

Candace Cabral

Introduction

My name is Candace Cabral. I live in Rochester with my four children in a 3-bedroom apartment. My experience with poverty has been a lifelong challenge, as I grew up in foster care. When I was a teenager, my mother abandoned me, leaving me without any parents. I spent many years in youth homes. I also didn't have any crucial life documents with me, so as I got older I had to learn about and figure out all the things I was missing, and slowly put the pieces back together. Getting all my documents in order has been really hard and something I've worked on for many years. Since being in foster care, I have struggled to provide for myself and my family, working to make ends meet and provide a decent life for all of my kids.

Household composition

1 adult (38 years old), 4 children (17, 15, 6, and 5 years old)

Have you heard of and/or received the Earned Income Tax Credit (EITC)?

Yes, I have received EITC.

If you answered yes, where did you learn about the EITC?

In 2021, I received free tax prep services from a local organization, which was helping residents at the Rochester library. They told me about the Earned Income Tax Credit, since I was working at that time. They also helped me enroll in the program.

When did you first start receiving EITC?

In 2021, I got EITC for the first time.

Was it difficult to apply for this program? If so, what was the most difficult part?

The hardest part is knowing what programs are available. For many years, I didn't know about the EITC. There are many many different programs, but where can I go to learn about them? On top of that, once I know about a program, because of my learning disability it can be really difficult to gather the documents I need. Sometimes I don't know what they are asking for, because I've never heard of it. Other times, they use names and language that are complicated and confusing to me.

For example, getting benefits was really hard – like food assistance and cash because I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. Over the years, I had to learn what those documents were and also go through the process of ordering them, which takes a long time. I eventually got the documents and got the benefits, but during the process I couldn't get any benefits, even though I really needed them in that time. I don't know why they had to make it so hard for us.

For the EITC though, it wasn't difficult for me to apply, because I worked with a local organization that does tax filing, and I already had the documents I needed to be able to apply. They helped me figure out what I needed to do and they also helped me make sure we got it done. At the end of the day, because of their help, I was able to apply, and it was really easy, compared to the process I went through on my own for SSI or for Food Assistance, where I had to fight and really struggled with the reading and writing parts of the application process. Getting assistance has always been scary to me for that reason – it is a lot of work and it is

overwhelming and you have to re-answer questions again and again with information they already have just to prove you are worthy. On top of that, if you make even a dollar extra, you can lose benefits. But with the tax credits, the EITC, these local organizations not only told me about the program, they made sure I was doing everything I needed to do to sign up, and I also didn't have to worry about losing the credit like I could lose the benefits.

The welfare application process is hard because I have to go to one place to get it and deal with all these obstacles and case workers and all of that, and I don't even feel like I can turn to them for help. But with the tax programs, I've been able to get the help regularly, whenever I need it, by phone or in person.

Once you were in the program, was it hard to stay in the program?

The tax programs, like EITC, were the easiest, because I only need to handle paperwork once a year – and because the tax prep organizations were really helpful. If they didn't help me, I don't think I would know about the program. And they basically walked me through, step by step. Now that I know about those organizations, I also know about the program and they also know me, so I know I can always call them if I have a question, or I can always visit them at their offices. They are really accessible and helpful in communicating with me. This has been the biggest help of all.

How did the EITC help you? What positive impact did it have on your life?

While it was hard for me to apply for benefits, once I received the benefits, they were a great help to me. I have four kids, and with each kid I've needed more support. It is hard to describe the difference before and after receiving benefits. Before I received these programs, I had nothing – I was often fighting for my life and barely making it. I didn't know where my food would come from. The Earned Income Tax Credit and all the other benefits have helped me fix my credit and pay back bills, enabled me to open a bank account, helped me purchase other necessities for my family's wellbeing, like medical items and other supplies during COVID-19 for health purposes, helped me get clothing for my kids, and helped me afford enough food to my family. Before we were using food pantries. Sometimes, when the money doesn't come through, we still have to use them. But for the most part, the extra support helps us shop for the groceries we need and we're not constantly in the negative on EBT or pinching pennies. I also sometimes had to sacrifice meals to make sure my kids could eat and we don't have to go through that anymore. We also don't have to worry the same way about planning around a specific date, which might not come, which is the case with benefits. Because when the date comes and the money doesn't come, and no one told you there was any issue, you have to go through a whole process to try to contact someone to figure out what's the issue. With money from the tax credits, I could shop for my family every two weeks, instead of having to plan everything around once a month, which was much less flexibility. Over time, I have been able to depend less and less on community services. I have been able to plan more and be more consistent. That makes me feel more sufficient and independent and also makes my kids feel that way, because it is true. And when I lost a lot of that support, like that Child Credit or the extra benefits I was getting, the extra food support, I also really felt the difference. All of a sudden, with no warning, it got much more difficult to meet the bills again, and we found we had to go back to food pantries and clothing closets.

Since you have successfully enrolled in several programs (SSI, SNAP, ESCC, EITC), can you compare the enrollment for the tax programs to the enrollment for benefits programs?

With the EITC, I was able to get it because I got help from two local community organizations that were providing free tax prep services. As they were helping me file my taxes, they figure out I could apply for this program and they told me how to do it and also helped me every step of the way if I needed it. What I really like is they were very hands-on, which was new to me. The staff I always dealt with were usually dismissive and sometimes rude. When I went to these organizations, and explained my situation, and brought my papers, and explained my taxes and income, they were always taking notes and asking questions. They were always willing to help me with the process, even computer instructions if a process was online. Another piece that made a big difference for me is that the organizations had interpreters, which they will provide to you for free. These interpreters were not just to speak Spanish – they helped me read complicated legal language and helped me understand the documents and the requirements. I really appreciated that they worked with me at

my level, because sometimes in the past I would receive a document and it would be really hard for me to read. I often couldn't understand it because the language was too complicated. And they were also always right there – I always knew where to find them and could call or go in person. They always had a lot of information from me already, so I didn't have to answer the same questions over and over again. And they were really clear about what I had to do, giving me deadlines and dates. They really communicated with me in a way that helped me feel confident and also supported. On top of that, for the tax programs like the EITC, they needed a lot less documents than for SNAP. They didn't conduct a whole investigation of your life. They just need to know number of kids and school and income. I didn't need a hearing or an appeal. I didn't need to wait for months and months to receive money. When I received the money, it was much more money than I ever got from DSS and it made a huge difference. Overall, the tax programs were easier because the tax organizations were more knowledgeable and available, because they asked for less documents, and because the outside organizations were so helpful.

What change in the program would have made the biggest difference for your family?

For tax credits like EITC, I had organizations that I could call and that would call me back. That's what made the biggest difference for me, and made the program easiest, compared to the other programs I've gotten over the years, where the application process was more complicated and difficult. So the biggest thing I would say for these programs is we need more of that – I needed it earlier and other people like me need it now: places to go and someone to talk to or communicate with during the process. It was really helpful to be able to ask questions as I was going through the tax credit process, especially because it can be difficult for me to understand what is required, especially for the reading and writing components. So anything that can be done to make that easier, that's what I'd say is the biggest change that would make the biggest difference. Paperwork too: I know I can always use and I know a lot of people who can always use less paperwork. Shorter documentation. Keep making the process easier, so that we can learn to navigate it on our own. Simpler language that is plain and easy to understand would also make the process easier. But I don't think it should be one or the other – we should be able to have both, people to help you whenever you need it, but also documents and processes that we can do without help if we want to. The other biggest change that I've always said and I'm going to keep saying is more money. We need to get more money to families and put more money in families' hands. The EITC does a good job of not needing as much documentation, and having help from local organizations made a huge difference in my ability to access it, but the amount of money makes a huge difference too, especially after the 2021 child tax credit was decreased. Receiving the credit helps me to not rely on food pantries or clothing closets to clothe my children, but receiving a larger amount would help me to save. In my opinion, it would also be helpful to receive the credit over the year, instead of once a year. I think it would be helpful to divide it up and receive some every few months. If you receive it once a year, it can be hard to plan for future expenses and actually save the money. I do like receiving that bigger amount as a refund once a year, which I can count on, and which helps with my planning for my family, but it is also good to receive assistance at different parts of the year, so that it can help with expenses during different parts of the year, especially things that are hard to predict.

Have you worked in jobs that paid minimum wage or below?

Yes, I've worked both. I've worked for minimum wage, but also I've worked for jobs that pay less than that, for sure. And also I volunteer a lot of my time, I do AmeriCorps and other things to give back to my community, that take up a lot of my time, but I don't get paid for those.

Can you talk about the challenges of working these low-wage jobs?

Everything is expensive these days. Everything – food, housing, clothes for my kids, the things I want to do for my children and my family, like a vacation for once after all these years, COVID supplies and stuff for our health. I've worked jobs that pay very little for a while, for most of my life, and I've always struggled. Always. Even when I had benefits, all different benefits to help me out, even then it was difficult, because all these things that you need are expensive – just to get by and keep your housing. So I would work multiple jobs – and I am still employed, and I still struggle week to week. Minimum wage can't cover it. I had a minimum wage job and I still needed all the support I could get and still was struggling.

It's really hard – you're constantly trying to make calculations. It'll be like, you get 10 hours of work at one place, where you're getting 15 dollars, but you still can't make ends meet because you can't get enough hours. So they give you 10 hours, maybe you can get up to 12 hours, making 15 dollars, but it's still not enough. That's why you're going to three or four different jobs or organizations or trying to start your own business. Then you have 10 other hours here, maybe 10 over there, making less, and you're trying to combine the hours to have enough. But rent is like at least \$1000 and food stamps are going down. And even childcare, insurance, doctors bills – it's a lot that goes into it – and should I take insurance from my job or not, and am I qualified for this other job that will pay me more?

These are the calculations I'm doing, all the time – so I'm always looking for jobs. I did my resume over. I am looking into jobs, but specifically looking for what is the range I would like to get paid eventually? I know I'm not at \$50,000 – and I'm nowhere near it. But I also know that for my family \$50,000 wouldn't even work for us – wouldn't be enough. So I am struggling to find something more. I'm literally juggling – looking at resumes, jobs, what's the qualification, also considering if my taxes will go up, my benefits going down or going away – it's very stressful. Very stressful for income to change. How can I live? How can I survive?

The amount you get too from these programs is something, and I definitely need it, because these jobs and all these organizations won't pay me enough, but it's not enough for me to build the life I want for me and my kids. My son is graduating this year and wanting to go to college, so I'm thinking about how I don't have the funding and what's the next step as a mom, and what's your career, and what example are you setting. It doesn't add up. Even middle-class families are not making that much in some cases.

So you really get stuck in this mindset where you are always calculating if you have a dollar too much, because you need the benefits, which help you survive, and you don't want to lose them. But you also want to make more money on your own, because you want to be self-sufficient – I don't want to rely on these programs. So I want to build myself up and grow and get promotions and make more money, make investments in my family's stability and also pay for everything we need, but you don't know where you go – you're stuck in this little box – and I'm just trying to save a little bit for my kids' futures.