

## Candace Cabral: Testimonial on Tax Credits

*\*submitted January 12, 2023\**

### 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 any of the following programs:

1. **Empire State Child Credit**  
Yes
2. **Earned Income Tax Credit**  
Yes
3. **Public Assistance/ Shelter Allowance**  
No, but have heard of rent/utilities arrears grants and other housing assistance programs
4. **Food Assistance/ SNAP**  
Yes

### If you answered yes, where did you learn about these programs/benefits?

I learned about SSI, CA, and SNAP when I was very young. Since the mid-1990s, I have been receiving SSI due to health issues I experienced from a very young age. My mother experienced substance use and addiction challenges. On top of that, when I was a baby, our housing conditions were very bad, so I was exposed to lead paint in a way that was very damaging to me and my health. For these reasons, my mom had enrolled me in SSI, which I have received ever since. I learned about CA and SNAP when my mom left. I was a teenager that time, approximately 15 years old, and I tried to apply. I also had to reapply for SSI because my mom had not reapplied for me. But my learning disability made it hard for me to understand the application process for all of these programs. It was also difficult for me to gather all of the required documents. For many documents, I didn't know what they were asking for and had to figure it out on my own for the first time while I was very young and dealing with a lot of struggles. It took me several years to get back onto them.

It wasn't until the pandemic that I learned about the Earned Income Tax Credit and the Empire State Child Credit. I learned first about the Empire State Child Credit, in 2020. A local organization called Foodlink told me about the ESCC, which I learned more about when I was filing my taxes. They helped me learn about the program, told me what it involved, told me what documents I needed to pull together, and helped me apply. I received ESCC for the first time in 2020.

In 2021, I received free tax prep services from a different 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 programs. The first time I received EITC was in 2021.

**If you answered yes, which of these four benefits have you received?**

Empire State Child Credit, Earned Income Tax Credit, Food Assistance, and Public Assistance.

**When (months/years) did you first start receiving SSI/CA/SNAP?**

I first received SSI in the mid-1990s. I first received Food Assistance/SNAP in 2005, but because of my learning disability I was not the payee – the Fair Hearing processes appointed a payee for me for a period of two years. In 2007, when I reapplied on my own, I finally received the Food Assistance/SNAP for myself. I was really proud of this moment, because I felt like I had showed them that I deserved it and could take care of myself and I could be my own payee. Since then, I have been enrolled in these programs consistently. In 2020, I received the ESCC in 2020 for the first time. In 2021, I got EITC for the first time. This year, I received both.

**Was it difficult to apply for these benefits? 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 these programs. 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, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. 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. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months.

When I was actually applying for benefits, the biggest challenge was my SSI. They kept finding reasons why I couldn't get Food Assistance, even though I couldn't afford food, and blamed SSI. Their budget calculation was so strict that the said SSI was too much money, but I could barely afford my family's daily needs. To us, it was obvious it was not enough money. SSI also has a really complicated eligibility process, which made it harder for us to navigate.

For the ESCC and the EITC, it wasn't difficult for me to apply, because I worked with a local organization that does tax filing. 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. These local organizations not only told me about the program, they made sure I was doing everything I needed to do to sign up.

Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare 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. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits.

The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. With the tax programs, I've been able to get the help regularly, whenever I need it, by phone or in person. With DSS, I can't find someone to talk to who can help.

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

It was a lot harder for me to apply for the programs than it is for me to maintain them. Once I was enrolled in the programs, I didn't feel it was hard to maintain. Each program has been a blessing. The tax programs 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 these programs help you? What positive impact did they 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. Getting these benefits, including SSI and Food Assistance and the Child Credit and the Earned Income Tax Credit, 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. It was especially challenging when they date would come, but there would be no money, and no one told there was any issue, so you have to first start the process to try to contact someone to figure out what was wrong. With the Child Credit, 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. When I lost that Child Credit, 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 ESCC and EITC, I was able to get them 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 these programs 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, 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. On the other hand, DSS doesn't communicate during the process about documents. You don't learn what was insufficient until after you've been cut off, and by then it is too late and you have to wait at least another month and go to all these different appointments again just to show that you are who you said you are, even if you can't afford food that month – doesn't matter. Also there isn't anybody to go and talk to if you need help or have a question.

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

Sometime to talk to or communicate with during the process. It would be really helpful to be able to ask questions as I am going through the process, especially because it can be difficult for me to understand what is required, especially for the reading and writing components. With the tax process, I had organizations to help me navigate, but not with the benefits process at DSS. Sometimes I go to DSS and the DSS people aren't familiar with the process and don't communicate clearly. It would also be good to have somebody to call, but there is no phone line. Also is there a way for clients to learn more about program changes when they happen, instead of only learning when we receive something different? Another issue to address is shorter documentation, which would also really help make the process easier. 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.

So for ESCC and EITC, I had organizations that I could call and that would call me back. For PA and SNAP, it is a complicated application process, there is nobody to call, it is difficult to visit in person, since there is only 1 processing center, and the requirements can be very overwhelming. If you miss even one thing, they cancel your benefits and you miss at least a month of money that you needed.

The budget calculations are also crazy. If you make one dollar too much, they cut you off. It doesn't matter to them if you can afford the food or not, it's about one dollar too much. But even middle class families are not making that much in some cases. This means that many people who need help and can't afford food also can't get the help they need. And then also you can get stuck in this mindset where you are always calculating if you have a dollar too much, because the benefits are too valuable and you don't want to lose them, since they help provide for your family. For example, I can't start savings accounts or make investments in my family's stability, because then DSS will say I have too much money, even though I don't have that money, I'm just trying to save a little bit for my kids futures. When you got welfare in the past, they used to say "no cable/no phone" because they thought it was a luxury to have, and said that people getting welfare shouldn't have that, but now everyone has cable and phones and also internet, because you need it to live and work.

For the benefits, the EITC is once a year and the ESCC and SNAP is monthly. I think it would be helpful to divide it up and receive some every few months. If you receive it once a year, it is hard to plan for future expenses and save it. If you receive it every month, the amount is much smaller. I like receiving a bigger amount, 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.

The SNAP supplement has also made a huge difference. It would be really good for my family if we could keep receiving the SNAP supplement, since our family is large. Even with the SNAP supplement, it doesn't cover all of our essential groceries, so I always spend some of my own money too. Losing the SNAP supplement will make it harder to afford the food that we have got used to relying on.

## Pamela Walcott: Testimonial on Tax Credits

*\*submitted January 12, 2023\**

### Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. My main experience with poverty is when I became homeless in 2018, which was really hard. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Although we were never homeless before 2018, my family has struggled to make ends meet for many years, beginning around the time that my parents got sick. Throughout all of our challenges, even though we needed benefits, we were always told that we are not eligible.

### Household composition

2 adults (57 years old), 1 child (10 years old)

### Context

I grew up in Harlem and my family was middle income. They lived in a two-bedroom condo with a terrace on Lenox Avenue and 145 Street. When I was living on my own, I ended up needing a Section 8 voucher, which I got in mid-2000s and helped me pay my rent for many years.

Around 2011, my parents got sick, so I had to move back into their home to take care of them. When I moved back home, I was unable to transfer the voucher over to my parents' home, so we lost that assistance altogether. At the time, he was working and my main source of income was from Disability, so it was difficult for us to afford the rent, but we were barely able to scrape by.

In 2012, my parents passed away. I was still living in their apartment with my husband, Glenn. After my parents passed away, the landlord wanted us to leave the apartment, because my name wasn't on the lease. We tried going to court to fix the problem. In the process, we learned about succession rights, and tried getting on the lease, but the landlord didn't want to give us succession rights. It was clear to us that the landlord wanted us to leave so he could raise the rent. This was a long, drawn out process that unfolded over many years.

At this time, we were living paycheck to paycheck and struggled to afford all our necessary expenses, including food. We applied for food assistance from HRA, but they told us because of my husband's income we made too much money by a few pennies. Even though they said we weren't eligible, we were still not able to afford all of the food that we needed – we really could've used the help then.

After my husband stopped working in 2017, our only income was from Disability. Even after he lost work, we were unable to get food assistance. When I was applying, I knew that other people were able to use their phones to apply, but I didn't know how to do that, so I had to travel to many different locations for different reasons. But even after bringing documents to different HRA Centers, I was never able to successfully get benefits. Instead, we went to food pantries for our groceries.

In 2018, the landlord said we had no choice – he was evicting us and we had to leave. He asked us what date we would be leaving the apartment. We never received a formal eviction notice. We also didn't realize we could get a lawyer to fight to stay in the apartment. After many years of going to court on my own, and trying to compile documents, I couldn't fight any longer. We decided to walk away from the apartment.

For the first time in my life, my family was experiencing homelessness. It was then that we entered the New York City shelter system. After staying at multiple shelters, we finally moved out of shelter in the summer of 2022. When we were preparing to move out, the shelter provider helped us enroll in benefits. For the first time, starting this past summer, we began receiving Cash Assistance and Food Assistance, which continues now.

**Have you heard of any of the following programs:**

1. **Empire State Child Credit**  
Heard about the concept of child credits, but not about the Empire State Child Credit specifically
2. **Earned Income Tax Credit**  
Have heard about the concept of employment-related credit, but don't know much about it
3. **Public Assistance/ Shelter Allowance**  
Not aware of shelter allowance, but receives CityFHEPS rental assistance subsidy
4. **Food Assistance/ SNAP**  
Yes

**If you answered yes, where did you learn about these programs/benefits?**

I've heard people talk about credit that you can get for children or for working, but I don't know much about those programs. I have received housing vouchers before. I got Section 8 many years ago before I lost it and now I get CityFHEPS. I have known for many years about Cash Assistance and Food Assistance. We needed Food Assistance during the 2000s, but they would never give it to us. Now, since I moved out shelter and the shelter provider helped me go through the application process, I get Food and Cash Assistance, which is helpful, but not always reliable.

**Which of these four benefits have you received?**

Public Assistance and Food Assistance

**When (months/years) were you receiving these programs?**

June 2022 through December 2022 (with a gap a 1-month in November 2022)

**Was it difficult to apply for these benefits? If so, what was the most difficult part?**

For many years, when I need the benefits and really could have used to the extra support from Cash and Food Assistance, I could not get it because they kept saying we were not eligible. I only finally got it when we were moving out of shelter because the provider helped us apply.

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

Overall, I didn't have much trouble gathering my paperwork, because I've always been good about keeping my important papers with me and organized wherever I am living. I mainly had trouble submitting the paperwork. I didn't realize when it didn't work and it wasn't communicated to me clearly. I have the AccessHRA application, but I have trouble logging in. I can call and check my balance, which works okay day to day, but I can't get it to work taking pictures of paperwork and uploading documents. I don't have someone who can help me with the app.

Specifically, in September 2022, when I was supposed to recertify, I tried sending in paperwork using the phone, but it didn't work – and no one told me that it didn't work until I visited an HRA Center myself later. However, even though I didn't receive my September recertification call, I did receive my benefit. In October, because I still hadn't heard anything about my recertification, I took it upon myself to try to resolve the situation proactively, by visiting an HRA Center in person. I also brought all of my documents with me. It was there that I learned that the documents I'd tried submitting by phone hadn't worked. So at that time, I submitted the required documents in person, since I had brought all my documents with me. Apparently, due to delays at

HRA and catching up on paperwork, they couldn't get to my case and the papers I brought them in October, so my benefit lapsed in November. So when November came around, I didn't receive any Cash Assistance or Food Assistance, which was a surprise to me that I had not planned for. Nobody told me anything. Nobody told me why it lapsed or why it was delayed. Nobody told me that I wouldn't receive anything in November, which I really didn't realize because I was still receiving CityFHEPS for the rent. November was really hard and we could not get all the food that we needed. In December, it looks like they finally processed my paperwork, because I received a letter confirming that the documents I had brought in October were sufficient – and I started to receive some benefits again. However, it now appears I am receiving much less than I was told I would receive from both Cash and Food Assistance. The reasons are not exactly clear to me, but I believe it is because I started to receive slightly more funds from Disability. This is another challenge of the program – sometimes I don't understand how it is working, but it is not easy to find someone who I can talk to or who can help me navigate the issue and fix it. In this case, it took three months for HRA to process my recertification from September, and in the mean time I only learned there was an issue after it was too late. But I had done everything right, including submitting all the right documents in October in person.

### **How did these programs help you? What positive impact did they have on your life?**

Now that we receive extra support in the form of Cash Assistance and Food Assistance, we don't feel so overwhelmed. We have much more stability that didn't exist before. We know on a certain day we will have a certain amount of money that really helps with getting all of our essentials. We don't have to pinch pennies on food or miss out on food items in some weeks. Every dollar is valuable and we use all of it, in addition to our own money.

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

First, more flexibility on the budget calculation, because I was denied for many years even though we needed it badly. And if you make even a little bit of money, they only give you a few dollars because they say you can afford it now, even if you can't. You have to have nothing in order to get something. This affects other choices in my life, like I can't plan for my daughter. I can't set up a bank account. So we end up depending on them, even though we really don't want to be receiving benefits from the government right now or forever. I want to have my own money.

Second, because they don't communicate with you, it can feel unreliable, like you are rolling the dice waiting for the day to see if you get the benefit. It would've been helpful to receive a communication telling me that I wasn't going to receive the benefit. Maybe I did receive one, but I didn't see it. They are also delayed, so my last recertification call was late and I still haven't received a phone call I am waiting on.

## Candace Cabral: Testimonial on Housing

*\*submitted March 7, 2023\**

### 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. 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 experienced housing challenges and/or homelessness before?

Yes, to both. When I was a teenager, my mother abandoned me, leaving me without any parents. I spent many years in youth homes. Starting at age 15, I was on my own and struggled to provide for myself. I was a ward of the state and went into foster care from 15 to 17. When I turned 17, I wanted to stay in the program, which had provided stability for me for two years and which I was getting used to, but they told me I couldn't – I had to leave. So I aged out of the program and had to leave, but not because I had somewhere to go. I still didn't have anywhere to go. Home was not successful for me before that, not a helpful environment, but the program was successful for me. But they wanted me to go back home, but I couldn't go back home. So from 17 to 18, I was having many housing challenges – I was living anywhere I could, with friends, with family, on couches.

### Have you resided in a shelter before?

Yes, for several years, but they were youth-oriented shelters – youth homes.

### Have you heard of any of these programs?

**5. Housing Choice Voucher/ Section 8**

Yes

**6. FEPS/ housing subsidy through Public Assistance grant**

Yes

**7. Tenant legal services**

No

### If yes, where did you learn about them?

Section 8: Section 8 is well known – just being out, being in the street, you learn about it. I knew about it. Also I had a friend that was applying at the same time as me, or a little bit before. So she told me about the information and helped me get through the paperwork. She applied successfully first – hers got through, and then she helped me with mine.

FEPS/housing subsidy through Public Assistance grant: I learned about it when I had to apply for DSS benefits when I turned 18. That's when I first tried to get it, but then found out I needed all that documentation, that I



didn't have. I 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.

### **If yes, which have you received?**

Section 8 and the housing subsidy through Public Assistance grant

### **When did you receive them/ for how long?**

Section 8: When I learned about Section 8 and my friend helped me apply, it took me many years for my application to be successful and finally get into the program. I applied around 2005 and then I got accepted in 2014. First I waited to get on the waitlist, and then I had to spend many years waiting on the waitlist. I was on the waitlist for 2, 3 years. My number was over 3000 and you have to watch the number go down over the years. So it was a blessing, to get into the program, but also a curse, because then I had to wait and wait for the housing, even though I still was struggling with my housing that whole time. I had to make sure I stayed in same place for all the years while waiting for the assistance because you have to report your address, so I was staying connected always and watching the number and sending emails and just trying to stay on it. It took me many years to receive it, but I've received it ever since.

FEPS/ shelter allowance: I received that when I finally got public assistance, and it had the allowance for your rent. That has changed over time though. Back then, it was a few hundred dollars – I only had two kids and it paid a majority of my rent. But over time, not as much – it didn't cover a lot, as much as Section 8, but it did help. Something is better than nothing. But I don't get that anymore – I don't get rental assistance at all right now, other than Section 8 – nothing from DSS.

### **Was it difficult to apply?**

Section 8: No, the paperwork was really okay. My friend who has similar learning disabilities, was able to navigate it and she was able to obtain it – and she helped me do it as well. But then the paperwork is only one part of it. So that part was not difficult. But then I had to do all that waiting and monitoring – and staying on top of it all the time was hard. Not hard on its own, but to do it for so long, so many years is difficult, especially as life is happening and you have to do so many other things. In terms of actually using it, there was a whole process and documentation needed, routing number and bank statements and property info, and once it was working it was nice and easy because it was automatic and I haven't had to worry about it. But getting through all that was difficult, and also finding a landlord that was willing to go through all that. Some landlords said they weren't interested – they said they liked Section 8, but don't want to deal with the paperwork and all the protocols. But some landlords were happy about it and liked it better than DSS rental assistance.

FEPS/ shelter allowance: Applying for public assistance at DSS was much more difficult for me. 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, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. 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. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months. Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare 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. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits. The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. Once I got through all that, and got the benefits, the shelter allowance came with that. But eventually I stopped getting any of that from DSS for housing.

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

Section 8: Not at all. It wasn't hard to stay in the program – once I got it, it was easy for me to also move with it, so I was able to move to Vegas and find housing there. They had much more options there – condos, side by side, complexes, so many choices – you could get a town house or a whole house or an apartment. So I had finished the application process in Rochester, and that's where I first received it, but then moved. It was a portable voucher, so it was no hassle. Since 2014, it's been pretty consistent. Reliable. It definitely helps in New York too, but it is harder to find an apartment to accept it here - and the apartments, way less options. Smaller for sure but also just less options overall, not as many types to choose from. Moving back from was more challenging than moving away, because I had to take what I could get at first.

FEPS/ shelter allowance: Staying on public assistance is much more difficult because you have to keep dealing with DSS and watching your bank account all the time and waiting to see if it's going to show up, and then it can vary too. So it can be one thing one month and then different and you don't know why, and then to get to DSS or get in touch with DSS to ask questions then is also difficult – just to ask a question or even understand. And it was always more documentation, which as I said was always more difficult for me, since a young age. So it was much more difficult for me dealing with DSS. Also it's like they make it so difficult, so many different things you have to do, and then when they send you it, it's not even that much. I mean it helps – it helps, but the Section 8 really does more for me and my family budget and helping us afford necessities.

## **How did these programs help you? What positive impact did they have on your life?**

Section 8: Well first of all, obviously I am not spending as much on rent so I'm not constantly worrying about that. That's the biggest thing – that really makes the most difference for me. The Section 8 went up, so my share – I have to pay more, but that's also because I been making more money. So having that in general, the support, has made it so I can pay some of my rent but also try to save money. I'm trying to be self sufficient overall. But really just having that means you don't have to worry about the place we're staying at every month again and again. I'm focused more on my kids and their education and my savings, and my work. I wouldn't be able to volunteer and come out and work for my community and do all the things that I do in my community if I didn't have that right now and the past many years. Getting to where I am now – just less stress and anxiety. Over little things like tissues and diapers, but also their education and feeding everyone – you can spend more on what you need and not always be sacrificing the same way.

FEPS/ shelter allowance: It was definitely less, as I said, but also as I said definitely better than nothing. The extra money just helps make it. No one hovering over you. You can work on stability. You just feel better – uplifted – I am more confident because you know you have different sources to help you. And you don't have to report to people constantly just for a little bit of help. At the end of the day, rent was difficult regardless always. Always paycheck to paycheck. Week by week. Before I had any assistance, most of my money that I made would have to go to rent – making \$6.25, maybe got a raise to \$7.25. Basically all of that went to rent.

## **What change in the programs would have made the biggest difference for your family?**

Cover more rent. I know it sounds crazy, but I'm serious. It just means you can do more things to become self sufficient. Like a vehicle, which helps you work. Having that wiggle room makes a big difference, and you can focus on more than just the roof itself – like also the costs of life beyond that, and building independence. As it is you feel like you're constantly turning over what you make to different programs and I'm trying to get off programs. In the long run, I don't want to be on them, but as it is it's really hard to build up yourself.

The other thing I would say is teach parents. I learned about the different programs from classes and organization. I learned about community, building credit, value of community, how to be an asset for my community. I think just programs to educate the community and parents on what is available and how processes work. I didn't know a lot of these programs existed and I needed people to help me, but now I know. It would really be a help to teach parents and help them get into these different programs because they need them and they can be a big help once you figure it out. Sometimes you have to teach parents – like independent living, how to be self-sufficient. It's also different in different places, and certain places are more expensive and don't have the same options, so it's really – I had to learn new things every new place I lived.

## Pamela Walcott: Testimonial on Housing

*\*submitted March 7, 2023\**

### Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. All my life, I have struggled to afford the basics in New York. I've been on Disability for many years and applied for benefits for many years because we needed them, even though we never got them. My main experience with poverty is when I became homeless in 2018, which was really hard.

### Household composition

2 adults (57 years old), 1 child (10 years old)

### Have you experienced housing challenges and/or homelessness before?

Yes to both. For most of my life housing has been really difficult, except when we were growing up in my parents home. Rent has always been hard. Harlem has changed a lot over the years. We didn't become homeless overnight – we struggled with the cost of housing and rent and had difficulties maintaining our apartment for many years. We weren't making much money at the time. We never made much money, so paying the rent was always difficult because even when I was younger the prices were going up really fast – faster than anyone could afford. I knew so many people that had to move out of the neighborhood we grew up in. I didn't think that would be me, but eventually it was. After many years of challenges, we couldn't take it any more and we ended up becoming homeless.

The process of the landlord trying to force us out of the apartment took many years. It started in 2012, when my parents passed away. I was still living in their apartment with my husband, Glenn, where we had been taking care of them. After my parents passed away, the landlord wanted us to leave the apartment, because my name wasn't on the lease. We tried going to court to fix the problem. In the process, we learned about succession rights, and tried getting on the lease, but the landlord didn't want to give us succession rights. It was clear to us that the landlord wanted us to leave so he could raise the rent. This was a long, drawn out process that unfolded over many years.

At this time, we were living paycheck to paycheck and struggled to afford all our necessary expenses, including food. We applied for food assistance from HRA, but they told us because of my husband's income we made too much money by a few pennies. Even though they said we weren't eligible, we were still not able to afford all of the food that we needed – we really could've used the help then.

After my husband stopped working in 2017, our only income was from Disability. Even after he lost work, we were unable to get food assistance. When I was applying, I knew that other people were able to use their phones to apply, but I didn't know how to do that, so I had to travel to many different locations for different reasons. But even after bringing documents to different HRA Centers, I was never able to successfully get benefits. Instead, we went to food pantries for our groceries.

In 2018, the landlord said we had no choice – he was evicting us and we had to leave. He asked us what date we would be leaving the apartment. We never received a formal eviction notice. We also didn't realize we could get a lawyer to fight to stay in the apartment. After many years of going to court on my own, and trying to compile documents, I couldn't fight any longer. We decided to walk away from the apartment. At that point, me

and my family were homeless for the first time. I never imagined. It was then that we entered the New York City shelter system.

### **Have you resided in a shelter before?**

Yes. Because we had nowhere to go, and had to leave my childhood apartment, we had to enter the shelter system in 2018. It was very difficult. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Even though the last shelter worked out and helped us, it took too long and we had to move around for many years to different shelters before we got out. We finally moved out of shelter in the summer of 2022. When we were preparing to move out, the shelter provider helped us enroll in benefits and also set us up with CityFHEPS. For the first time, starting this past summer, we began receiving Cash Assistance and Food Assistance, which continues now. We also started receiving CityFHEPS at that time too, which also continues now.

### **Have you heard of any of these programs?**

#### **8. Housing Choice Voucher/ Section 8**

Yes

#### **9. FEPS**

No

#### **10. CityFHEPS**

Yes

#### **11. Tenant legal services**

No

### **If yes, where did you learn about them?**

Around 2005, when I was trying to live on my own, I needed a Section 8 voucher, because my Disability income wasn't enough to cover all my expenses, including rent. Fortunately, an opportunity was offered by the building I was living in at the time. They let us know that they were opening up units in the building for Section 8 and would give priority to applicants from current residents, so I applied right away. This was a great opportunity for me, because the building wasn't so affordable and I was having difficulty with the rent even then. By that time, I had already known about Section 8, since it was a well-known program, which I had always wanted, so it was familiar to me when I saw the notice in my building. Really, everyone knew about Section 8. As soon as I saw that in my building, I followed the steps they said to apply, and I got the voucher in the mid-2000s, which helped me pay my rent for many years. At the time, it was just me and my husband. The Section 8 voucher enabled us to continue living in the neighborhood where I grew up, close to my parents home, and helped me afford the rent, while I was struggling.

I heard about CityFHEPS in 2018, but I didn't apply at the time, because I didn't know where to go to apply.

### **If yes, which have you received?**

Section 8 and CityFHEPS

### **When did you receive them/ for how long?**

I first started received Section 8 in mid-2000s, after some apartments opened up in the building I was living in and applications became available. They were also giving priority to the building residents for the applications, which helped me get it. The Section 8 voucher enabled me to keep living in the neighborhood where I grew up, close to my parents home, and helped me afford the rent, while I was struggling. Around 2011, my parents got sick, so I had to move back into their home to take care of them. When I moved back home, I was unable to transfer the voucher over to my parents' home, so we lost the Section 8 completely, which meant that I had a lot less funds to afford the daily needs for me and my family, including rent. But fortunately, I was able to live with my parents, even though it was for a difficult reason, to care for them while they were sick. I know not

everybody has that opportunity to live with your parents. At the time, even though my husband was working, it was still difficult for us to afford the rent. I was receiving Disability at the time and my parents were sick, so we were barely able to scrape by – all under the same roof.

Later in my life, I received CityFHEPS and I am still receiving CityFHEPS now. I first received CityFHEPS after I became homeless in order to help me move out of the shelter system, which I was finally able to do last summer. I have been receiving CityFHEPS ever since, which helps me pay the rent in my family's new permanent apartment, which is really nice compared to how we had to live for the past several years when we were in shelter. Not all the shelters were bad, but being in shelter in general is always really hard, no matter how good the shelter is.

### **Was it difficult to apply for the programs?**

Section 8: No, it wasn't difficult to apply because it was an opportunity based in the building I was already living in. The information was posted clearly – they made it readily available and they told us what to do. The applications were accessible to the residents. They gave residents priority placement. And it wasn't a long wait. I sent in the paperwork they asked for, and got a call back quickly, and it wasn't a long wait to get approved. This all made it a simple process.

CityFHEPS: It wasn't difficult for me to apply because the service provider that ran the shelter helped me with the process. They provided all of my information that was needed for CityFHEPS, so I didn't have to run around gathering documents and going to different places. They helped me sign up for it as part of the move out process. Knowing I would have CityFHEPS meant I could look at more apartments that I couldn't afford without it. Once we found our current apartment, which did take a while, the provider helped sort out the paperwork and worked with DHS to finalize the program and get the payment to the landlord. That final process was slow after we picked the apartment and got accepted and were planning to move into it, but it worked out in the end. We were really glad about that, because a lot of the apartments we saw when we were searching didn't work out for many different reasons. So there were a few times we got our hopes up because we liked the apartment, to find out that it didn't work out.

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

Section 8: It wasn't hard to stay in the program as long as I stayed in the building, but once I had to move due to my life circumstances, it became really hard to stay in the program. It actually became impossible to stay in the program.

CityFHEPS: No, because it is automatic. The money for the rent comes regularly and is reliable. I don't even have to pay so much attention to it or worry about it every month, because it goes straight to the landlord.

### **How did these programs help you? What positive impact did they have on your life?**

Section 8 made it so I could move out on my own when I was younger. At the time, I wasn't making enough money to afford an apartment on my own. Having Section 8 gave me and my family a chance to have our own home and begin to save and try to improve our situation. I didn't have to spend all of my income on rent. I could work and try to build my income and also live in my neighborhood of Harlem near where I grew up and near my family.

CityFHEPS made it so I could move out of shelter into our new apartment in the Bronx. I didn't think I would ever be homeless. I never imagined having to be in shelter. And I don't know how it would've been possible for me to move into that apartment or get our life back together without the CityFHEPS, which covers most of our rent. I could not have afforded the apartment without it. CityFHEPS has also been very reliable – even when I had difficulty recertifying for my other benefits, they were paying the rent. I haven't had to worry about rent or going back to shelter since I moved out. I've been able to focus on my family and my daughter, and getting back to normal. I've also been able to focus on my health, instead of trying to handle everything at once, which was really stressful. And I've had more funds for our other needs and supplies, like food and school expenses for my daughter – a winter coat, sneakers for gym class, class trips. Without CityFHEPS it would really be a struggle. It would be really really close.

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

Being able to transfer the Section 8 voucher when I was younger, many years ago, would've been a big help to me, because it would've been easier to afford the rent for my parents apartment when I had to move back and I would've been able to focus more on fighting to stay in the apartment.

With CityFHEPS, even though it has been really good at my current apartment and helped me move out of shelter, it was difficult to use for a long time. It took me a while to find an apartment where I could use the CityFHEPS. The process of getting the program finalized and getting the payment took so long that sometimes when I thought I got an apartment I lost the apartment because I had to wait for too long, and they wanted to rent to someone else instead. Sometimes they would say they don't even accept vouchers. Or they don't want to accept a voucher with my share – they want the government share to be higher and my share to be lower. That's not right.

We need these programs, but we can't use them if landlords don't want to accept them. It also has to be accessible to us, so we can apply and not have to wait too long. And what happens after five years? The program expires? The rent keeps going up – in Harlem, in the Bronx, in the whole City. What am I supposed to do?

The rent is too high in New York, period. My doctor even said that to me recently. What does New York want from us? What do you want from us just so we could lay our heads down, eat, and sleep? I'm just trying to have some stability and save some money so we don't have to use it anymore and we don't have to worry.

## Candace Cabral: Testimonial on Employment/Wages

*\*submitted May 17, 2023\**

### 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.

## Candace Cabral: Testimonial on Public Benefits

*\*submitted August 10, 2023\**

### 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 any of the following programs:

5. **Public Assistance**

Yes

6. **Food Assistance/ SNAP**

Yes

7. **Home Energy Assistance Program (HEAP)**

Yes

8. **Supplemental Security Income (SSI) and State Supplement Program (SSP)**

Yes, SSI – they have a local branch in our city. They just reopened after COVID. Downtown they have a local branch. I have not heard of SSP.

9. **Child Care Assistance Program**

Yes

10. **Medicaid**

Yes

### If you answered yes, where did you learn about these programs/benefits?

I learned about SSI, CA, and SNAP when I was very young. Since the mid-1990s, I have been receiving SSI due to health issues I experienced from a very young age. My mother experienced substance use and addiction challenges. On top of that, when I was a baby, our housing conditions were very bad, so I was exposed to lead paint in a way that was very damaging to me and my health. For these reasons, my mom had enrolled me in SSI, which I have received ever since. I learned about CA and SNAP when my mom left. I was a teenager that time, approximately 15 years old, and I tried to apply. I also had to reapply for SSI because my

mom had not reapplied for me. But my learning disability made it hard for me to understand the application process for all of these programs. It was also difficult for me to gather all of the required documents. For many documents, I didn't know what they were asking for and had to figure it out on my own for the first time while I was very young and dealing with a lot of struggles. It took me several years to get back onto them.

I learned about child care from Americorps – when I went to Americorps to start volunteering. To start their program or anything, you need child care, so they actually ask you if you need extra benefits or anything. So one of the employees gave me an application.

### **If you answered yes, which of these benefits have you received?**

Public Assistance, SNAP, SSI, CCAP, and Medicaid.

### **When (months/years) did you first start receiving SSI/PA/SNAP?**

I first received SSI in the mid-1990s. I first received Food Assistance/SNAP in 2005, but because of my learning disability I was not the payee – the Fair Hearing processes appointed a payee for me for a period of two years. In 2007, when I reapplied on my own, I finally received the Food Assistance/SNAP for myself. I was really proud of this moment, because I felt like I had showed them that I deserved it and could take care of myself and I could be my own payee. Since then, I have been enrolled in these programs consistently.

### **Was it difficult to apply for SSI/PA/SNAP? 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 these programs. 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, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. 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. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months.

When I was actually applying for benefits, the biggest challenge was my SSI, because they kept finding reasons why I couldn't get SNAP, even though I couldn't afford food, and blamed SSI. Their budget calculation was so strict that the said SSI was too much money, but I could barely afford my family's daily needs. To us, it was obvious it was not enough money. SSI also has a really complicated eligibility process, which made it harder for us to navigate. I had to fight just to keep receiving SSI, which I need because of my disability, and also SNAP, which I need because I still need the money to pay for the food for my family.

Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare 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. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits.

The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. With DSS, I can't find someone to talk to who can help.

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

It was a lot harder for me to apply for the programs than it is for me to maintain them. Once I was enrolled in the programs, I didn't feel it was hard to maintain. Each program has been a blessing.

## **How did these programs help you? What positive impact did they 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. Getting these benefits, including SSI and Food Assistance, 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. It was especially challenging when the date would come, but there would be no money, and no one told there was any issue, so you have to first start the process to try to contact someone to figure out what was wrong. 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.

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

Sometime to talk to or communicate with during the process. It would be really helpful to be able to ask questions as I am going through the process, especially because it can be difficult for me to understand what is required, especially for the reading and writing components. Sometimes I go to DSS and the DSS people aren't familiar with the process and don't communicate clearly. A lot of times DSS doesn't communicate during the process about documents, so you don't learn what was insufficient until after you've been cut off, and by then it is too late and you have to wait at least another month and go to all these different appointments again just to show that you are who you said you are, even if you can't afford food that month – doesn't matter. Also there isn't anybody to go and talk to if you need help or have a question. It would also be good to have somebody to call, but there is no phone line.

Also is there a way for clients to learn more about program changes when they happen, instead of only learning when we receive something different? Another issue to address is shorter documentation, which would also really help make the process easier. 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.

For PA and SNAP, it is a complicated application process, there is nobody to call, it is difficult to visit in person, since there is only 1 processing center, and the requirements can be very overwhelming. If you miss even one thing, they cancel your benefits and you miss at least a month of money that you needed.

The budget calculations are also crazy. If you make one dollar too much, they cut you off. It doesn't matter to them if you can afford the food or not, it's about one dollar too much. But even middle class families are not making that much in some cases. This means that many people who need help and can't afford food also can't get the help they need. And then also you can get stuck in this mindset where you are always calculating if you have a dollar too much, because the benefits are too valuable and you don't want to lose them, since they help provide for your family. For example, I can't start savings accounts or make investments in my family's stability, because then DSS will say I have too much money, even though I don't have that money, I'm just trying to save a little bit for my kids futures. When you got welfare in the past, they used to say "no cable/no phone" because they thought it was a luxury to have, and said that people getting welfare shouldn't have that, but now everyone has cable and phones and also internet, because you need it to live and work.

The SNAP supplement also made a huge difference – but even with the SNAP supplement, it didn't cover all of our essential groceries, so I always spend some of my own money too. But losing the SNAP supplement has definitely made it harder to afford the food that we got used to relying on – and it would've been really good for my family if we could keep receiving the SNAP supplement, since our family is large.

## **Can you tell us about your experience with HEAP? What were the challenges and benefits for you?**

For HEAP, I learned about HEAP through DSS, SNAP – when I was applying for those benefits. That's the connection that you make with them when you ask for any help. So I got HEAP around April through May, after I applied around December or January – somewhere around that time. It was good because they helped me with like almost \$500. The thing is, it is seasonal – and I wish it wasn't seasonal. Most of the time, if you have food stamps or ever did receive HEAP before, you don't have to apply – it will automatically go to the RG&E [Rochester Gas & Electric] company if you ever did apply again. Every year, they will automatically put you in, knowing that you got accepted for HEAP before. To me, it was amazing to have automatic payments, because it doesn't go to you – it goes directly to the heat, the gas, and the electric. They will send you a bill, but it will literally say a 0.00 balance. But I'm starting to see – I was surprised to see, my bill in May and June jumped a lot. So we're trying to figure out if it's just because it is summer time. They're giving you, if you apply, an air conditioner. So I'm like, guys, I got an air conditioner from you guys – now I'm just not understanding how our bills are so much higher, even though I am in a smaller apartment, and how I'm on the verge of being homeless or hungry, just because of the past few months. Over the past six months, your groceries are going up – and summer time, they're home more, eating, and sometimes you could go to one of those free places to get you the summer meals, but you're not always getting the summer meals, because some of them are not located close enough to you to walk with your kids, or you feel like you're just going to scrape together whatever you have and not take those kids all the way over there just to get that meal.

## **Any updates about your receipt of SSI?**

Earlier this year, I wasn't getting SSI – I was trying to show them I'm volunteering, that it's not a paid role. And even still to this day, that's the problem that they have – so the process was very hard to get your amount back, but then it's still not the amount it was. So even though you get money, one month they might say this is the amount you get, and then the next month, this is the amount that you get. So it's changing – and it's hard because you have to pay a certain amount of rent, or RG&E, and it's not covering everything. But that is a hassle – to have to keep calling them, to be on the phone with them for hours, waiting for someone to pick up, and then to go to the local office and actually get help with your case – that's a whole process. It could be hours of just waiting in that waiting room, then for them to say, "Well, you have to bring these papers back or get this documentation...and then we might say you're eligible." When you're there, and they call you up after waiting, they look and a computer and see all your stuff, but they can't really tell you about your process there – they just say, "Hey, we can take your information back, the team will look over it, and then we'll send you another paper saying this is what the team discussed about your case." So you're going there showing all this paperwork and showing your information, thinking that you're going to get help right there – no, they're going to have someone else, a whole team, look over it. And that takes time. And I wait for a piece of paper, and then the paperwork looks terrible, so I go down there, because it's not right. And then that takes a few times to fix it, but by that time many months are passing – it literally took me three or four months to actually get everything ok and get my benefits back now. So I went back in April to reapply, after not getting it, and it took until now, July, to get it back. As I said, I have been getting SSI my whole life – but me starting now to volunteer, it seems like it's starting to bother them – your income. But it's still a volunteer role. But SSI feels like you can have someone to look into your file and everything, like a lawyer or a paralegal, so you can make an appeal – and you can make an appeal real fast with SSI. So any day I can walk into SSI, and I can appeal. Through DSS, you actually have to go through a process to get to appeal – SNAP and DSS are one of a kind – they're the hardest ones.

## **Can you tell us about your experience with the Child Care Assistance Program? What were the challenges and benefits for you?**

I've been having child care for a while now, so I want to say I started getting Child Care Assistance in 2021. We more use it for the summer. During the school year, the kids are in school until 3 o'clock, some of them have afterschool programs, so I didn't need child care as much. When I learned about child care from Americorps, they gave me the paperwork to fill out, and I had to take that application to DSS. But before going to DSS, it's a provider application, so you have to figure out who is your provider that you want the kids to

actually go to. I had some providers in mind, but I had to try a couple before I could actually get the process started. But like with all of these, the process takes so long to get started and to get through. When I was looking, I was worried about transportation – do they do transportation, pick up, transport. I chose based on transportation and area, because I need transportation or to know that they can get there easily if we take a bus. And it's not that many of them – I asked for two or three, but they were all full. The provider I ended up with is local in my community – so, like a family member – great aunt – providing care to many kids, for more than 25 years. The process is difficult, like always – it's waiting. Even if you need your kids to be at the day care provider, she's not getting paid if the application isn't processed – they can either accept you and wait for you to get through your process, or sometimes they deny you and say we have to wait until we get this application. So, either way, you're waiting. But I am getting it to this day – my kids are in child care this summer and they like it. I think why they like it is you also in the summer time get to pick a YMCA or Salvation Army, and these places get to take your kids on field trips. It's a five-week program with them – so we do a combination, I still also get child care with the great aunt that's the provider, but with YMCA the kids get to do a lot more activities, things that you wouldn't do – like canoeing. So even with the process and the waiting and dealing with DSS, child care does give us some good assistance and good options – even though some of the providers were full. We still got a good mix – and I have felt like I have the care that we need.

### **Can you tell us about your experience with Medicaid? What were the challenges and benefits for you?**

I get straight Medicaid – a different type of insurance because I get SSI. The kids get it through United Healthcare. It covers dental, when they go to their doctors visits, eye doctors appointments, the majority of everything. SSI, for me, I think my insurance is a little better – you can buy stuff over the counter, the things you need. The biggest point that I feel like is positive for Medicaid is it gives you a little more flexibility about who you want to actually take care of you, or who you want to be able to put your money in their hands. And once they know what you're covered for, you can take your card and go to the places that are covered – you don't have to reapply. My kids can go everywhere because it's United Healthcare – it's a well-known insurance that they have – so it really depends on what insurance you have. But they give you books, they have people come to your house if you don't understand what type of doctors you need, what type of medical, if you need transportation – what are the barriers if you need help, if you need help for doctors' appointments or are feeling scared to go. Like, they will literally walk you through the steps with everything. So the insurance person comes to your house to help you do the paperwork. The other person actually gets you a Medicaid provider – a ride – to get you there. But they can also have a person come with you, to the doctor, to make sure you're getting all the things you need. So they literally – I love the insurance part – because they walk you through all the steps. And even if we don't walk in together, they're having people set up with Medicaid around our neighborhood, so it can be like an urgent care or one of their little vans they have to make sure people are getting tested – they're trying to make sure different people have ways to help. So they're stationed all over Rochester. It's even downtown, where mostly the majority of homeless people are, so they would talk to them there and see if they need insurance, even if they're homeless – trying to figure out how can we get them insurance. So that's a better way – compared to saying, "Hey, you need a house, and you need an address, and you need Social Securities, and IDs, and all this stuff before we help you." This part is saying, "Hey, how can we help them get insurance?" So it's more like you get what you need, you go to the appointments you need, and they cover it. Housing is the opposite – you have to prove to them to see if they'll give you the money and then you can try to get the housing.

### **Any updates about your receipt of Public Assistance?**

Mentally, physically, you know this documentation is the only thing that's stopping me or hindering me from my application. But if I've been on DSS, and you've been helping me, it shouldn't be so easy for you to say you're just going to cut my case off, based on a paper, instead of following up. That's what I think they're struggling with – the follow-up. So you cut me off, deny me, and now you wonder why a lot of people are homeless. It's because the amount of money, the application – I don't even want to go back. I know I need the cash assistance for my kids, but I am so scared to go back and ask you guys for help because all the hassle you have me go through. And I'm so scared – like, all this information and paperwork, I keep giving it to you – mentally, physically, I don't want to run around any more to find you these paperworks that are all connected –

like, DSS says they don't know these organizations, but they do. So that's the scary point that a lot of us are facing – should we go to this organization and ask for help? Should we go through all these situations, or even with our children, and be asked, "Why do you have these bank accounts?" And then they're 0.00! You have bank accounts, but they're 0.00 balance – so it's not like you have money, but you ask us to keep reporting this – getting bank accounts, getting these different type of documentations that I feel it's really not necessary. I don't know why it has to be so detailed – we don't even know all this personal stuff about yourself! So, some people – I know myself, I am not going back. No matter how much I need it, I'm not, because you don't treat us like a human person – you're not accepting us where we are, and you're not growing with us where we are. Nothing is growing with that program – it's just you get that certain amount, this is it, and I want you to pay us back if you ever get any money. It's not like we're growing – even with the work history. And it's not a lot of programs like that – DSS is like, "Hey, we can help you get into this house," but then once you mess up or you don't get to this appointment, you lose that help, which doesn't help you grow at all. I can go all day about how they've been affecting a lot of people lately and why we're struggling the way we have been lately. I don't know if they can get more funding – I see they're fixing the buildings and parking lots, but I don't know if you're actually training the people to actually call, answering the phones, because some of them are rude – sometimes you're there waiting on the phone a long time, and when they finally answer you, you get hung up on, because they're not really wanting to deal with you. On top of that, it's only one DSS location. With SSI, you can go through the phones or offices – it's a way different process. No matter how long you have to wait, they will answer you. They do have a button to say, "Hey, if we can't respond to you now, would you like us to call you back?" So it's a way that you can even leave your number, instead of staying on the phone waiting. So that little point too is a healthy part for people to have too.



## Pamela Walcott: Testimonial on Public Benefits

*\*submitted August 10, 2023\**

### Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. My main experience with poverty is when I became homeless in 2018, which was really hard. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Although we were never homeless before 2018, my family has struggled to make ends meet for many years, beginning around the time that my parents got sick. Throughout all of our challenges, even though we needed benefits, we were always told that we are not eligible.

### Household composition

2 adults (60 years old), 1 child (11 years old)

### Have you heard of any of the following programs, and if so, where?

#### 12. Food Assistance/ SNAP and Public Assistance (PA)

Yes. I have known for many years about Cash Assistance and Food Assistance. We needed Food Assistance during the 2000s, but they would never give it to us. Now, since I moved out shelter and the shelter provider helped me go through the application process, I get Food and Cash Assistance, which is helpful, but not always reliable.

#### 13. Home Energy Assistance Program (HEAP)

I've heard about it, but I don't know much about it – no. All my utilities are covered I think by CityFHEPS – I don't pay heat or gas or electric at my apartment.

#### 14. Supplemental Security Income (SSI) and State Supplement Program (SSP)

I learned about SSI when I was in the hospital after I had a stroke and heart failure, and the staff gave me the paperwork before I left. I have not heard of SSP.

#### 15. Child Care Assistance Program

I maybe heard of it, but I'm not sure. My daughter does afterschool through the public schools, and the Boys & Girls club. Before she was in kindergarten and in the public schools, she went to private daycare, so I paid out of pocket every week.

#### 16. Medicaid

I learned about it through advertising on TV, and there was also an organization that had vans outside enrolling people in Medicaid – and that's how I got enrolled.

### Which of these benefits have you received?

SNAP, Public Assistance, SSI, and Medicaid.

## **When (months/years) were you receiving SNAP and Public Assistance?**

June 2022 through December 2022 (with a gap a 1-month in November 2022)

## **Was it difficult to apply for SNAP and Public Assistance? If so, what was the most difficult part?**

For many years, when I need the benefits and really could have used to the extra support from Cash and Food Assistance, I could not get it because they kept saying we were not eligible. I only finally got it when we were moving out of shelter because the provider helped us apply.

## **Once you were in SNAP and Public Assistance, was it hard to stay in those programs?**

Overall, I didn't have much trouble gathering my paperwork, because I've always been good about keeping my important papers with me and organized wherever I am living. I mainly had trouble submitting the paperwork. I didn't realize when it didn't work and it wasn't communicated to me clearly. I have the AccessHRA application, but I have trouble logging in. I can call and check my balance, which works okay day to day, but I can't get it to work taking pictures of paperwork and uploading documents. I don't have someone who can help me with the app.

Specifically, in September 2022, when I was supposed to recertify, I tried sending in paperwork using the phone, but it didn't work – and no one told me that it didn't work until I visited an HRA Center myself later. However, even though I didn't receive my September recertification call, I did receive my benefit. In October, because I still hadn't heard anything about my recertification, I took it upon myself to try to resolve the situation proactively, by visiting an HRA Center in person. I also brought all of my documents with me. It was there that I learned that the documents I'd tried submitting by phone hadn't worked. So at that time, I submitted the required documents in person, since I had brought all my documents with me. Apparently, due to delays at HRA and catching up on paperwork, they couldn't get to my case and the papers I brought them in October, so my benefit lapsed in November. So when November came around, I didn't receive any Cash Assistance or Food Assistance, which was a surprise to me that I had not planned for. Nobody told me anything. Nobody told me why it lapsed or why it was delayed. Nobody told me that I wouldn't receive anything in November, which I really didn't realize because I was still receiving CityFHEPS for the rent. November was really hard and we could not get all the food that we needed. In December, it looks like they finally processed my paperwork, because I received a letter confirming that the documents I had brought in October were sufficient – and I started to receive some benefits again. However, it now appears I am receiving much less than I was told I would receive from both Cash and Food Assistance. The reasons are not exactly clear to me, but I believe it is because I started to receive slightly more funds from Disability. This is another challenge of the program – sometimes I don't understand how it is working, but it is not easy to find someone who I can talk to or who can help me navigate the issue and fix it. In this case, it took three months for HRA to process my recertification from September, and in the mean time I only learned there was an issue after it was too late. But I had done everything right, including submitting all the right documents in October in person.

## **How did SNAP and Public Assistance help you? What positive impact did they have on your life?**

Now that we receive extra support in the form of Cash Assistance and Food Assistance, we don't feel so overwhelmed. We have much more stability that didn't exist before. We know on a certain day we will have a certain amount of money that really helps with getting all of our essentials. We don't have to pinch pennies on food or miss out on food items in some weeks. Every dollar is valuable and we use all of it, in addition to our own money.

## **What change in either SNAP or Public Assistance would have made the biggest difference for your family?**

First, more flexibility on the budget calculation, because I was denied for many years even though we needed it badly. And if you make even a little bit of money, they only give you a few dollars because they say you can

afford it now, even if you can't. You have to have nothing in order to get something. This affects other choices in my life, like I can't plan for my daughter. I can't set up a bank account. So we end up depending on them, even though we really don't want to be receiving benefits from the government right now or forever. I want to have my own money.

Second, because they don't communicate with you, it can feel unreliable, like you are rolling the dice waiting for the day to see if you get the benefit. It would've been helpful to receive a communication telling me that I wasn't going to receive the benefit. Maybe I did receive one, but I didn't see it. They are also delayed, so my last recertification call was late and I still haven't received a phone call I am waiting on.

### **Can you tell us about your experience with the Supplemental Security Income (SSI) and State Supplement Program (SSP)? What were the challenges and benefits for you?**

I have been receiving SSI since 2005, which was when I started receiving cash assistance. I had applied for the program while I was living in Maryland, in Baltimore. I was in the hospital after a mini stroke and heart failure because I wasn't taking medicine, because I didn't have a doctor, because I didn't have Medicaid – I had nothing. I had been just getting up and going to work – I had my own apartment, I never was on welfare, I always worked, I had a good job, so I thought I wasn't eligible for that. But my health issues caught up to me. So while I was in the hospital, they told me about SSI and gave me the papers, and I took the paperwork home and filled it out, and brought it back to the office, and they called me over the phone to do a phone interview. And once they called me for the phone interview, they found me eligible – just like that. Since then, I haven't had to go back to the office – I don't have to recertify or reapply or anything like that. It's been very reliable. And stable – you're not getting cut off at the drop of a hat, if you're two cents over – making two pennies more, or else you don't qualify. They're not going to kick you off – it's only DSS that's kicking people off, sending letters. And the amount I receive from SSI is way bigger than what I got in cash assistance.

### **Can you tell us about your experience with Medicaid? What were the challenges and benefits for you?**

I started Medicaid coverage in 2015 after learning about a program I had seen on TV. There was also an organization that had vans outside enrolling people in Medicaid. Even though I was eligible for Medicaid for many years, I didn't know I was eligible and I had been paying out of pocket for my medication before 2015. Now that I'm receiving Medicaid, I have a team of doctors, all my doctors from over the years that I trust, from Columbia Presbyterian – and I've been on dialysis for the last five years, dealing with my health and going to my appointments, primary doctor, kidney doctor, heart doctor, dentist. And once I got it, I also got transportation – before that I was taking the bus back and forth to every appointment, to and from all that tiring dialysis. With Medicaid, it is another smooth process and I know I can go to my appointments and I'll be covered and I don't have to always keep reapplying and reapplying just to go to the doctor – maybe I'll have a copay of \$20, but I can handle my health and go to all the appointments that I need without worrying about that. They even give me a MetroCard after every appointment if I need it.

### **Any updates about your receipt of Public Assistance?**

You know they cut me off, right? They said July 1 was my last time. They said – well I think they probably just cut me off of cash, because this month I got SNAP exceedingly more than what I ever got before. So I don't know if it's the end of it or what, but yeah – they stopped, they closed me. I didn't get any reminder to recertify. They said it's because my income exceeds – we make too much as of July. I don't know – but when I go on the app, it says that the money is closed, the Medicaid is closed, and the SNAP is closed – it says the whole case is closed. And I got a letter in the mail that also said it was closed. But I was surprised because I got SNAP in July and in August. More than I ever got. They stopped the cash – but you could tell that the Medicaid was still there, because I'm still getting my rides to and from dialysis, and my appointments. So the Medicaid and the SNAP are still coming through. So I don't understand why it's not matching up. And that's scary – because I always have to make sure I have money for emergencies. If I go to dialysis, and the cab don't come, I leave at 4:45 in the morning and I can't walk the streets or take transit then. I have to be able to plan, and if the app says I don't have anything, then I don't know if I have to start all over again. That's the scary part.