened over the past 40 years, both nationally and in New York, with persistently higher rates of unemployment for Black and Hispanic workers than similarly educated, or even less educated, white workers.<sup>5</sup> There are also significant disparities in employment rates by gender. Women of color experience the combined impacts of both race and gender wage gaps, facing what researchers describe as “dual wage penalties,” and as a result, have the lowest wages of any group.<sup>6</sup> These wage and employment disparities exacerbate the racial disparities of poverty – and help to create the conditions that lead to families needing temporary assistance programs to improve their circumstances.

**In New York in particular, research on poverty and affordability consistently finds that the high, and rising, cost of housing makes it harder for families to make ends meet. Areas where housing costs are higher have higher poverty thresholds, making it harder for families to get out of poverty.** According to the U.S. Department Housing and Urban Development (HUD), families who pay more than 30 percent of their income for housing are considered rent burdened by housing costs, and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Families who spend more than 50 percent of their income on rent are considered “severely rent-burdened.” Growing rent burden can be

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<sup>2</sup> U.S. Census Bureau. (2021). Poverty Status In The Past 12 Months By Age By Language Spoken At Home For The Population 5 Years And Over. Data.census.gov. <https://data.census.gov/table/ACSDT1Y2021.B16009?q=Language+Spoken+at+Home&t=Income+and+Poverty>

<sup>3</sup> Joshi, P., Walters, A. N., Noelke, C., & Acevedo-Garcia, D. (2022). Families' job characteristics and economic self-sufficiency: Differences by income, race-ethnicity, and nativity. RSF: The Russell Sage Foundation Journal of the Social Sciences, 8(5), 67–95. <https://doi.org/10.7758/rsf.2022.8.5.04>

<sup>4</sup> Wilson, V., & Jones, J. (2018, February 22). Working Harder or finding it harder to work: Demographic trends in annual work hours show an increasingly fractured workforce. Economic Policy Institute. <https://www.epi.org/publication/trends-in-work-hours-and-labor-market-disconnection/>

<sup>5</sup> Wilson, V. & Darity Jr., W. (2022, March 25). Understanding black-white disparities in labor market outcomes requires models that account for persistent discrimination and unequal bargaining power. Economic Policy Institute. <https://www.epi.org/unequalpower/publications/understanding-black-white-disparities-in-labor-market-outcomes/>

<sup>6</sup> Wilson, V. (2023, May 17). An Overview of Unemployment and Wages by Race and Ethnicity in the U.S. and New York Labor Markets. Economic Policy Institute. <https://otda.ny.gov/news/meetings/attachments/2023-05-17-CPRAC-Presentation-1.pdf>

destabilizing,<sup>7</sup> pushing individuals and families into poverty, and/or exacerbating existing challenges that make it even harder to get out of poverty. As rent has increased in recent years, so has the share of rent burdened households, with more than half of all households in New York spending more than 30 percent of their income on rent.<sup>8</sup>

## Impacts and Costs of Child Poverty

The research is clear that poverty, particularly childhood poverty, leads to negative outcomes for families and children later in life. Poverty creates a stress response that can negatively affect brain and physiological development, which in turn adversely impacts achievement, behavior, and health in childhood and adulthood, resulting in tremendous social and economic costs.

- Worse outcomes overall: National Academies of Sciences, Engineering and Medicine's comprehensive study of child poverty in 2019 concluded that on average, a child growing up in a family whose income is below the poverty line experiences **worse outcomes** than a child from a wealthier family in virtually every dimension, from physical and mental health, to educational attainment and labor market success, to risky behaviors and delinquency.<sup>9</sup> NAS concluded that "poverty itself causes negative child outcomes, especially when it begins in early childhood and/or persists throughout a large share of a child's life."<sup>10</sup>
- Mental health outcomes and costs: Individuals living in poverty frequently experience **toxic stress**, which impairs healthy brain development resulting in negative outcomes in mental health, learning (linguistic, cognitive, and social-emotional skills), behavior, and physiology, causing higher levels of stress-related chronic diseases and increased prevalence of unhealthy lifestyles that lead to widening health disparities.<sup>11</sup>
- Behavioral health outcomes and costs: Individuals who have experienced multiple or prolonged adverse childhood experiences are at increased risk for **mental health issues, substance abuse, intimate partner violence, and adoption of risky behaviors as adults**. All of these can have a negative effect on parenting and perpetuate a continuing exposure to adverse childhood experiences – perpetuating generational poverty.<sup>12</sup>
- Educational outcomes and costs: Fewer than half (48 percent) of poor children are ready for school at age five, compared to 75 percent of children from families with moderate and high income, a 27-percentage point gap. Children with higher levels of **school readiness at age five** are generally more successful in grade school, are less likely to drop out of high school, and earn more as adults. Entering school ready to learn can improve one's chances of reaching middle class status by age 40 by about 8 percentage points.<sup>13</sup>

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<sup>7</sup> Ellen, I. G., Lubell, J., Willis, M. A. (2021). Through the Roof: What communities can do about the high cost of rental housing in America. Lincoln Institute of Land Policy. <https://www.lincolninstitute.org/app/uploads/legacy-files/pubfiles/through-the-roof-full-v3.pdf>

<sup>8</sup> Ellen, I. G. (2023, March 7). New York State's Housing Affordability Problem. NYU Furman Center. <https://otda.ny.gov/news/meetings/attachments/2023-03-07-CPRAC-Housing-Affordability-Problem.pdf>

<sup>9</sup> National Academies of Sciences, Engineering, and Medicine, A Roadmap to Reducing Child Poverty, 2019, page 3-1 <https://doi.org/10.17226/25246>

<sup>10</sup> Ibid, page 89.

<sup>11</sup> American Academy of Pediatrics. The Lifelong Effects of Early Childhood Adversity and Toxic Stress, 2012 <https://doi.org/10.1542/peds.2011-2663>

<sup>12</sup> Garner, A., & Yogman, M. (2021). Preventing Childhood Toxic Stress: Partnering With Families and Communities to Promote Relational Health. Pediatrics, 148(2), e2021052582. <https://doi.org/10.1542/peds.2021-052582>

<sup>13</sup> Brookings Institute, Starting School at a Disadvantage: The School Readiness of Poor Children, March 2012 [https://www.brookings.edu/wp-content/uploads/2016/06/0319\\_school\\_disadvantage\\_isaacs.pdf](https://www.brookings.edu/wp-content/uploads/2016/06/0319_school_disadvantage_isaacs.pdf)

- Economic outcomes and costs: Research also finds that poverty is expensive, with the United States and New York losing billions of dollars a year in productivity due to child poverty. For example, poverty can lead to homelessness, lower school readiness, developmental challenges, substance use challenges, and crime, all of which are costly for individuals and for society in terms of **lower economic activity, higher healthcare costs, and costs associated with crime, homelessness, and child maltreatment**. A 2018 study found that child poverty reduced the size of the national economy by an estimated \$1 trillion dollars, or 5.4 percent of gross domestic product, in 2015.<sup>14</sup> According to former government officials for New York State and New York City, the cost of poverty in New York resulting from higher healthcare costs, costs associated with crime, and lost productivity that reduces earnings is estimated to be at least \$60 billion dollars each year.<sup>15</sup>

## New York State Action

**In New York, Governor Hochul has taken significant steps to confront the economic challenges facing residents and make life more affordable for working families.** Since signing the Child Poverty Reduction Act into law, Governor Hochul has advanced a number of policies, reforms, and investments (including in the State Fiscal Year 2022/23, 2023/24, and now 2024/25 State budgets) that are improving families' economic security, including but not limited to the following:

- **Child Tax Credit reforms** – expanding the Empire State Child Credit to add children under 4 years old, who were previously excluded.
- **Child Tax Credit supplement** – \$350 million to provide an ESCC supplement in 2024 to recipients of the credit, valued at up to 100 percent of the credit they received, essentially doubling the maximum credit received by eligible families
- **Historic child care investments** – investing \$7.5 billion over four years, expanding eligibility for the Child Care Assistance Program (CCAP) by raising the income limit to the maximum allowed by federal law, capping co-pay costs for CCAP participants to 1 percent of the total family income above the poverty line, providing \$1 billion in stabilization grants to child care providers and \$500 million for workforce retention efforts, ensuring families can receive 12 months of eligibility for child care assistance, and more.
- **Public benefits reforms** – implementing strategic changes to help recipients with earnings retain more of their benefits, with the goal of encouraging economic mobility, such as eliminating the gross income and poverty level eligibility tests for Public Assistance and increasing the amount of earned income that is disregarded before benefits are reduced.
- **Strengthening food assistance** – \$300 million secured to expand the Summer EBT program, which provides essential support to families during the summer in the form of food assistance, helping supplement the free meals that young New Yorkers receive from their schools during the school year
- **Anti-poverty pilot** – \$50 million to fund targeted locally-based anti-poverty initiatives in the Syracuse, Rochester, and Buffalo areas, which are being developed in partnership with local social services districts

<sup>14</sup> McLaughlin, M., & Rank, M. R. (2018). Estimating the economic cost of childhood poverty in the United States. *Social Work Research*, 42(2), 73–83. <https://doi.org/10.1093/swr/svy007>

<sup>15</sup> Chokshi, D., & Bassett, M. (2024, September 15). N.Y. can ease child poverty: Two former health commissioners lay out a plan. *New York Daily News*. <https://www.nydailynews.com/2024/09/15/n-y-can-ease-child-poverty-two-former-health-commissioners-lay-out-a-plan/?share=hhdtelunslnm4sst0tfo>

- **Increase for New York State's minimum wage** – raising the minimum wage by approximately \$2 per hour, phased in over the next couple years, and ultimately indexing to inflation.
- **Historic housing investments and legislation** – numerous recent budgetary and legislative actions to invest in and promote affordable housing throughout the state as well as enshrine critical protections for vulnerable tenants and homeowners.

**These are important actions that are having real positive effects in the lives of New York parents and children.** According to experts at the Urban Institute, the permanent actions that they were able to model, at full implementation and uptake, are estimated to reduce child poverty in New York by up to 9.5 percent. This estimated child poverty reduction represents approximately one-fifth of the 50 percent child poverty reduction goal with which CPRAC is charged and has been achieved in one-fifth of CPRAC's ten-year statutory timeframe, indicating New York State is so far keeping pace with the child poverty reduction goals and timeframe set forth in statute. It should also be noted that there are additional policies enacted since 2022 that are likely to have child poverty reduction effects, which Urban Institute was not able to model, such as the State's recently enacted planned Medicaid expansion and many of the State's recent transformative efforts to increase housing affordability and security. As a result, the current poverty reduction estimate may be an underestimate. The policy recommendations that CPRAC has identified would build on this strong foundation and could reduce child poverty by another 40 percent or more, helping New York State achieve the 50 percent target set forth in the Child Poverty Reduction Act.

**To that end, New York recognizes that the state will need to invest in protecting the current safety net considering the incoming Federal administration.** Vital protections are needed to ensure all New Yorkers retain their rights, and children and families living in poverty can access the help they need. As New York works towards the goal of halving childhood poverty by 2031, via the recommendations herein, the state and CPRAC will also work to ensure that current safety net and entitlement programs remain funded. Without continued Federal support for these programs, child poverty and hardship for families will only increase, and make it more difficult for states to alleviate on their own.



## CPRAC Work to Date

To develop evidence-based, consensus-based initial recommendations for reducing child poverty in New York, CPRAC established a systematic, thorough, and orderly process that would: bring members up to speed on key research for key topics, incorporate the voices of New Yorkers in poverty, facilitate robust thoughtful discussion of ideas, provide extensive detailed analysis, and promote the development of proposals based on all of that. The goal of this process is to ensure CPRAC's work is informed every step of the way by the data and the experts, including the foremost scholars in poverty studies, practitioners in New York State government, and New Yorkers who have utilized the programs and policies in question. CPRAC has made significant progress towards its statutory goals through this interactive, iterative approach, including creating a shared foundation of facts, context, evidence, and opportunities for reform, upon which CPRAC built its recommended proposals.

### Subject Matter Orientations

CPRAC statutory members first convened in October 2022. In January 2023, the Council's statutory members created committees to cover key topic areas where research has shown policy reforms would have the most significant effects reducing child poverty. CPRAC also recruited advisory experts to participate in CPRAC via this committee structure, enabling focused discussions that most effectively tap their area of expertise. CPRAC's statutory members serve as co-chairs of the different committees.

The CPRAC Committees are:

- Tax Policy
- Housing
- Employment/Wages
- Public Benefits
- Childhood

In 2023, CPRAC provided subject-matter orientations on these key topic areas and convened the associated committees. CPRAC reviewed key literature, evidence-based research, and relevant data on various anti-poverty policy proposals. Where appropriate, CPRAC invited academics, researchers, experts, and practitioners to present on Committee topical areas and the effects of related proposals to reduce childhood poverty, including, but not limited to, the Columbia University Center on Poverty and Social Policy, the NYU Furman Center, Stanford Center of Poverty and Inequality, the Economic Policy Institute, Niskanen Center, and State agency leaders from the Department of Labor (DOL), the Office of Children and Family Services (OCFS), and the Office of Temporary and Disability Assistance (OTDA).

### Measuring Poverty and Modeling Data

In its first meeting, CPRAC decided to utilize the Supplemental Poverty Measure (SPM),<sup>16</sup> also known as the Supplemental Poverty Rate (SPR), as the initial basis by which to measure poverty in New York, the State's progress addressing poverty, and the potential poverty-reduction effects of various proposed policies and reforms. The SPM is based on annual data

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<sup>16</sup> U.S. Census Bureau. (2020, September). The Supplemental Poverty Measure using the American Community Survey. Census.gov. <https://www.census.gov/library/working-papers/2020/demo/SEHSD-WP2020-09.html>



gathered by the Census Bureau via the American Community Survey (ACS), which measures changing social and economic characteristics of the U.S. population. The SPM was chosen because of how it counts expenses, income, and resources: it accounts for existing income transfer programs/policies (taxes, benefits, housing assistance, nondiscretionary expenses, such as child support payments, and more), and it is geographically adjusted based on housing costs. SPM dollar amounts are also based on recent consumer expenditure data to account for change in spending power.<sup>17</sup>

Researchers at Urban Institute (UI) are assisting CPRAC in the development of policy recommendations by providing more in-depth analysis of poverty in New York that builds on and goes beyond the SPM. UI developed a microsimulation model for New York, which uses the SPM data and accounts for a range of existing programs in the State that serve low-income households, which are not accounted for in the SPM. This has allowed UI to develop a more precise measure of poverty in New York for CPRAC, which they are calling the CPRAC Supplemental Poverty Measure, or CPRAC-SPM.

Using the CPRAC-SPM, UI helped CPRAC establish a baseline for comparison (with 2019 data as the point of reference to avoid capturing temporary COVID-related programs). This baseline serves as the “before” against which New York’s progress reducing child poverty is being measured, including the estimated effects of different enacted as well as proposed policies. The main goal of this effort is to estimate *changes* that result from different policies. The UI methodology and model are well-equipped to generate accurate estimates of the *changes* associated with the policies that the CPRAC evaluates.

## Centering Lived Experience

Throughout its work since 2022, CPRAC has sought to center the voices and experiences of New Yorkers who have lived in poverty to help determine the most impactful reforms for those New Yorkers in need. Statute requires that CPRAC’s members include at least two New Yorkers who are directly impacted by poverty in New York State. Statute also requires CPRAC engage additional New Yorkers with lived experience of poverty, government programs, and anti-poverty policies. The goal of centering these experiences has been to identify challenges faced by everyday New Yorkers, in service of the requirement that CPRAC also “review agency programs that can be modified, suspended, or otherwise changed to immediately reduce the child poverty rate,” including by considering “ways to improve access to public benefits for individuals regardless of their immigration status.”<sup>18</sup>

In each of CPRAC’s policy area orientations, those Council members who have struggled with poverty discussed their firsthand experience of different policies and programs – from tax credits to housing vouchers, to child care, to public benefits. They described the challenges they faced in applying for different programs and their perspectives will continue to inform CPRAC’s conversations about utilization, accessibility, outreach, and administrative burdens related to different programs:

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<sup>17</sup> Dalaker, Joseph. The Supplemental Poverty Measure: Its Core Concepts, Development, and Use (CRS Report No. R45031). Congressional Research Service. (2022, July 19). <https://sgp.fas.org/crs/misc/R45031.pdf>

<sup>18</sup> Child Poverty Reduction, Social Services (SOS) Chapter 55, Article 5, Title 1, § 131-ZZ (2022). <https://www.nysenate.gov/legislation/laws/SOS/131-ZZ>

- With regards to tax credits, they reported difficulties applying for, accessing, and maintaining benefits, and limited awareness of available tax credits. Trusted and accessible community-based organizations, such as free tax prep services, were cited as essential resources that helped apply for tax credits.
- With regards to housing affordability, they described struggles finding and affording housing over the years, which led to experiences of homelessness. They reported how different rental assistance programs, including HCVP and local rental assistance programs, have helped them afford rents and make ends meet.
- With regards to employment and wages, they discussed the difficulties they faced finding and maintaining employment and decent wages. They described working multiple low-wage jobs and still not earning enough to cover basic needs for their families.
- With regards to public benefits, including SNAP, PA, and SSI, they explained how they've each received a range of public benefits over the years, and experienced a range of challenges applying for and maintaining their benefits, including the complex language used throughout the process and onerous documentation requirements. They described difficulties with recertification and communication processes that have resulted in temporary losses of benefits for which they were eligible. They reported feeling constrained by the eligibility requirements of the different programs they receive, which prevent them from saving and building income in ways that would enable them to be more financially secure.
- With regards to childhood, and in particular child care, one member paid out of pocket for private daycare and also utilized New York City's public school system for child care-like services, including early childhood education, afterschool programs, and more, while the other receives the State's Child Care Assistance Program (CCAP). While they reported difficulties with the application process, they emphasized that the programs helped them access and receive quality child care, in their community, with a trusted provider, that meets their needs.

In addition to learning from CPRAC members with lived experience of poverty, CPRAC has also sought public input from New Yorkers more broadly, including New Yorkers who have used government programs:

- In April 2024, CPRAC held a formal public hearing in New York City, open to all New Yorkers, on the topic of Public Benefits accessibility to hear directly from New Yorkers about their experiences applying for and receiving public benefits.
- The hearing focused on administrative burdens when applying for and receiving Public Benefit programs, such as Public Assistance (also known as Cash Assistance or Temporary Assistance), food assistance (the Supplemental Nutritional Assistance Program), and Supplemental Security Income (SSI), including but not limited to challenges completing application forms, understanding requirements related to each program, managing benefits once receiving them, and getting help with these processes. Attendees were able to provide oral or written statements about their experiences. The hearing was led by CPRAC Co-Chairs OTDA Commissioner Barbara Guinn and Assistant Secretary to the Governor for Human Services and Mental Hygiene Alyson Tarek. Also in attendance were CPRAC statutory members Kate Breslin (SCAANY), Scott French (NYC HRA), Vanessa Threatte (Council on Children and Families), and Allison Lake (Westchester Childrens Association).

- At the same time, CPRAC also hosted a public-facing online survey (using Microsoft Forms), similarly focused on Public Benefits availability and accessibility, to reach New Yorkers unable to attend the public hearing in person. Online data collection methods ensured convenience and safeguarded anonymity to foster voluntary, candid feedback. The survey covered three programs: the Supplemental Nutritional Assistance Program, Public Assistance, and Supplemental Security Income – and allowed respondents to indicate which programs they receive and fill out questions based on that, providing quantitative and qualitative information. The survey was promoted at the public hearing, on NYS OTDA social media channels, via CPRAC members (including statutory and advisory members), and through Commissioners of local social services districts. Between April 16 and May 31, more than 175 responses to the survey were submitted. The data collected through this survey provide important insights into some of the experiences reported by people who sought public benefits through OTDA. However, the responses are likely not fully representative of all people in need, nor do they represent all public benefit applicants and/or recipients in NYS. For example, because of the online format of the survey, respondents are likely computer-literate.

More survey collection is necessary and underway to increase our sample size and to reach the broadest mix of individuals who seek public assistance and qualify for New York’s benefit programs, including those who may not utilize computers. However, this initial input and perspective from those with lived experience of poverty has been crucial to CPRAC in its development of strategic recommendations to reduce poverty, including by improving program access.

## **Identifying Individual Proposals and Creating Policy Packages**

Following the subject-matter orientations among CPRAC statutory members and CPRAC committees, committees for each topic began discussing related ideas and identifying proposals to reduce child poverty, informed by the research reviewed and Committee members’ expertise.

In 2024, CPRAC’s Tax Committee, Public Benefits Committee, and Housing Committee developed specific proposals with sufficient detail to be modeled by Urban Institute. Urban Institute analyzed those proposals and provided comprehensive estimate data on the relative child poverty-reduction effects of each individual proposal, including data on impact by race/ethnicity and region (NYC vs rest of State), data on change in household resources, and estimated cost. The committees reviewed and used the data on individual proposals to further hone, rank, and prioritize their recommendations. Committee co-chairs reported each committees’ consensus priorities and expressed values to CPRAC statutory members in June.

Guided by those priorities, as well as by the research, evidence reviewed, and discussions held to date, CPRAC’s statutory members also considered the child poverty reduction data for individual proposals and created five different combinations, or packages, of proposals for further analysis by Urban Institute. To address the range of challenges encountered in the research and reported from lived experience, the packages all include a range of proposals from each topic area, including tax credit proposals, public benefits proposals, and housing assistance proposals. The goal was to develop combinations of complimentary proposals that together can reduce child poverty by up to 50 percent.

Urban Institute then analyzed those packages using their microsimulation model and provided estimate data on the cumulative poverty-reduction effect of each package, accounting for the interactions between the different proposals within them. Urban Institute provided the estimate data in the form of Microsoft Excel workbooks, including the following tables:

- A comparative view of all proposed policies considered as part of a given topic area citing key metrics from all subsequent tables
- Highlights of proposed policies poverty reduction effects
- Poverty reduction effects by individuals broken down by income level, age, and location (NYC vs ROS)
- Poverty reduction effects by individuals broken down by income level, age, and race
- Poverty reduction effects by families broken down by income level, family composition, and location (NYC vs ROS)
- Change in household resources accounting for estimated increases or decreases in resources associated with enrollment in the proposed policy and/or other related programs, including average dollar value of net resource change per affected household
- Effect of proposed policies on individual costs of existing related programs
- Overall summary of estimated cost of benefit/credit

CPRAC's statutory members then reviewed, discussed, and used that cumulative package data to develop these initial recommendations on different ways New York State could reduce child poverty, through different combinations of proposals.

## Summary of CPRAC Meetings to Date

<b>Child Poverty Reduction Advisory Council (CPRAC) – Meetings to Date</b>		
<b>Date</b>	<b>Meeting</b>	<b>Subject</b>
10-13-2022	Statutory members	Orientation: Poverty in NYS and CPRAC overview
01-12-2023	Statutory members	Orientation: Tax Policy, with a focus on Child Tax Credits
03-07-2023	Statutory members	Orientation: Housing
05-17-2023	Statutory members	Orientation: Employment and Wages
06-02-2023	Committee – Tax Policy	First committee meeting
06-13-2023	Committee – Housing	First committee meeting
06-23-2023	Committee – Employment/Wages	First committee meeting
08-10-2023	Statutory members	Orientation: Childhood, with a focus on Child Care; Public Benefits
09-11-2023	Committee – Childhood	First committee meeting
09-14-2023	Committee – Public Benefits	First committee meeting
10-03-2023	Committee – Tax Policy	Second committee meeting
10-06-2023	Committee – Tax Policy	Second committee meeting (continued)
11-20-2023	Statutory members	Committee status update
12-06-2023	Statutory members	Progress report
02-28-2024	Statutory members	Orientation: Medicaid; “Administrative Burden”
03-14-2024	Committee – Tax Policy	Third committee meeting
04-11-2024	Committee – Public Benefits	Second committee meeting
04-29-2024	Formal Public Hearing	Administrative burden: public benefits accessibility and availability
05-16-2024	Committee – Housing	Second committee meeting
06-06-2024	Statutory members	Interactive: review data on proposals; develop policy packages
08-07-2024	Statutory members	Interactive: review data on policy packages; identify priorities

# Initial Recommendations to Reduce Child Poverty

## Key Principles Identified by CPRAC

Discussions among CPRAC statutory members and committees revealed the following recurring themes related to the programs provided by New York State:

- The cost of living for low-income New Yorkers can make it challenging for them to live and raise a family in New York State.
- The economic supports in the form of benefits and credits currently available to low- and no-income New Yorkers may not always be sufficient to meet their basic needs, including the costs of food, housing, energy, daily essentials, transportation, clothes, child care, and health care, which are exacerbated by inflation.
- Current eligibility policies may exclude some New Yorkers who need assistance.
- Administrative burdens associated with application processes and eligibility requirements can make it more difficult for New Yorkers to get assistance for which they are eligible.
- Many New Yorkers may not know about the range of programs available to them.

CPRAC's efforts to date, including the processes outlined above, have been focused on how best to address these issues to better support low-income families and reduce child poverty. These efforts have been guided by the evidence-based research, subject-matter orientations, firsthand lived experience from New Yorkers in poverty, presentations and input from scholars, and discussions among CPRAC's statutory members and committees. Across all topic areas the following principles were established as goals:

- Increase benefit/credit levels to better align with the current cost of living
- Ensure benefits/credits keep pace with cost of living, including through required indexing
- Adjust eligibility to reach as many needy New Yorkers as possible
- Improve program take-up by raising awareness and reducing administrative burdens
- Use program access data to identify areas for additional improvement
- Explore auto-enrollment capabilities and/or use of technology
- More use of trusted messengers/CBOs to help New Yorkers navigate programs
- Make policies and programs as inclusive as possible, regardless of citizenship status
- Eliminate any substantial benefit cliffs

## Supporting Evidence Gathered and Reviewed by CPRAC

These key principles were identified by CPRAC over the course of two years, through the review and discussion of available research and evidence. A vast body of research underscores that targeted investments and interventions like these can reduce poverty and provide economic

benefits to society, including improved brain development, better educational outcomes, increased earnings, longer lifespans, and reduced crime.<sup>19 20 21</sup>

**Scholars have found that increased cash transfers to low-income New Yorkers, including in the form of child tax credits and direct assistance, have positive short- and long-term effects on physical, mental, and economic health and wellbeing of parents and children.**

Even relatively modest increases in family income during a child's early years can promote economic mobility and improved health, educational, and other outcomes<sup>22</sup>, such as improved early test scores, increased later school achievement, greater likelihood of graduation, and additional work hours, all of which result in higher lifetime earnings.<sup>23 24 25</sup> Cash transfers provided to families with children have been found to increase infant brain activity, which is associated with the development of subsequent cognitive skills,<sup>26</sup> and improve low-income adults' mental health, with fewer depressive/anxiety symptoms.<sup>27</sup> This assistance also increases families' post-tax income, which helps improve stability.<sup>28</sup> Evidence indicates that investments in the youngest low-income children are one of the most effective, highest-return social investments government can make.<sup>29</sup> Researchers have found that these credits offset the cost of investment over the low-income recipient child's lifetime through higher tax payments from increased work as an adult and avoided costs of crime.<sup>30</sup>

**Evidence clearly indicates that increased cash transfers, including in the form of increased child tax credits, are among the most cost-effective tools government available to realize nearly immediate declines in child poverty – and concurrently generate positive economic activity.** In 2021, the Biden Administration expanded the Child Tax Credit as part of the American Rescue Plan, increasing its value and reforming eligibility to reach more Americans in need. **Poverty was reduced by over 40 percent** while the expansion was in effect. When the expansion of the credit ended after 2021 with no replacement, the CTC reverted to prior, more exclusive law with lower amounts and poverty increased more than 40

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<sup>19</sup> Barr, A., Eggleston, J., & Smith, A. A. (2022). Investing in infants: The lasting effects of cash transfers to new families. *The Quarterly Journal of Economics*, 1–52. <https://doi.org/10.1093/qje/qjac023>

<sup>20</sup> Troller-Renfree, S. V., Costanzo, M. A., Duncan, G. J., Magnuson, K., Gennetian, L. A., Yoshikawa, H., Halpern-Meekin, S., Fox, N. A., Noble, K. G. (2022). The impact of a poverty reduction intervention on infant brain activity. *Proceedings of the National Academy of Sciences*, 119(5). <https://doi.org/10.1073/pnas.2115649119>

<sup>21</sup> Garfinkel, I., Sariscsany, L., Ananat, E., Collyer, S., Hartley, R., Wang, B., & Wimer, C. (2022). The Benefits and Costs of a Child Allowance. *Journal of Benefit-Cost Analysis*, 13(3), 335–362. doi:10.1017/bca.2022.15. <https://www.cambridge.org/core/services/aop-cambridge-core/content/view/665380DF301F990D8FDB06A7BB3D5BD9/S219458882200015Xa.pdf/the-benefits-and-costs-of-a-child-allowance.pdf>

<sup>22</sup> Center on Budget and Policy Priorities, A Top Priority to Address Poverty: Strengthening the Child Tax Credit for Very Poor Young Children , August 10, 2016. <https://www.cbpp.org/research/a-top-priority-to-address-poverty-strengthening-the-child-tax-credit-for-very-poor-young>

<sup>23</sup> National Academies of Sciences Engineering Medicine, A Roadmap to Reducing Child Poverty, 2019. <https://nap.nationalacademies.org/catalog/25246/a-roadmap-to-reducing-child-poverty>

<sup>24</sup> Center on Budget and Policy Priorities, A Top Priority to Address Poverty: Strengthening the Child Tax Credit for Very Poor Young Children , August 10, 2016 <https://www.cbpp.org/research/a-top-priority-to-address-poverty-strengthening-the-child-tax-credit-for-very-poor-young>

<sup>25</sup> Barr, A., Eggleston, J., & Smith, A. A. (2022). Investing in infants: The lasting effects of cash transfers to new families. *The Quarterly Journal of Economics*, 1–52. <https://doi.org/10.1093/qje/qjac023>

<sup>26</sup> Troller-Renfree, S., et al. (2022). <https://www.pnas.org/doi/full/10.1073/pnas.2115649119>

<sup>27</sup> Batra, A., Jackson, K., & Hamad, R. (2023). Effects of the 2021 expanded Child tax credit on adults' Mental Health: A quasi-experimental study. *Health Affairs*, 42(1), 74–82. <https://www.healthaffairs.org/doi/10.1377/hlthaff.2022.00733>

<sup>28</sup> Council of Economic Advisors. (2023, November 20). The Anti-Poverty and Income-Boosting Impacts of the Enhanced CTC. The White House. <https://www.whitehouse.gov/cea/written-materials/2023/11/20/the-anti-poverty-and-income-boosting-impacts-of-the-enhanced-ctc/>

<sup>29</sup> Garfinkel, I., & Wimer, C. (2023, January 12). Reforming the Empire State Child Credit to Reduce Child Poverty in New York State. Center on Poverty and Social Policy. <https://otda.ny.gov/news/meetings/attachments/2023-01-12-CPRAC-Reforming-Child-Credit.pdf>

<sup>30</sup> Garfinkel et al, The Benefits and Costs of a Child Allowance, *Journal of Benefit-Cost Analysis* (2022) <https://www.cambridge.org/core/services/aop-cambridge-core/content/view/665380DF301F990D8FDB06A7BB3D5BD9/S219458882200015Xa.pdf>

percent, erasing the poverty reduction impact of the expansion. Beyond these positive effects improving outcomes and reducing poverty at the family and child level, federal data and evidence from expert economists demonstrate how expanded child tax credits generate economic activity in local communities via new spending on essential goods, including over \$1 billion in economic activity in New York<sup>31</sup> (\$1.25 generated for every \$1 in federal spending on the Federal Child Tax Credit<sup>32</sup>).

**Data indicates that housing assistance to help renters afford apartments at Fair Market Rent level also plays an important role in alleviating high cost of living and reducing poverty in New York. But while FMR levels continue increasing year over year, the FMR-level assistance available is not sufficient to meet the need.** For example, the federal Housing Choice Voucher Program, which is administered by local Public Housing Agencies (PHAs), covers excess rent burden over 30 percent of household income at FMR levels, and is estimated to reduce poverty by 14 percent.<sup>33</sup> However, the number of vouchers available is limited, with only 3 in 10 eligible low-income households in New York receiving Housing Choice Vouchers. Poverty would be further reduced if more HCVP-type housing assistance at FMR levels was available to New Yorkers in need.<sup>34</sup>

## Proposals and Packages Based on Key Principles and Evidence

The individual proposals developed by CPRAC's committees, and the three policy packages created by CPRAC's statutory members and advanced to this stage are intended to actualize these concepts through specific interventions, with an initial focus on three key topic areas where research indicates government action can have some of the biggest and most immediate impacts on reducing childhood poverty, including tax policy, public benefits, and housing. For example, the packages include proposals that would, to varying degrees:

- Increase the child tax credit, including to consider larger increases for youngest children – a proven method for reducing child poverty
- Implement PA reforms to raise PA levels which haven't changed in many years and reach more low-income New Yorkers with direct vital assistance, while also encouraging employment and savings of income among PA recipients
- Make additional housing assistance available to New Yorkers aligned with the housing market and existing voucher programs at 108% of the HUD Fair Market Rent level.
- Establish a food benefit to help needy households not eligible for SNAP feed their families

All three child poverty reduction policy packages recommended by CPRAC include individual proposals that CPRAC's committees identified as important and among their top priorities based on evidence and member subject-matter expertise, and which on their own would represent significant steps towards reducing child poverty. CPRAC worked with Urban Institute to analyze

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<sup>31</sup> Joint Economic Committee, U. S. Senate. (2021, August 13). Report: New Data Show Expanded Child Tax Credit Will Inject Nearly \$19.3 Billion Into Local Economies Each Month. Washington, DC: United States Senate. [https://www.jec.senate.gov/public/\\_cache/files/e57cf6b6-9cd8-4fb8-9ae6-bf705734e9b1/ctc-economic-impact-update-8-13-2021.pdf](https://www.jec.senate.gov/public/_cache/files/e57cf6b6-9cd8-4fb8-9ae6-bf705734e9b1/ctc-economic-impact-update-8-13-2021.pdf)

<sup>32</sup> The Biden Fiscal Rescue Package: Light on the Horizon. Moody's Analytics. <https://www.moodyanalytics.com/-/media/article/2021/economic-assessment-of-biden-fiscal-rescue-package.pdf>



of the effects of each proposal individually on child poverty, and the combined effects that the policies would have if enacted in conjunction with others in the policy package.

The different individual proposals included in the final three packages and their estimated child poverty reduction effects are:

Proposal	Description	Child Poverty Reduction Effect (%)
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable	-9.7%
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable	-23.2%
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable	-25.5%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%	-8.1%
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	-18.1%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-2.9%
PBP 4	Remove the Public Assistance Assets Test	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%
PBP 6	Create State Food Benefit for Families with Children, No Noncitizen Restrictions	-1.6%
HP 1	Create State Housing Voucher for Unsubsidized Income-Eligible Households, No Noncitizen Restrictions	-15.7%

In developing their microsimulation model and conducting these analyses, Urban Institute had to make assumptions about participation for each proposal that were based in data and existing research. These assumptions vary by policy area, informed by industry standards and current best practices among experts:

- Tax Proposals assume 100% utilization among New Yorkers identified as eligible, because, while research shows that not all eligible New Yorkers receive these credits, there is no agreement in the research on the true take-up rate, and how that varies by family characteristics; and even when 100 percent of New Yorkers who appear eligible for these credits are modeled to receive them, estimates are still below real-world receipt according to administrative data.
- Housing Proposal assumes 64% utilization among New Yorkers identified as eligible, based on 2021 research that analyzed the success rate for utilization of HCVP vouchers in New York State.<sup>35</sup>
- Public Benefits Proposal participation assumptions increase over current levels based on the size of proposal (using econometric equations developed by Urban Institute that estimate a probability of participation for units that were previously eligible but not participating, as well as for units that are newly eligible), but is never assumed to be 100%. The participation probability for the program goes up as the benefit(s) increase because the average potential benefit among the eligible units is higher, so the average of the individual-level probabilities of participation is higher.

<sup>35</sup> Ellen, I. G., O'Regan, K., & Storchak, S. (2021). Using HUD Administrative Data to Estimate Success Rates and Search Durations for New Voucher Recipients. Office of Policy Development and Research. U.S. Department of Housing and Urban Development. [https://www.huduser.gov/portal//portal/sites/default/files/pdf/Voucher-Success\\_Rates.pdf](https://www.huduser.gov/portal//portal/sites/default/files/pdf/Voucher-Success_Rates.pdf)

When different individual proposals from the list above are combined into different packages, the resulting combinations are estimated to cumulatively help achieve CPRAC's goal of reducing child poverty by up to 50 percent in New York State. Different combinations of interventions are estimated to achieve slightly different results and have different merits, but all proposed packages would achieve significant reductions in the child poverty rate.

Package	Included Proposals	CPRE (%)
Package 1	TP 2, TP 4, HP 1, PBP 2, PBP 3, PBP 4, PBP 5, PBP 6	-50.5%
Package 2	TP 1, TP 4, HP 1, PBP 2, PBP 3, PBP 4, PBP 5, PBP 6	-41.0%
Package 3	TP 3, TP 4, HP 1, PBP 1, PBP 3, PBP 4, PBP 5, PBP 6	-46.7%

The data provided by Urban Institute indicates that all packages recommended for consideration begin to address the disparities discussed in the research and related goals identified by CPRAC. For example, black and Hispanic New Yorkers experience higher rates of child poverty overall, driven by factors ranging from program access and benefit/credit amounts to wage disparities and employment gaps. If all of the proposals in these packages are advanced and implemented together, increasing the amount and types of income supports available to low-income New Yorkers, they would more effectively reach Black and Hispanic children than white children, achieving larger reductions in child poverty for Black and Hispanic children. This would help New York State begin to address the disparate impacts of poverty by race/ethnicity. These packages also appear to reach young children more effectively than children overall, achieving larger reductions in the child poverty rate for New York's youngest children under 5 years old than for all children ages 0 thru 17, which aligns with research indicating that the positive short- and long-term impacts of cash transfers for children and families are greatest when the children are young.

## Top Recommended Package for Reducing Child Poverty by 50%

The package of proposals developed by CPRAC that achieves the highest child poverty reduction is estimated to reduce child poverty by 50.5 percent (Package #1). It includes the notable interventions and proposed increases across all three key topic areas referenced above. In particular, the proposals included in this package are:

Recommended Package #1		
Proposal	Description	CPRE (%)
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable.	-23.2%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%
HP 1	Create State Housing Voucher for Unsubsidized Income-Eligible Households, No Noncitizen Restrictions	-15.7%
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	-18.1%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-2.9%
PBP 4	Remove the Public Assistance Assets Test	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%
PBP 6	Create State Food Benefit for Families with Children, No Noncitizen Restrictions	-1.6%
<b>Total</b>	<b>Estimated Cumulative Effect of the Proposals Above, Accounting for Interactions</b>	<b>-50.5%</b>

Additional detail on these proposals:

- Child tax credit: Decouple the Empire State Child Credit from the Federal Child Tax Credit; increase the maximum ESCC to \$1500 per child (no age distinctions); eliminate the minimum income requirement and wage phase-in that currently prevents the lowest-income filers from receiving the full credit, thereby making the credit fully refundable for all New Yorkers; maintain recent ESCC reforms to make all children with Individual Taxpayer Identification Numbers (ITINs) eligible to receive the maximum credit, instead of limiting to \$100
- Public Assistance: Increase the “Basic Allowance” grant by 100% to provide more funds for purchasing essential goods; implement policy reforms to allow recipients to retain more of their benefits, save more of their income, and build more effectively towards financial independence ; establish a State food benefit equal to the allotment for similarly situated SNAP-eligible households for families who do not receive SNAP, either because they are ineligible due to citizenship status or where certain persons in the household may be excluded from a SNAP case due to citizenship status
- Housing Assistance: Create a State-level housing voucher program based on the Federal Housing Choice Voucher Program to fill the known gaps in that program, with the value of assistance aligned with the housing market and set to same level as HCVP (108% FMR), allowing application regardless of immigration status, without an arbitrary cap on the number of households that can apply
- Reforms to strengthen participation in key programs: All of these packages also include several smaller-scale lower-cost proposals that are intended to support higher participation in existing programs, which will amplify the effects of those proposals that are estimated to achieve larger poverty reductions. For example, the proposed changes to Public Assistance that would remove the asset test and eliminate the use of durational sanctions would make it easier for New Yorkers to maintain receipt of benefits for which they are eligible, promoting employment and economic stability, helping them save earned income as they work towards financial independence, and avoiding unnecessary loss of benefits that could set low-income families back significantly in their time of need. Taken together, along with the proposed increases in PA, these proposals would also amplify the poverty reduction effects achieved.

**While there are a number of proposals that together would have the effect of reducing child poverty by 50 percent, the CPRAC favors this package of proposals for achieving CPRAC’s child poverty reduction goal.** It also reduces child poverty most significantly for Black children and Hispanic children, with higher reductions in the child poverty rate for Black and Hispanic children than for White children or children overall. The package is estimated to increase household resources for more than 1.5 million families, with an average estimated increase of \$3,613 (the largest estimated increase of all packages considered), at an estimated total benefit cost at full implementation of \$8,971M. CPRAC recommends that New York State consider implementing the collection of proposals in this package to achieve the CPRAC goal of reducing child poverty by 50 percent in New York.

## **Alternative Options for Reducing Child Poverty by Nearly 50%**

The other two packages advanced by CPRAC to this stage (Package #2 and Package #3 here) are also estimated to produce significant poverty reductions that help CPRAC achieve its goal of

reducing child poverty by up to 50 percent in New York State, especially when considered together with the estimated effects of policies the State has already enacted in recent budgets. In particular, the proposals included in Package #2, estimated to reduce child poverty by 41 percent, and Package #3, estimated to reduce child poverty by 46.7 percent, are:

Recommended Package #2		
Proposal	Description	CPRE (%)
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable	-9.7%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%
HP 1	Create State Housing Voucher for Unsubsidized Income-Eligible Households, No Noncitizen Restrictions	-15.7%
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	-18.1%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-2.9%
PBP 4	Remove the Public Assistance Assets Test	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%
PBP 6	Create State Food Benefit for Families with Children, No Noncitizen Restrictions	-1.6%
<b>Total</b>	<b>Estimated Cumulative Effect of the Proposals Above, Accounting for Interactions</b>	<b>-41.0%</b>

Recommended Package #3		
Proposal	Description	CPRE (%)
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable	-25.5%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%
HP 1	Create State Housing Voucher for Unsubsidized Income-Eligible Households, No Noncitizen Restrictions	-15.7%
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%	-8.1%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-2.9%
PBP 4	Remove the Public Assistance Assets Test	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%
PBP 6	Create State Food Benefit for Families with Children, No Noncitizen Restrictions	-1.6%
<b>Total</b>	<b>Estimated Cumulative Effect of the Proposals Above, Accounting for Interactions</b>	<b>-46.7%</b>

As indicated above, each package includes slightly different versions of the proposals from each topic area, achieves slightly different results, and has different merits. Certain proposals included in Packages #2 and #3 are slightly less ambitious than Package #1, including smaller versions of proposals in Package #1. Other proposals included in Packages #2 and #3 are slightly more ambitious than the proposals in Package #1. Both packages include significant proposals that evidence indicates are effective ways to reduce child poverty.

CPRAC statutory members discussed each of these packages in depth, including considering the different versions of proposals that “lead” each package and the resulting impact data, to better understand how they compare:

- Race/ethnicity: Under both Package #2 and Package #3, the child poverty rate among Black children and Hispanic children declines *more* than for white children or for children overall, indicating that both combinations of proposals effectively target non-white New

Yorkers who experience higher rates of child poverty with assistance, helping begin to reduce the disparate impacts of poverty by race/ethnicity.

- Package #2: the “leading” proposal in Package #2 with the largest child poverty reduction effect is the proposal to increase the PA Basic Allowance (PBP2). Because Public Assistance is administered by the NYS Office of Temporary and Disability Assistance directly to low-income New Yorkers, who are known to the agency, Package #2 targets New York’s lowest-income households more effectively than Package #3. Relatedly, Package #2 is apparently more cost effective, estimated to achieve a 41 percent reduction in child poverty at a benefit cost of \$6,669M.
- Package #3: the “leading” proposal in Package #3 with the largest child poverty reduction effect is the proposal to increase the Empire State Child Credit (TP3). Because the ESCC is administered by the NYS Department of Taxation and Finance to tax filers across the income spectrum, and because the lowest-income households who do not have a tax filing obligation may not be known to the agency, Package #3 is more broad-based than Package #2. Relatedly, Package #3 is apparently less cost effective, estimated to achieve a 46.7 percent reduction in child poverty at a benefit cost of \$8,462M.
- Gaining resources: a similar number of households are estimated to experience a positive change in household resources, with 1.397M households gaining resources under Package #2 compared to 1.591M households gaining resources under Package #3. However, Package #3 is estimated to increase household resources by an average of \$1,000 more than Package #2, with Package #3 estimated to increase resources on average by \$3,495 compared to Package #2 which is estimated to increase resources on average by \$2,438).

**For these reasons, Package #2 and #3 are recommended as alternative ways to reduce child poverty by 50 percent in New York.**

## **Scaling or Phasing Proposals in Over Time**

It should be noted that several of the individual policies identified by the CPRAC as having significant poverty reduction effects and included in Package #1, #2, and #3 can be scaled or phased in over time. For example, among Tax Proposals, each of the three packages includes a different sized proposal that would increase the Empire State Child Credit, which could be considered from smallest to largest:

- Smallest: Package #2 proposes the most modest change to the ESCC, to \$500 per child for children 6 and over, and to \$1000 per child for children under 6
- Mid-size: Package #1 proposes a slightly larger ESCC change than Package #2, to \$1500 for all children ages 0-17
- Largest: Package #3 proposes a slightly larger ESCC change than Package #1, to \$1500 per child for children 6 and over, and to \$2000 per child for children under 6 – the most ambitious version of this proposal included in any of the three packages

Similarly, among Public Benefits Proposals, the packages include different versions of the proposal to increase the Public Assistance Basic Allowance grant, which could also be considered from smallest to largest:

- Smallest: Package #3 proposes the most modest change to the PA Basic Allowance, increasing it by 50 percent
- Largest: Packages #1 and #2 propose a slightly larger change to the PA Basic Allowance, increasing it by 100 percent

This shows how proposals can be scaled-up over time, potentially considering smaller versions of proposals from a given package as incremental steps towards larger versions of the proposals from another package.

## **Reducing Administrative Burden to Improve Benefit Accessibility**

New York State has already taken notable actions in recent years to streamline programs and strengthen accessibility. For example, OTDA implemented reforms to streamline SNAP and expand purchasing options for recipients, eliminate outdated and ineffective Public Assistance eligibility rules, and increase the amount of earned income and assets that PA recipients can have before their benefits are reduced. The goal of these reforms has been to make it easier for New Yorkers in need to obtain and retain essential benefits as they work towards greater stability and financial independence.

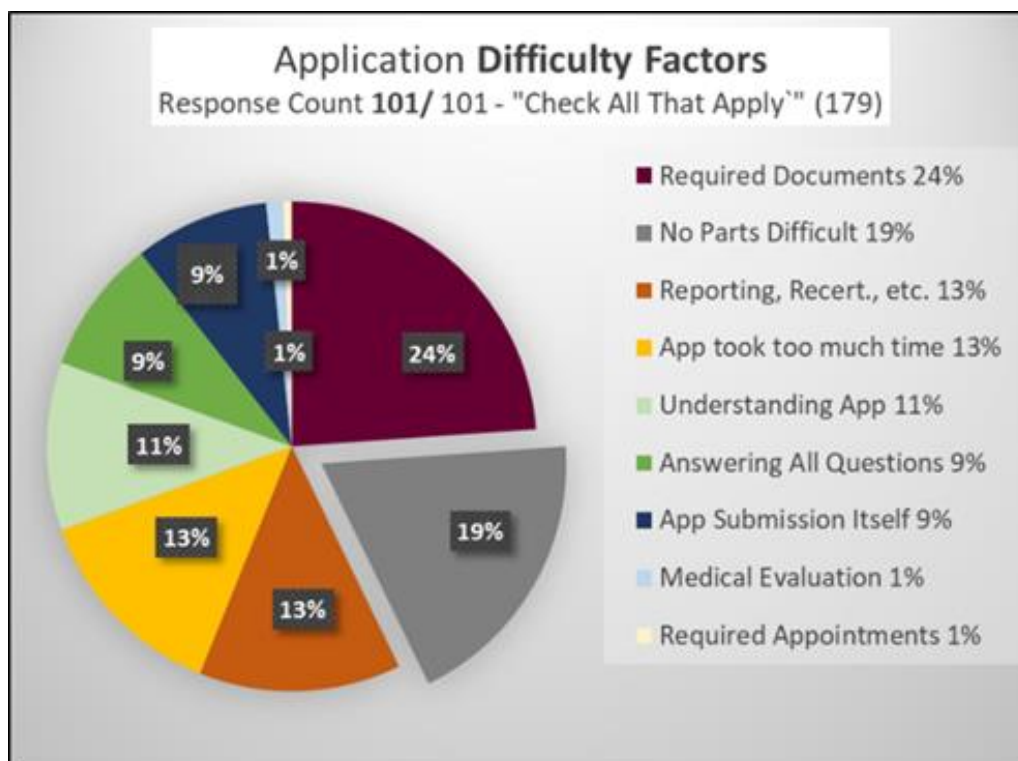
Further reforming agency programs to reach more low-income New Yorkers with assistance by making them easier for eligible New Yorkers to access will help achieve the estimated child poverty reduction effects of the proposals above, which in some cases assume full implementation and utilization among eligible New Yorkers. This would also help fulfill CPRAC's statutory charge to "review agency programs that can be modified, suspended, or otherwise changed to immediately reduce the child poverty rate," including by considering "ways to improve access to public benefits for individuals regardless of their immigration status." In service of this requirement and informed by the lived experience of New Yorkers in poverty (including CPRAC members and New Yorkers writ large), CPRAC discussed existing program features that may prevent some New Yorkers from accessing programs for which they are eligible, which researchers call "administrative burdens."

Researchers define "Administrative burdens" as the difficulties that people can encounter when trying to access a public benefit, often concerning compliance with complex, opaque, rigid, or repetitive requirements. Examples of administrative burdens include but are not limited to challenges learning about available benefits, time required to obtain them (applications, paperwork, traveling to in-person visits), collecting required documents, answering notices and phone calls to verify and maintain eligibility, navigating web interfaces, and dealing with the stigmas that may be associated with receiving benefits. Reducing administrative burden would help increase participation by making it easier for New Yorkers in need to access the programs for which they are eligible, providing them with vital assistance, bringing down families' costs, and further reducing child poverty.

CPRAC considered ways to improve accessibility and availability of Public Benefits by reducing administrative burden, informed by firsthand experiences of New Yorkers living in poverty and utilizing Public Benefits programs. To ensure these recommendations centered the experiences of affected New Yorkers, as outlined above, CPRAC gathered information on firsthand experiences through testimonials provided on each key topic by CPRAC members currently experiencing poverty, through a "formal public hearing," which is required by statute, and through the CPRAC Public Benefits Survey. The data collected was analyzed using a mixed

methods approach, using both quantitative and qualitative analysis. Across all testimonials from CPRAC members in poverty, administrative burdens of various kinds were consistently cited as the biggest impediments to obtaining and maintaining benefits. Administrative burdens of various kinds were also reported by New Yorkers who testified at CPRAC's formal public hearing and cited across the vast majority of responses submitted from current benefit recipients to the CPRAC Public Benefits Survey. At the same time, in both testimonials, public hearing statements, and survey responses, New Yorkers receiving public benefits emphasized the importance of person-to-person verbal communication channels in navigating those burdens, including to learn about, apply for, and get help managing their benefits.

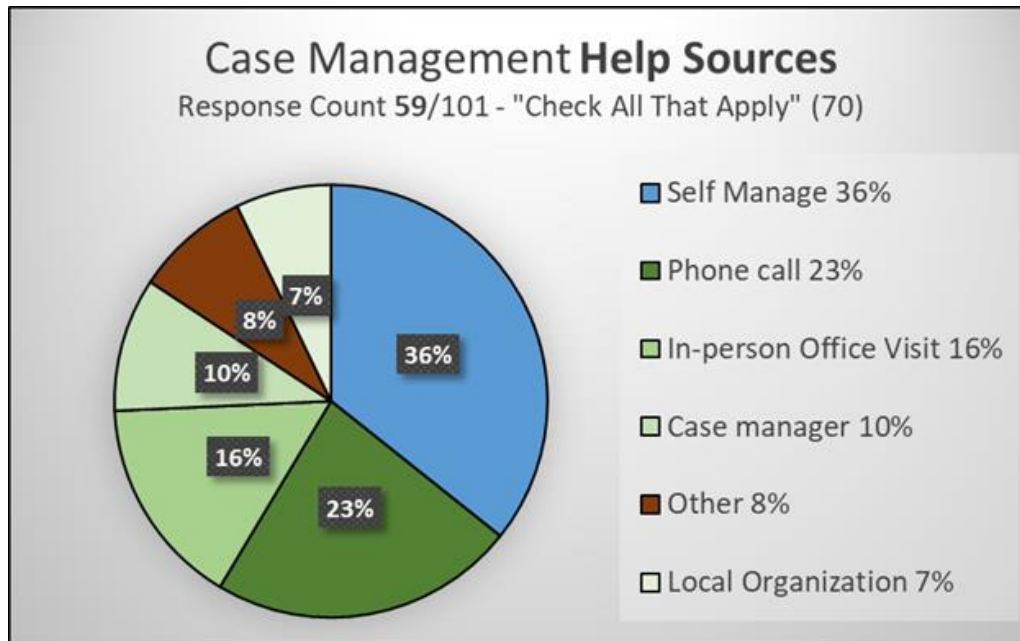
- **Difficulty factors (also known as “administrative burdens”) with benefit application:**  
Among the difficulty factors chosen by those applying for any or all benefits, the highest portion (24%) was regarding “Required Documents.” Other factors were varied, but fairly evenly spread, as shown on the chart below. 13% indicated that regular reporting and recertification requirements were difficult factors, while another 13% emphasized how the application itself took too much time. 11% said they had difficulty understanding the application. These results from the quantitative analysis were corroborated by the results of the qualitative analysis, in which documentation requirements were the most reported application difficulty factor.



- **Source of help when managing public benefits cases (and overcoming “burdens”):**  
Recipients were asked to identify which sources they relied on when seeking help in managing their case. Of the options provided, 56% of other responses (see green segments in pie chart below) collectively indicated they got help from “interpersonal networks” (person to person verbal communication). Within that 56%, experiences varied, with 23% getting help via phone calls, 15% who got help via in-person office



visits, 10% who got help by contacting their contacted case managers, and 7% who sought help at a local organization.



This firsthand information is important to developing recommendations to address challenges that are not quantifiable in the same way as those value- and eligibility-based proposals outlined above, for which Urban Institute was able to provide microsimulation modeling data.

**Based on findings from survey, testimonials from members with lived experience, and discussions among CPRAC committees and statutory members, CPRAC's statutory members advance the following recommendations to improve availability/access of public benefits by reducing administrative burden:**

- Reduce the amount of documentation required to apply for Public Assistance and/or ease efforts to secure and submit required documentation. Some of the most challenging documents for the lowest-income New Yorkers to obtain include: physical Social Security card, formal proof of address, and stable paystubs if wages vary weekly.
- Reduce the amount of paperwork in the Public Assistance application process, with a specific focus on reducing the number of pages in the PA application. At 25 pages, the length of the application is frequently described by New Yorkers in need as difficult.
- Use simpler, clearer plain language in documentation, paperwork, and processes for SNAP and Public Assistance to make the details of the program, including requirements, easier to understand and navigate.
- Improve communications between government and Public Benefits recipients through use of new tools and procedures. Person-to-person verbal communication is an important source of help for New Yorkers applying for and managing benefits. However, answering notices and phone calls is often challenging, especially if those calls come while people are working and/or handling other appointments to support their family. Missed calls and notices can result in unnecessary loss of benefits for families who need the assistance and are otherwise eligible. To that end, explore the expanded use of automated call-back functions to make it easier for Public Benefits applicants and

recipients to comply with their various requirements, from reporting to recertifying to answering notices and phone calls. Additionally, consider the development of a centralized hub where New Yorkers can access their information related to their Public Benefits application and/or case, such as notices and deadlines, and store the documents they've collected and submitted, so they don't have to regularly resubmit.

- Conduct more in-depth research on specific pain points in the Public Assistance application and benefit management processes from clients' point of view to understand which specific features of the process are the most difficult. As New York State builds out its Integrated Eligibility System (IES), identifying, understanding, and ameliorating specific pain points in the application process will be a key part of making benefits easier to access.
- Consider the feasibility of presumption of eligibility for Public Assistance based on specific criteria while the full PA application is formally processed, similar to the current approach for the State's Child Care Assistance Program (CCAP). This would help ensure New Yorkers in need receive essential assistance to provide food and/or basic necessities for their families while they wait for a response to their application, which can take weeks.

Additional ideas identified by statutory members and committees for further exploration include:

- How to strategically increase outreach to under-enrolled communities related to a range of programs, from tax credits to housing assistance to public benefits
- How to best expand community-based assistance to facilitate applications and access to public benefits across all communities in New York
- Possible strategies for reaching New York's lowest-income households who may not have tax filing obligations and/or may not be aware of the existence of or their eligibility for key tax credits and benefit programs

## **Contributing Members and Partners**

CPRAC's findings, consensus proposals, and recommendations were developed with the support and participation of CPRAC's broad range of members, including the following government representatives, advocates, and organizations:

- State Agency partners, including the Department of Taxation and Finance, the Office of Children and Family Services (OCFS), Council on Children and Families (CCF), Homes and Community Renewal (HCR), the Department of Labor (DOL), the Department of Health (DOH), and more
- Local Departments of Social Services
- the New York City Human Resources Administration
- Regional Economic Development Councils (REDC)
- Schuyler Center for Advocacy and Analysis (SCAANY)
- Robin Hood Foundation
- Children's Defense Fund (CDF)
- The Children's Agenda
- Westchester Children's Association
- Community Action Organization of Western New York
- Columbia University Center on Poverty and Social Policy (CPSP)

- Fiscal Policy Institute (FPI)
- Legal Aid Society
- Empire Justice Center
- Coalition for the Homeless
- Hunger Free America
- NYS Poor People's Campaign
- Citizens' Committee for Children (CCC)
- United Way NYC (UWNYC)
- Hispanic Federation
- Federation of Protestant Welfare Agencies (FPWA)
- Community Service Society (CSS)
- Association for Neighborhood and Housing Development (ANHD)
- Housing Works
- Grand Street Settlement
- Food Bank of the Southern Tier
- Ali Forney Center
- Hetrick-Martin Institute
- Make the Road NY
- Institute for Community Living (ICL)
- Paul, Weiss, Rifkind, Wharton & Garrison LLP
- Casey Family Programs
- New York Immigration Coalition
- NYU Wagner School of Public Service
- NYU Silver School of Social Work

All of these organizations serve on CPRAC in some capacity (statutory or advisory experts).

# **APPENDIX A**

## **DATA EXPLANATIONS**

## What's in the data

- Urban Institute's microsimulation model and resulting estimates are based on multiple sources of data, including administrative data provided by the State and publicly-available statistical and survey data (in particular, annual data gathered by the Census Bureau via the American Community Survey (ACS)). As part of Urban Institute's proprietary approach, Urban Institute triangulates between these different, complimentary sources of data to increase the accuracy of their model and estimates.
- As outlined in the report, for this analysis, Urban used these different data sources to develop a new metric for CPRAC, building on the ACS-based Supplemental Poverty Measure (SPM), which they have called the CPRAC-SPM. The SPM was chosen because of how it counts expenses, income, and resources, including geographically adjusting housing costs and accounting for existing income transfer programs and policies (taxes, benefits, housing assistance, nondiscretionary expenses, such as child support payments, etc.). The CPRAC-SPM expands on the existing SPM by accounting for additional programs and policies operating in New York State. The data seen here utilizes the CPRAC-SPM.
- The "Baseline" used here for comparison reflects 2019 policies and recently enacted permanent policies from the SFY 2022/23 and 2023/24 budgets, including higher minimum wage, wider ESCC eligibility, modified public assistance and child care subsidy policies, and the expansion of the EITC in New York City. 2019 was chosen to avoid capturing the effects of temporary pandemic-era trends and programs, to the extent possible.
- The poverty-level groups referenced in detailed data tables, such as 200%, 150%, 100%, and 50% of the CPRAC-SPM poverty threshold, each include all people at or below that poverty level. For example, the group labeled "<150%" includes all people with family incomes below 150 percent of the poverty threshold, including all the people in the "<100%" group and the "<50%" group. Similarly, the group labeled "<100%" includes all people with family incomes below 100 percent of the poverty threshold, including all the people in the "<50%" group.
- Definitions of race/ethnicity are drawn from the U.S. Census Bureau's ACS, which is the source of household data for this analysis. ACS respondents are asked to report their race and ethnicity, including whether or not they identify as being of "Hispanic, Latino, or Spanish origin." The racial and ethnic groups referenced in the ACS and this report include: White, Black, Hispanic, and Asian American and Pacific Island (AAPI). The term "Hispanic" is used in this report because it is the primary terminology used by the ACS. A portion of respondents cannot be classified into these racial and ethnic groups, either due to missing data or reporting multiple races or additional races.

## What's not in the data

- These data do not include any estimated administrative costs; nor do these estimates contemplate the feasibility (i.e. vis a vis staffing, or infrastructure) related to these proposals. Rather, the cost estimates reflect Urban Institute's estimates how much would be spent purely on the proposed credit or benefit, under certain participation assumptions.
- Simulations do not include potential changes in labor force choices, also known as employment effects.
- The population counts do not include those who live in group quarters and institutions.

## How to read the data

- The Urban Institute estimates presented here should be read as exactly that: estimates and rigorous, evidence-based approximations. All survey-based estimates have a degree of uncertainty because a sample of the population cannot perfectly represent the full population, and because of simplifications and assumptions required by the modeling process. We should not expect their data or estimates to perfectly reflect internal State-level data. The uncertainty is generally largest for smaller population subgroups.
- Urban Institute is confident in the ability of their microsimulation model to capture the relationships between policies and estimate the changes associated with different proposals, both individually and in combination, including changes in the child poverty rate.

## Key terms, acronyms, and definitions for existing programs referenced in report<sup>1</sup>

- **Public Assistance (PA)** provides a monthly benefit to eligible low- and no-income New Yorkers to help pay for their basic needs, including rent, utilities, and clothing. PA is comprised of a basic allowance, home energy allowances, and a shelter/housing allowance, and is provided to different households through different program structures, including **Family Assistance (FA)** and **Safety Net Assistance (SNA)**. FA provides cash assistance to eligible families that include a minor child living with a parent/parents or a caretaker relative. FA operates under federal **Temporary Assistance for Needy Families (TANF)** guidelines. SNA provides cash assistance to eligible individuals and families who are not eligible for FA, including but not limited to single adults, childless couples, and children living apart from any adult relative. To determine the amount of benefits received, applicants' income and other circumstances are considered and compared to different need standards that are set by the state for each county for households of different sizes. A family of three living in New York City where the cost of living and the related need standard are highest can receive a maximum of \$789 per month.
- **Supplemental Nutrition Assistance Program (SNAP)** provides eligible households with monthly benefits for purchasing food from participating retailers, including grocery stores, farmers markets, online vendors, and more. While SNAP is governed primarily by federal rules, states are allowed to implement certain options that increase program availability and accessibility, such as purchasing pilots, simplified application processes, and new partnerships that expand the number of participating retailers. Benefits are issued on an Electronic Benefit Transfer (EBT) card, with households receiving an average monthly benefit of \$233.
- **Empire State Child Credit (ESCC)** is a partially refundable tax credit available to income-eligible families with children under age 17 intended to defray costs associated with raising children and provide working families with economic support. The ESCC is currently "coupled" to the Federal Child Tax Credit that existed prior to the 2017 Tax Cut and Jobs Act. For families that file for the Federal CTC, the credit is equal to the greater of 33% of the amount of Federal CTC they receive up to \$330 per child or \$100 per child. Families that do not file for the Federal CTC may receive a maximum of \$100 per child.
- **Housing Choice Voucher Program (HCVP) also known as Section 8** is the Federal government's major program providing housing assistance to very low-income families, the elderly, and the disabled. Participants receive a voucher which they can use to choose any housing that meets the requirements of the program, including single-family homes, townhouses, and apartments where the owner agrees to rent under the program. The program covers a portion of the rent, with participants paying the difference between the actual rent charged and the amount subsidized by the program. As a result, rent costs are capped for participants at no more than 30% of their monthly adjusted gross income, which alleviates rent burden. Because HCVP is limited by funding constraints, applicants must join waitlists and not all eligible families receive a voucher.

<sup>1</sup> Existing programs operate under different application and payment schedules. For example, Public Benefits, including food assistance and public assistance, are provided monthly, following determinations of eligibility, which occur year-round on a rolling basis. Tax credits, on the other hand, are issued annually, following the successful filing of taxes and application for the credit in a given tax year. Housing assistance is also provided monthly to help defray the costs of rent, but applications under the current Federal HCVP are only accepted during limited windows, when available.

## Summaries of new proposals<sup>2</sup>

- **Tax:** Decouple the Empire State Child Credit from the Federal Child Tax Credit; eliminate the minimum income requirement and wage phase-in that currently prevents the lowest-income filers from receiving the full credit, thereby making the credit fully refundable for all New Yorkers; maintain recent ESCC reforms to make all children with Individual Taxpayer Identification Numbers (ITINs) eligible to receive the maximum credit, instead of limiting to \$100; same phaseout as the pre-2017 federal Child Tax Credit; includes 3 options for increasing the maximum ESCC:
  - Tax Proposal 1 (TP 1) increases the maximum amount of Empire State Child Credit available to families to \$500 per child for children 6 years old and above, and to \$1000 per child for children under 6 years old
  - Tax Proposal 2 (TP 2) increases the maximum amount of Empire State Child Credit available to families to \$1500 per child for all children ages 0-17 years old
  - Tax Proposal 3 (TP 3) increases the maximum amount of Empire State Child Credit available to families to \$1500 per child for children over 6 years old and above, and to \$2000 per child for children under 6 years old
  - Tax Proposal 4 (TP 4) extends the New York State “Empire State Child Credit” to children with ITINs so that they can receive the maximum ESCC
- **Public Benefits (Public Assistance):** implement policy reforms to allow recipients to retain more of their benefits, save more of their income, and build more effectively towards financial independence; includes 2 options for increasing the “Basic Allowance” grant to provide more funds for purchasing essential goods:
  - Public Benefits Proposal 1 (PB 1) increases the Public Assistance Basic Allowance by 50% for Family Assistance and Safety Net Assistance Recipients
  - Public Benefits Proposal 2 (PB 2) increases the Public Assistance Basic Allowance by 100% for Family Assistance and Safety Net Assistance Recipients
  - Public Benefits Proposal 3 (PB 3) applies the same Earned Income Disregard<sup>3</sup> policy currently used for recipients to applicants as well
  - Public Benefits Proposal 4 (PB 4) eliminates the Public Assistance “Asset Test” for Family Assistance and Safety Net Assistance Recipients
  - Public Benefits Proposal 5 (PB 5) removes durational sanctions in areas that use that policy (outside of NYC) for Family Assistance and Safety Net Assistance Recipients<sup>4</sup>
- **Public Benefits (Food Assistance):** establishes a State Food Benefit for households with children who do not receive the Supplemental Nutrition Assistance Program (SNAP) due to their citizenship status
  - Public Benefits Proposal 6 (PB 6) creates a new State-level food benefit for families that do not receive SNAP, allowing all immigration legal statuses to apply, with no restrictions based on citizenship status (including no 5-year bar and no sponsor deeming); for households currently ineligible for SNAP due to their citizenship status, the benefit would be equal to the allotment for similarly situated SNAP-eligible households; for current SNAP cases with children where the household includes persons that would be included in the SNAP case except for their citizenship status, the benefit would be equal to difference between the household’s SNAP allotment and the amount they would receive if those persons were included
- **Housing:** establishes a State housing voucher program, modeled on the Federal Housing Choice Voucher Program, with more inclusive eligibility standards
  - Housing Proposal 1 (HP1): vouchers would be available as an entitlement (no limit on number of families who can apply) to unsubsidized households with AMI <50%, with the value of assistance set to same level as HCVP (108% FMR); with no restrictions based on citizenship status<sup>5</sup>

<sup>2</sup> The Public Benefits and Tax proposals advanced as part of CPRAC’s three recommended packages would modify existing programs’ eligibility, value, and more, but retain existing payment cadences, providing assistance monthly under the Public Benefits proposals and annually under the Tax proposals. The Housing proposal would establish a new program to compliment the Federal HCVP that is also provided monthly to defray the costs of rent, but unlike HCVP, which is limited, applications would be accepted year-round on a rolling basis with the goal of reaching additional needy households not served by HCVP.

<sup>3</sup> Earned Income Disregard (EID): A policy implemented as part of the Public Assistance program that exempts a portion of employment income from being counted as income when calculating the amount of PA that may be received. This approach encourages program participants to work by making it easier for them to build income and progress towards financial independence without affecting benefit amounts that help them pay for essential needs. For example, while a household of three in New York City must have earnings below \$9,468/year at application to be PA eligible, once in receipt of benefits EID permits them to retain benefits until their incomes are significantly higher. Currently, 62% of earnings may be disregarded so that a family of three in New York City may earn up to \$29,640 and retain PA benefits.

<sup>4</sup> The Urban Institute’s Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model does not explicitly model durational sanctions. Simulation PBP 5 captures the approximate impact of the proposed policy change by identifying appropriate families to receive additional benefits, based on the numbers of currently affected recipients and total sanction amounts provided by OTDA.

<sup>5</sup> Although the benefit is an entitlement, Urban assumes that 36 percent of eligible households who do not already have subsidized housing will not be able to use the voucher. Households newly receiving a voucher under this policy are assumed to stay in their current apartment; the value of the subsidy equals their current rent minus the household’s required rental payment. The aggregate subsidy cost would be higher if households were assumed to move to units with higher rents (up to 108 percent of FMR). There are no restrictions based on citizenship or immigration status.



## Data Roadmap

- This roadmap serves as a table of contents for the microsimulation modeling data received from Urban Institute and presented in Appendix B. The data are organized into sections focused on the recommended individual proposals and packages of proposals. The overviews in Tables 4-7 are comprised of key metrics drawn from Tables 8-16 to enable a more direct comparative analysis of the proposals and packages recommended by CPRAC. The overviews in Tables 1-3 are similarly comprised of key metrics drawn from the more extensive analyses of individual proposals presented during CPRAC's June 2024 meeting.

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# **APPENDIX B**

## **DATA TABLES: RECOMMENDED INDIVIDUAL PROPOSALS**

**Table 1: Overview of Child Poverty Reduction by Age and Race***Data Tables: Recommended Individual Proposals*

Table 1 shows the recommended individual policies and their effect on the child poverty rate for all children, for children ages 0-4, and for white, Black, Hispanic and AAPI children.

Proposal	Recommended Package Components	Child Poverty Reduction Effect (%) ages 0-17	Child Poverty Reduction Effect (%) ages 0-4	Child Poverty Reduction White	Child Poverty Reduction Black	Child Poverty Reduction Hispanic	Child Poverty Reduction AAPI
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable	-9.7%	-11.7%	-10.1%	-10.7%	-9.5%	-4.7%
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable	-23.2%	-25.4%	-24.3%	-25.0%	-21.5%	-15.3%
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable	-25.5%	-29.3%	-25.8%	-27.5%	-24.5%	-16.6%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%	-8.1%	-8.6%	-7.2%	-7.5%	-9.6%	-6.4%
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	-18.1%	-19.0%	-16.9%	-19.3%	-19.6%	-13.5%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-2.9%	-2.1%	-1.7%	-1.8%	-4.7%	-2.8%
PBP 4	Remove the Public Assistance Assets Test	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions	-1.6%	-1.0%	-1.2%	-2.5%	-1.5%	-2.0%
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions	-15.7%	-16.9%	-11.3%	-17.4%	-20.5%	-11.1%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 2: Overview of Resource Changes and Cost**

Table 2 shows the recommended individual policies and their effect on annual household resources of New York State families with children. This is shown through the number of households that experience a positive change from each policy, the number that experience a negative change in household resources, and the average dollar amount change of each positive and negative change. This figure also includes the additional annual cost to the State if the policy were to be adopted, but this number does not include administrative costs of implementing the policy. Note: numbers in thousands; resource change dollars are not inflated nominal 2019 amounts.; additional annual cost dollars are in millions.

Proposal	Recommended Package Components	Positive Resource Change - Households w Children (#thousands)	Avg Net Annual Pos Resource Change - Households w Children	Negative Resource Change - Households w Children (#thousands)	Avg Net Annual Neg Resource Change - Households w Children	Additional Annual Cost (\$millions)
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable	1362	\$691	97	\$ (164)	\$937
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable	1,539	\$2,075	0	--	\$3,228
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable	1,558	\$2,362	0	--	\$3,722
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	21	\$330	0	--	\$7
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%	232	\$2,299	2	\$(573)	\$1,123
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	273	\$4,036	1	\$(617)	\$2,085
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	65	\$2,048	1	\$(363)	\$309
PBP 4	Remove the Public Assistance Assets Test	0.5	\$2,009	0	--	\$6
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.5	\$1,454	0	--	\$3
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions	64.6	\$2,169	0	--	\$141
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions	152.6	\$6,767	0.3	\$(107)	\$3,272

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 3: Overview of Poverty Reduction by Location**

Table 3 shows the poverty reduction impacts of each individual policy by region – New York City and Rest of State. Please note that these numbers are for all ages poverty reduction, not just children.

Proposal	Recommended Package Components	All Ages Poverty Reduction - NYC	All Ages Poverty Reduction - ROS
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable	-3.6%	-3.3%
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable	-8.6%	-8.3%
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable	-9.4%	-9.1%
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount	0.0%	0.0%
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%	-4.5%	-2.7%
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%	-9.1%	-6.6%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients	-1.3%	-0.8%
PBP 4	Remove the Public Assistance Assets Test	0.0%	0.0%
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy	0.0%	0.0%
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions	-0.9%	-0.4%
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions	-12.5%	-6.6%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

# **APPENDIX B**

## **DATA TABLES: RECOMMENDED PACKAGES OF PROPOSALS**

**Table 4: Overview of Proposals Included in Recommended Packages**

Table 4 shows all of the individual policies and how they combine to create the three recommended policy packages.

Package	Recommended Package Components
Package 1	TP 2, TP 4, HP 1, PBP 2, PBP 3, PBP 4, PBP 5, PBP 6
Package 2	TP 1, TP 4, HP 1, PBP 2, PBP 3, PBP 4, PBP 5, PBP 6
Package 3	TP 3, TP 4, HP 1, PBP 1, PBP 3, PBP 4, PBP 5, PBP 6

Proposal	Recommended Package 1
TP 2	Increase Max ESCC Amount to \$1500 for Children 0-17, Fully Refundable
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients
PBP 4	Remove the Public Assistance Assets Test
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions

Proposal	Recommended Package 2
TP 1	Increase Max ESCC Amount to \$500 for Children 6+, \$1000 for Children 6-, Fully Refundable
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions
PBP 2	Increase the Public Assistance Basic Allowances for FA-SNA by 100%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients
PBP 4	Remove the Public Assistance Assets Test
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions

Proposal	Recommended Package 3
TP 3	Increase Max ESCC Amount \$1500 for Children 6+, \$2000 for Children 6-, Fully Refundable
TP 4	Make Children with ITINs Fully Eligible for Max ESCC Amount
HP 1	Create a State Housing Voucher for Unsubsidized Households, No Noncitizen Restrictions
PBP 1	Increase the Public Assistance Basic Allowances for FA-SNA by 50%
PBP 3	Apply the Same Earned Income Disregards for Public Assistance Applicants as for Recipients
PBP 4	Remove the Public Assistance Assets Test
PBP 5	Remove Public Assistance Durational Sanctions in Areas Using That Policy
PBP 6	Create a State Food Benefit for Families with Children, No Noncitizen Restrictions



**Table 5: Overview of Child Poverty Reduction by Age and Race***Data Tables: Recommended Packages of Proposals*

Table 5 shows the three recommended packages and their effect on the child poverty rate for all children, for children ages 0-4, and for white, Black, Hispanic, and AAPI children.

Package	Child Poverty Reduction ages 0-17	Child Poverty Reduction ages 0-4	Child Poverty Reduction White	Child Poverty Reduction Black	Child Poverty Reduction Hispanic	Child Poverty Reduction AAPI
Package 1	-50.5%	-52.6%	-46.7%	-54.2%	-53.3%	-40.1%
Package 2	-41.0%	-44.8%	-35.2%	-45.0%	-46.7%	-32.0%
Package 3	-46.7%	-51.3%	-42.3%	-49.3%	-50.7%	-37.8%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 6: Overview of Resource Changes and Cost***Data Tables: Recommended Packages of Proposals*

Table 6 shows the three recommended packages and their effect on annual household resources of New York State families with children. This is shown through the number of households that experience a positive change from each policy, the number that experience a negative change in household resources, and the average dollar amount change of each positive and negative change. This figure also includes the additional annual cost to the State if the policy were to be adopted, but this number does not include administrative costs of implementing the policy. Note: numbers in thousands; resource change dollars are not inflated nominal 2019 amounts.; additional annual cost dollars are in millions.

Package	Positive Resource Change - Households w Children (#thousands)	Avg Net Annual Positive Resource Change - Households w Children	Negative Resource Change - Households w Children (#thousands)	Avg Net Annual Negative Resource Change - Households w Children	Additional Annual Cost (\$millions)
Package 1	1574	\$3,613	0.1	\$(480)	\$8,971
Package 2	1397	\$2,438	95.8	\$(167)	\$6,669
Package 3	1591	\$3,495	0.1	\$(559)	\$8,462

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 7: Overview of Poverty Reduction by Location***Data Tables: Recommended Packages of Proposals*

Table 7 shows the poverty reduction impacts of all three recommended packages by location – New York City and Rest of State. Please note that these numbers are for all ages poverty reduction, not just children.

Package	All Ages Poverty Reduction - NYC	All Ages Poverty Reduction - ROS
Package 1	-28.6%	-20.8%
Package 2	-24.8%	-16.8%
Package 3	-25.5%	-19.1%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 8: Individuals in SPM Poverty by Age, Race, Location**

Table 8 shows the poverty reduction impacts of all three recommended packages by demographic characteristics, including age, race, and location. Note: numbers in thousands.

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in poverty	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total individuals	18,880	2,484	-630	-25.4%	-533	-21.5%	-568	-22.9%
By age								
Children (< age 18)	3,994	522	-263	-50.5%	-214	-41.0%	-244	-46.7%
Ages 0 through 4	1,108	152	-80	-52.6%	-68	-44.8%	-78	-51.3%
Ages 5 through 17	2,886	370	-184	-49.6%	-146	-39.5%	-166	-44.8%
Adults (ages 18 and older)	14,886	1,962	-367	-18.7%	-319	-16.3%	-325	-16.6%
By race and ethnicity								
AAPI, non-Hispanic	1,628	328	-57	-17.3%	-47	-14.4%	-53	-16.3%
Black, non-Hispanic	2,626	438	-126	-28.8%	-107	-24.5%	-111	-25.3%
Hispanic	3,646	694	-235	-33.9%	-209	-30.1%	-216	-31.2%
White, non-Hispanic	10,431	931	-179	-19.2%	-146	-15.6%	-160	-17.2%
Multiple and other races, non-Hispanic	550	92	-33	-36.2%	-24	-26.0%	-28	-30.5%
By location								
New York City	8,135	1,459	-417	-28.6%	-362	-24.8%	-373	-25.5%
Rest of State	10,744	1,024	-213	-20.8%	-172	-16.8%	-196	-19.1%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 9: Individuals in SPM Poverty by Age and Poverty Level***Data Tables: Recommended Packages of Proposals*

Table 9 shows the poverty reduction impacts of all three recommended packages on individuals by poverty level and age and poverty level. The population counts do not include those who live in group quarters and institutions. The poverty-level groups each include all people at or below each poverty level; for example, the group labeled “<150%” includes all people with family incomes below 150 percent of the poverty threshold, including all the people in the “<100%” group. Note: numbers in thousands.

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in income band	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total individuals	18,880							
By poverty level								
<50%		657	-221	-33.6%	-214	-32.5%	-192	-29.2%
<100%		2,484	-630	-25.4%	-533	-21.5%	-568	-22.9%
<150%		5,782	-468	-8.1%	-250	-4.3%	-456	-7.9%
<200%		8,251	-181	-2.2%	-74	-0.9%	-188	-2.3%
By age and poverty level								
Children (<age 18)	3,994							
<50%		85	-55	-64.5%	-51	-59.7%	-49	-57.5%
<100%		522	-263	-50.5%	-214	-41.0%	-244	-46.7%
<150%		1,461	-246	-16.8%	-126	-8.6%	-243	-16.6%
<200%		2,091	-87	-4.2%	-30	-1.5%	-93	-4.4%
Young children (ages 0-4)	1,108							
<50%		24	-17	-72.1%	-17	-69.8%	-16	-67.8%
<100%		152	-80	-52.6%	-68	-44.8%	-78	-51.3%
<150%		425	-74	-17.3%	-43	-10.2%	-80	-18.9%
<200%		600	-22	-3.6%	-11	-1.8%	-27	-4.4%
Adults (age 18 and older)	14,886							
<50%		572	-166	-29.0%	-163	-28.5%	-143	-25.0%
<100%		1,962	-367	-18.7%	-319	-16.3%	-325	-16.6%
<150%		4,322	-222	-5.1%	-124	-2.9%	-213	-4.9%
<200%		6,160	-94	-1.5%	-44	-0.7%	-96	-1.6%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 10: Individuals in SPM Poverty by Race and Poverty Level**

Table 10 shows the poverty reduction impacts of all three recommended packages on all individuals by race and poverty level. Note: numbers in thousands.

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in income band	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total individuals (all ages)	18,880							
By race and ethnicity and poverty level								
AAPI, non-Hispanic	1,628							
<50%	96	-30	-30.8%	-28	-29.4%	-27	-28.6%	
<100%	328	-57	-17.3%	-47	-14.4%	-53	-16.3%	
<150%	660	-30	-4.5%	-15	-2.3%	-27	-4.2%	
<200%	857	-11	-1.3%	-4	-0.5%	-11	-1.3%	
Black, non-Hispanic	2,626							
<50%	109	-47	-42.9%	-47	-42.9%	-42	-38.3%	
<100%	438	-126	-28.8%	-107	-24.5%	-111	-25.3%	
<150%	1,120	-102	-9.1%	-67	-6.0%	-98	-8.8%	
<200%	1,536	-33	-2.1%	-15	-1.0%	-31	-2.0%	
Hispanic	3,646							
<50%	146	-72	-49.1%	-70	-47.7%	-63	-43.0%	
<100%	694	-235	-33.9%	-209	-30.1%	-216	-31.2%	
<150%	1,750	-155	-8.9%	-83	-4.7%	-151	-8.6%	
<200%	2,391	-45	-1.9%	-21	-0.9%	-49	-2.1%	
White, non-Hispanic	10,431							
<50%	285	-65	-22.8%	-61	-21.5%	-54	-18.9%	
<100%	931	-179	-19.2%	-146	-15.6%	-160	-17.2%	
<150%	2,063	-165	-8.0%	-80	-3.9%	-164	-7.9%	
<200%	3,197	-86	-2.7%	-32	-1.0%	-91	-2.9%	
Multiple and other races, non-Hispanic	550							
<50%	21	-7.8	-37.5%	-8	-36.4%	-6	-28.0%	
<100%	92	-33	-36.2%	-24	-26.0%	-28	-30.5%	
<150%	190	-16	-8.5%	-6	-3.1%	-17	-8.8%	
<200%	269	-6	-2.1%	-1	-0.5%	-6	-2.1%	

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 11: Children in SPM Poverty by Race and Poverty Level***Data Tables: Recommended Packages of Proposals*

Table 11 shows the poverty reduction impacts of all three recommended packages on children 0-17 by race and poverty level. Note: numbers in thousands.

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in income band	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total children (< age 18)	3,994							
By race and ethnicity and poverty level								
AAPI, non-Hispanic	303							
<50%	9	-6	-67.5%	-6	-61.7%	-6	-59.8%	
<100%	49	-20	-40.1%	-16	-32.0%	-19	-37.8%	
<150%	134	-13	-9.6%	-5	-4.1%	-12	-9.2%	
<200%	175	-4.7	-2.7%	-1	-0.8%	-4	-2.5%	
Black, non-Hispanic	581							
<50%	17	-11	-65.7%	-11	-65.7%	-11	-65.7%	
<100%	86	-47	-54.2%	-39	-45.0%	-43	-49.3%	
<150%	286	-50	-17.5%	-31	-10.9%	-49	-17.2%	
<200%	398	-13	-3.3%	-4	-1.1%	-13	-3.1%	
Hispanic	996							
<50%	28	-21	-76.8%	-20	-73.4%	-18	-66.2%	
<100%	189	-101	-53.3%	-88	-46.7%	-96	-50.7%	
<150%	528	-84	-15.9%	-45	-8.6%	-83	-15.7%	
<200%	716	-21	-2.9%	-10	-1.3%	-24	-3.3%	
White, non-Hispanic	1,911							
<50%	27	-13	-49.5%	-11	-40.3%	-12	-44.9%	
<100%	166	-77	-46.7%	-58	-35.2%	-70	-42.3%	
<150%	439	-88	-20.0%	-40	-9.1%	-87	-19.9%	
<200%	697	-45	-6.4%	-14	-2.0%	-49	-7.0%	
Multiple and other races, non-Hispanic	204							
<50%	5	-3	-66.2%	-3	-63.4%	-2	-44.5%	
<100%	31	-19	-60.4%	-13	-41.4%	-16	-52.6%	
<150%	74	-11	-15.1%	-4	-5.8%	-12	-15.7%	
<200%	104	-3.3	-3.2%	-1	-1.1%	-3	-3.3%	

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 12: Families in SPM Poverty by Family Composition and Poverty Level***Data Tables: Recommended Packages of Proposals*

Table 12 shows the poverty reduction impacts of all three recommended packages on families by family composition and poverty level. Note: numbers in thousands

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in income band	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total Families	8,068							
By poverty level								
<50%		437	-110	-25.2%	-108	-24.7%	-93	-21.4%
<100%		1,287	-211	-16.4%	-189	-14.7%	-189	-14.7%
<150%		2,622	-109	-4.2%	-62	-2.4%	-106	-4.1%
<200%		3,564	-42	-1.2%	-18	-0.5%	-43	-1.2%
Families without Children	5,981							
By poverty level								
<50%		389	-80	-20.6%	-80	-20.6%	-67	-17.3%
<100%		1,023	-94	-9.2%	-94	-9.2%	-82	-8.0%
<150%		1,905	-15	-0.8%	-15	-0.8%	-14	-0.7%
<200%		2,527	-3	-0.1%	-3	-0.1%	-3	-0.1%
Total Families with Children	2,087							
By poverty level								
<50%		47	-30	-63.3%	-28	-59.0%	-26	-55.5%
<100%		264	-117	-44.3%	-95	-35.9%	-107	-40.4%
<150%		716	-94	-13.1%	-47	-6.5%	-93	-12.9%
<200%		1,037	-39	-3.7%	-15	-1.4%	-41	-3.9%
By family composition and poverty level								
Families with married heads	1,326							
<50%		15	-9	-57.6%	-8	-52.5%	-8	-50.2%
<100%		106	-45	-42.4%	-35	-33.5%	-41	-39.2%
<150%		315	-39	-12.5%	-16	-5.2%	-40	-12.8%
<200%		494	-22	-4.4%	-8	-1.7%	-23	-4.7%
Families with single heads	761							
<50%		32	-21	-66.0%	-20	-62.1%	-19	-58.0%
<100%		159	-72	-45.6%	-60	-37.4%	-66	-41.3%
<150%		401	-55	-13.6%	-30	-7.6%	-52	-13.0%
<200%		542	-17	-3.1%	-6	-1.1%	-18	-3.2%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 13: Individuals and Families in SPM Poverty by Location***Data Tables: Recommended Packages of Proposals*

Table 13 shows the poverty reduction impacts of all three recommended packages on individuals and families by location and poverty level. Note: numbers in thousands.

	Baseline measures		Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Total group population	Baseline number in income band	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)	Difference from baseline (#thousands)	Difference from baseline (percent)
Total Individuals by location								
New York City	8,135							
<50%		345	-147	-42.6%	-145	-42.0%	-128	-37.2%
<100%		1,459	-417	-28.6%	-362	-24.8%	-373	-25.5%
<150%		3,377	-240	-7.1%	-141	-4.2%	-239	-7.1%
<200%		4,487	-69	-1.5%	-28	-0.6%	-72	-1.6%
Rest of State	10,744							
<50%		312	-74	-23.7%	-69	-22.0%	-63	-20.3%
<100%		1,024	-213	-20.8%	-172	-16.8%	-196	-19.1%
<150%		2,405	-228	-9.5%	-109	-4.5%	-218	-9.1%
<200%		3,764	-113	-3.0%	-46	-1.2%	-116	-3.1%
Total Families By location								
New York City	874							
<50%		25	-18	-73.7%	-18	-71.6%	-17	-67.5%
<100%		153	-73	-47.7%	-60	-39.5%	-67	-43.6%
<150%		414	-45	-10.9%	-24	-5.8%	-45	-10.9%
<200%		553	-15	-2.6%	-5	-0.9%	-16	-2.8%
Rest of State	1,213							
<50%		22	-12	-51.8%	-10	-45.0%	-9	-42.0%
<100%		112	-44	-39.7%	-35	-30.9%	-40	-36.1%
<150%		303	-49	-16.2%	-23	-7.5%	-47	-15.6%
<200%		484	-24	-5.0%	-10	-2.0%	-25	-5.2%

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 14: Change in Household Resources**

Table 14 shows the impact of all three recommended packages on household resources, including the number of families and the dollar change of these positive and negative changes in household resources. This table considers changes at the level of household--all individuals in the dwelling unit, regardless of relationships. Household resources are assessed using the SPM resource measure, summed across all SPM poverty units in the household. Note: numbers in thousands; dollars are not inflated nominal 2019 amounts.

	Recommended Package 1	Recommended Package 2	Recommended Package 3
Number of Households			
All households	7,447	7,447	7,447
Households with children (<age 18)	2,082	2,082	2,082
Households with young children (<age 5)	782	782	782
Households with no children	5,365	5,365	5,365
Positive Resource Changes			
Number of households with positive resource changes			
All households	2,023	1,845	2,025
Households with children (<age 18)	1,574	1,397	1,591
Households with young children (<age 5)	630	593	647
Households with no children	448	448	433
Average net change in resources for households with positive resource changes			
All households	\$3,760	\$2,885	\$3,581
Households with children (<age 18)	\$3,613	\$2,438	\$3,495
Households with young children (<age 5)	\$4,247	\$3,002	\$4,375
Households with no children	\$4,277	\$4,277	\$3,897
Negative Resource Changes			
Number of households with negative resource changes			
All households	3.0	98.7	3.0
Households with children (<age 18)	0.1	95.8	0.1
Households with young children (<age 5)	0.1	9.7	0.1
Households with no children	2.9	2.9	2.9
Average net change in resources for households with negative resource changes			
All households	-\$424	-\$174	-\$406
Households with children (<age 18)	-\$480	-\$167	-\$559
Households with young children (<age 5)	-\$480	-\$178	-\$559
Households with no children	-\$422	-\$422	-\$400

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data



**Table 15: Change in Benefit Programs***Data Tables: Recommended Packages of Proposals*

Table 15 shows the impact of all three recommended packages on various benefit programs, including: Unemployment Insurance, Supplemental Security Income (SSI), TANF, SNA, child care subsidies, public subsidized housing programs (excluding NYC-level assistance), SNAP, Home Energy Assistance Program (HEAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), various tax credits, such as the Earned Income Tax Credit (EITC), the ESCC, and more. The caseloads and benefits were developed to come as close as possible to actual data within the limitations of the survey data. SSI caseload and cost figures include both adult and child recipients. The simulated value of housing benefits equals the fair market rent of the unit minus the household's required payment. The simulated data for WIC include infants, children, and postpartum mothers, but not pregnant women. Benefits for infants are prior to the infant formula rebate. HEAP benefits do not include weatherization or equipment payments. OASDHI taxes include both the worker and employer shares of taxes on wages and salaries and self-employment tax. Note: Numbers in thousands; dollars in millions, dollars are not inflated nominal 2019 amounts.

	Baseline benefit and tax data	Recommended Package 1 benefit and tax data	Recommended Package 2 benefit and tax data	Recommended Package 3 benefit and tax data
Unemployment Insurance Benefits – Average monthly # people	377	377	377	377
Unemployment Insurance Benefits – Aggregate annual benefits	\$1,911	\$1,911	\$1,911	\$1,911
SSI – Average monthly # people	601	601	601	601
SSI – Annual benefits	\$4,158	\$4,158	\$4,158	\$4,158
Cash Aid to Families (TANF/SNA) – Average monthly # families	141	295	295	248
Cash Aid to Families (TANF/SNA) –Aggregate annual benefits	\$1,047	\$2,847	\$2,866	\$1,954
Cash Aid to Childless Adults and Couples (SNA) – Average monthly # units	111	236	236	215
Cash Aid to Childless Adults and Couples (SNA) – Aggregate annual benefits	\$534	\$1,557	\$1,557	\$1,226
Child Care Subsidies – Average monthly # of children	231	275	275	259
Child Care Subsidies – Aggregate subsidy value	\$2,509	\$2,882	\$2,882	\$2,753
Subsidized Housing Programs – Average monthly # households	546	976	976	979
Subsidized Housing Programs – Aggregate annual benefits	\$7,276	\$10,355	\$10,355	\$10,493
SNAP – Average monthly # of units receiving benefits	1,425	1,402	1,402	1,418
SNAP – Aggregate annual benefits	\$3,689	\$3,117	\$3,117	\$3,322
State Food Benefit – Average monthly # of units	0	52	52	52
State Food Benefit – Aggregate annual benefits	\$0	\$131	\$131	\$131
WIC – Average monthly # of people	324	324	324	324
WIC – Aggregate annual pre-rebate food benefits, all recipients	\$352	\$352	\$352	\$352
HEAP – # of households	1,469	1,471	1,471	1,470
HEAP – Aggregate annual benefits	\$227	\$224	\$224	\$224
Total State Income Tax Collections after credits	\$36,265	\$32,996	\$35,314	\$32,496
EITC – Returns with credit	1,005	1,005	1,005	1,005
EITC – Total credit	\$620	\$620	\$620	\$620
ESCC – Returns with credit	1,524	1,606	1,460	1,626
ESCC – Total credit	\$738	\$4,010	\$1,691	\$4,508
Child and dependent care tax credit – Returns with credit	483	467	467	471
Child and dependent care tax credit – Total credit	\$181	\$178	\$178	\$179
Total City (NYC and Yonkers) Income Tax Collections after credits	\$10,650	\$10,648	\$10,650	\$10,648
Federal Taxes (NYS households only) Total OASDHI taxes	\$85,013	\$85,013	\$85,013	\$85,013
Federal Taxes (NYS households only) Total tax after credits	\$106,970	\$106,970	\$106,970	\$106,970

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

**Table 16: Change In Government Costs**

Table 16 shows the impact of all three recommended packages on any change in government costs. Administrative costs are not included. Costs of benefit programs include unemployment compensation, SSI, TANF and SNA for families, SNA for childless adults and couples, child care subsidy value, housing subsidy value, SNAP, WIC, and HEAP. The government costs shown for TANF/SNA benefits do not currently reflect the impact of retained child support. Benefits costs include costs paid by both federal and state government. Note: dollars in millions, not inflated nominal 2019 amounts.

	Baseline measures	Recommended Package 1		Recommended Package 2		Recommended Package 3	
	Baseline (\$)	Difference from baseline (\$millions)	Difference from baseline (percent)	Difference from baseline (\$millions)	Difference from baseline (percent)	Difference from baseline (\$millions)	Difference from baseline (percent)
Benefits and taxes in New York (federal and state, in millions)							
Costs of benefit programs	\$21,702	\$5,700	26.3%	\$5,719	26.4%	\$4,691	21.6%
State and city income tax (net of credits)	\$46,915	-\$3,272	-7.0%	-\$951	-2.0%	-\$3,771	-8.0%
Benefit costs minus state/city income tax collections	-\$25,213	\$8,971	--	\$6,669	--	\$8,462	--

Source: Urban Institute tabulations of data from the ATTIS model using CPRAC-SPM, using 2019 American Community Survey Data

# **APPENDIX C**

## **ADDITIONAL CONSIDERATIONS AND ACKNOWLEDGMENTS**

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