



Child Poverty Reduction
Advisory Council

Child Poverty Reduction Advisory Council (CPRAC)

Meeting 15 – October 14, 2025

Reminders – Administrative Items

- Meetings are being recorded and live streamed
- Facilities
- Breaks

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Welcome

Welcome

- **Deputy Secretary to the Governor for Human Services and Mental Hygiene Peter Hatch—*Acting CPRAC Co-Chair***
- **Commissioner Barbara Guinn (OTDA) –*CPRAC Co-Chair***

Goals for Meeting 15

- **Recap** – Meeting 14
- **Update** – Federal funding realities (HR1, Shutdown)
- **Overview** – Orientation on CTC take-up
- **Discuss** – Key takeaways and areas for reform
- **Look ahead** – Next steps

Recap

Meeting 14

Recap – Meeting 14

- Reviewed Enacted SFY 2025-2026 State Budget
- Considered Federal Context (potential actions, bills, threats)
- Level set on CPRAC impacts
- Discussed strategies and opportunities in this context:
 - Severe cuts, funding constraints, and limitations on backfilling
 - Advocacy with Federal government and representatives
 - Maximizing reach and effect of enacted policies

Recap – Enacted Policies from State Budget

- Budget includes actions in all areas CPRAC recommended:
 - Tax Policy: Child Tax Credit Expansion
 - Public Benefits: BABY Benefit
 - Food Access: Universal school meals
 - Housing: Housing Access Voucher Program (HAVP) Pilot
- Urban is estimating cumulative effect on child poverty

Recap – Impact on CPRAC

- Considered federal context and impact on CPRAC
 - Level set about severity of cuts, cost shifts, threats
 - States cannot backfill changes being pursued by Trump Admin
 - Number one goal is to protect New York's social safety net
 - Ensure New Yorkers can access programs they are eligible for
 - Fighting back in court to preserve services and funds
 - Unified, targeted advocacy – all hands on deck

Recap – CPRAC Committees Progress

- Reconvened committees to resume discussions
 - In April: Employment and Wages Committee
 - In May: Childhood Committee
- Discussions ongoing to develop ideas, consensus
- Once committees have agreed on ideas for proposals, Urban Institute will assess feasibility of modeling

Federal Context

OBBBA/HR1, Federal Government Shutdown

Recap – Federal Attacks on Safety Net

- Federal government passed OBBBA/HR1 on July 4, 2025
 - Cuts SNAP by hundreds of billions of dollars over 10 years nationwide
 - Cuts Medicaid by hundreds of billions of dollars over 10 years nationwide
 - Imposes more punitive work requirements for SNAP and Medicaid
 - Imposes harsh time limits on receipt of benefits
 - Further restricts benefit access for noncitizens
 - Eliminates long-standing related education and outreach funds
 - Eliminates the free Direct File tax filing program
 - Shifts unprecedented costs onto states that states cannot afford

Recap – SNAP in New York

- SNAP helps 2.9 million New Yorkers afford food (avg \$7/day)
 - Primarily children, elderly, disabled
 - \$1 on SNAP generates \$1.54 in economic activity = \$11.5 billion in NY
 - Historically, Federal govt funds 100% of benefits, 50% administrative costs
- SNAP has rigorous Quality Control standards and federal oversight
 - Workforce constraints, program changes, and increased need since COVID have resulted in higher NY PER (2019: 6.3%; 2025: 12.68%)
 - Along with timeliness requirements, these factors contribute to error rates
- PER used as basis for cost shifts in OBBBA
 - 25% shift for states with PER >10% (NY, CA, NJ, DC)

Recap – Punitive SNAP Work Requirements

- Overview of punitive SNAP work requirements in OBBBA/HR1:
 - At least 80 hrs/month to get SNAP for more than three months
 - Now applies to adults up to age 64 (was 55 previously)
 - Now applies to parents with dependent children ages 14+ (previously 18+)
 - Limits state flexibility to request waivers for areas with high unemployment
 - Detailed implementation guidance not yet issued (re qualifying employment)
 - Administratively burdensome for clients and district staff
 - Not focused on employment outcomes

Impact – SNAP in New York

- New Yorkers will lose SNAP benefits due to punitive changes
 - Work requirements: ~300k households lose (avg loss \$220/mo) = \$800M
 - Non-citizen restrictions: ~41k individuals lose = \$108M
 - Thrifty Food Plan rollback = reduce benefits as inflation/prices increase
- Push significant costs onto New York State
 - Shifting benefit costs based on QC PER = \$1.2B
 - Shifting admin cost split from 50/50 to 75/25 = \$204M
- Eliminate important related programs
 - Cut SNAP-Ed = \$29M
- **Total: \$1.4B cost shift to NYS and NYers lose >\$900M benefits**

Impact – SNAP in New York

- Cuts to SNAP will hurt businesses and local economies
 - Reduce revenue for thousands of businesses across food supply chain
 - Directly impacting more than 18k retailers that accept SNAP in New York
 - Including community grocery stores, local farmers, farmer's markets, etc.
 - Related businesses in rural areas will struggle to stay open
 - Job losses, business closures, lost revenue

Recap – Punitive Medicaid Work Requirements

- Overview of punitive Medicaid work requirements in OBBBA/HR1:
 - Able-bodied adults aged 19-64 must complete at least 80 hours per month of work, education, job training, or other community engagement activities.
 - Many members will be exempt or already meet the requirement, but determining exemptions and proving compliance may be difficult
 - Take effect 1/1/2027 (CMS has not issued guidance and is not required to until summer of 2026)
 - Administratively burdensome for clients and staff
 - Not focused on employment outcomes

Impact – Medicaid in New York

- Cut Federal funding for NYS Essential Plan by \$7.5B (over half)
- Nearly 1.8 million New Yorkers could lose health insurance:
 - 1.3 million New Yorkers will lose Medicaid due to new requirements
 - 450,000 will lose EP coverage
- Of those nearly 1.8 million, 1.5 million estimated to become uninsured
 - Estimated \$3B in annual uncompensated care costs for providers
- Estimated \$8B in annual cuts to NY hospitals and health systems, harming anyone who requires hospital care
- **Total: Almost \$13B hit to NYS and New Yorkers**

Federal Context – Example of NY District 18

- **SNAP:** There are currently 70,724 individuals across 35,784 households in NY-18 receiving SNAP benefits
- **Medicaid:** There are currently 204,073 NY-18 Medicaid enrollees; 33,178 of whom are estimated to lose Medicaid coverage due to OBBBA changes
- **Essential Plan:** There are currently 42,500 NY-18 enrollees in the Essential Plan (EP); 15,000 of whom are estimated to lose EP coverage due to OBBBA changes

Federal Context – Example of NY District 15

- **SNAP:** There are currently 272,857 individuals across 158,306 households in NY-15 receiving SNAP benefits
- **Medicaid:** There are currently 512,999 NY-15 Medicaid enrollees; 94,094 of which are estimated to lose Medicaid coverage due to OBBBA changes
- **Essential Plan:** There are currently 104,400 NY-15 enrollees in the Essential Plan; 25,000 of which are estimated to lose coverage in EP due to OBBBA changes

Federal Context – Summary

- Cuts to SNAP and Medicaid are devastating to NY families
- Unprecedented cost shifts to New York cannot be backfilled
- Unfunded cost shifts jeopardize programs that millions rely on
- CPRAC's must adapt strategy to this new reality
- Prioritize reaching eligible New Yorkers with existing programs

In-Depth Review

Improving CTC Take-Up & Delivery for Families

In-Depth Review – Improving CTC Take-Up for Families

- CTC puts money in families' pockets and reduces child poverty... but only if lowest-income families receive it
- To reach people with CTC, must make concerted efforts at outreach, promotion, and reducing administrative burden
 - Especially important for lowest-income households most in need
 - Lowest-income households often have little or no filing obligation
- From Tax perspective, only know New Yorkers who file
 - Challenges reaching non-filers...

In-Depth Review – Improving CTC Take-Up for Families

- **New America / Devyani Singh**
 - Review New America’s national survey of predominately low-income households on their experiences filing taxes (or not filing), including findings specific to New York
 - Discuss lessons learned and potential strategies for improving low-income households’ access to CTC
- Q & A to follow

In-Depth Review – Improving CTC Take-Up for Families

• Key Takeaways

- 28% of NY respondents not aware of any tax credits, compared to 24% nationally
- 36% of households with incomes <\$10k not aware of CTC (38% in NY), over 2x rate of >\$150k households
- Among low-income households who have not filed taxes in three years, 84% received other benefits in that period, with majority receiving SNAP (58% of NY recent non-filers received SNAP)

In-Depth Review – Improving CTC Take-Up for Families

• Key Takeaways

- Among those aware of the CTC, factors that kept respondents from claiming include belief that their income was too low, fears of making mistakes, concerns about impacts on other benefits, cost of filing, challenges obtaining necessary documents, and more
- 40% of NYers described cost concerns as barrier to filing
- 56% of NYers had trouble gathering documents (70% of those had difficulty with more than one document type)
- 61% of households who reported fears of making mistakes had not filed taxes in 3 years

In-Depth Review – Improving CTC Take-Up for Families

- **Key Takeaways**

- Tailor messages to real-life motivations of New Yorkers
- Reframe filing to be a supportive action
- Assuage fears of mistakes and impacts to benefits
- Reduce documentation and cost barriers required to file

In-Depth Review

Child Tax Credit Promotion and Outreach

In-Depth Review – Child Tax Credit Promotion and Outreach

- As Devyani mentioned in her presentation, effective promotion and outreach with clear messaging, coupled with concerted efforts to reduce administrative burden, are essential to ensuring that New Yorkers eligible for the CTC can access it
 - Other states are leading the way in this area
 - Case study: Minnesota (MN)
 - What can we learn from MN actions and successes?

In-Depth Review – Child Tax Credit Promotion and Outreach

- **Minnesota Department of Revenue / Audel Shokohzadeh**
 - Overview of Minnesota's comprehensive CTC outreach strategies
 - Language should be supportive, simple, and clear, framed as opportunities to receive money that will not affect other benefits
 - Where possible, develop easy-to-use tools that help families file with minimal information and locate help if needed
- Q & A to follow

In-Depth Review – Child Tax Credit Promotion and Outreach

- **Key Takeaways: lessons learned from Minnesota**
 - Promotion should be informed by the steps in the tax filing journey (awareness, decision making, and submitting the return)
 - Convey clear consistent message across all channels
 - Easy-to-use tools should help families weigh options and file
 - Incentivize/mobilize trusted messengers such as local community-based organizations to echo clear consistent message
 - 86% take-up rate among eligible Minnesotans → goal for NY?

Discussion

CTC Promotion and Take-Up in NYS

Discussion – CTC Promotion and Take-Up in NYS

- Ideas that NY could consider for increasing take-up of the Child Tax Credit, maximizing its potential child poverty reduction impacts?
- How can NYS and nonprofits work together to build and carry out an effective promotional campaign?
- What lessons can we learn from both the New America survey respondents and from Minnesota's actions?

Looking Ahead

Next Steps

Next Steps – Public Benefits Survey

- December 2024: Public Benefits Survey Phase 1 Report
 - April thru May 2024: 178 respondents
- October 2025: Public Benefits Survey 2024 Report
 - April thru May, July thru December 2024: Almost 1300 respondents
 - Includes quantitative and qualitative analyses
- Survey open, please continue to promote it so we can receive more feedback from New Yorkers

Next Steps – 2025 and 2026

- Continue monitoring NYS progress reducing child poverty
 - Measure estimated effects of enacted policies by Dec 2025
 - Compare estimates to Census data to be released starting Nov 2026
- Scheduled meetings for 2025
 - 11/25 (remote): Review 2025 Progress Report Draft
 - 12/18 (in-person): Issue 2025 Progress Report
- 2026: Exploring how to build on progress and recommendations
 - Identify modellable ideas from Childhood & Employment Committees
 - Develop additional ideas to compliment enacted policies
 - Additional iteration and microsimulation modeling of proposals

Closing

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- **Deputy Secretary to the Governor for Human Services and Mental Hygiene Peter Hatch—*Acting CPRAC Co-Chair***
- **Commissioner Barbara Guinn (OTDA) –*CPRAC Co-Chair***

Thank you!



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