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## GENERAL ARTICLES

# Supplemental Security Income Among Older Immigrants From Central and South America: The Impact of Welfare Reform

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*This article explores the impact of federal welfare policy changes on older immigrants born in Central and South America. Using data from the 1990 and 2000 U.S. Census 5% Public-Use Microdata Samples, the study examines (1) the change in Supplemental Security Income (SSI) uptake rate after welfare reform for noncitizens from Latin America, naturalized Latin Americans, and U.S.-born Hispanics and (2) how much of the change can be attributed to a change in behavior rather than to a change in eligibility rates. Findings show that the decline in SSI receipt after welfare reform was greater for Latin American noncitizens compared to naturalized citizens and Hispanic U.S.-born citizens. Decomposition analyses show that among eligible elderly noncitizens, the decline in reciprocity rate was due mostly to a change in behavior rather than a change in eligibility. This pattern is not found for U.S.-born and naturalized citizens, where changes were mostly due to a decline in the proportion of persons eligible for SSI. This suggests that as a result of legislative changes, older immigrants may not be applying for benefits for which they may be legally entitled. Policy implications are discussed.*

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## INTRODUCTION

In 1996, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) drew the first legal distinction between noncitizens and citizens applying for welfare and, as a consequence, severely restricted immigrants' access to many welfare benefits, including Supplemental Security Income (SSI) (Fix & Passel, 2002). Despite subsequent legislation that reinstated many of the original program benefits to immigrants who arrived before 1996, the legislation resulted in a significantly steeper decline in noncitizens' use of welfare compared to citizens' use (Borjas, 2001; Fix & Passel, 1999, 2002; Zimmerman & Fix, 1998). This relatively dramatic decline in SSI participation among noncitizens cannot be attributed to eligibility changes since most immigrants arrived in the United States prior to the legislation and remained eligible for most welfare programs. Rather, some researchers attribute it to a "chilling effect," suggesting that the legislation created increased confusion about eligibility rules and/or an increased fear of the government among noncitizens, which in turn led to a reduction in use by otherwise eligible persons (Fix & Passel, 1999; Zimmerman & Fix, 1998).

The policy changes implemented by PRWORA disproportionately affected older immigrants, who rely heavily on welfare, especially SSI, when they do not have the resources necessary to support themselves (Angel, 2003; Van Hook, 2000). Among older immigrants, those born in Latin American countries are particularly affected by changes in welfare policy since Latin American immigrants have a relatively poor socioeconomic profile, a precursor of public support need and eligibility (Angel, 2003; Angel, Angel, Lee, & Markides, 1999; Hao, 2003; Mutchler & Angel, 2000). Among immigrants, those born in Latin American countries have the highest poverty rates (24.4%) compared with European and Asian immigrants (11%) (Angel, 2003) and have higher rates of SSI use (Hao & Kawano, 2001). In addition, older Latin Americans make up nearly one-third (31.3%) of older foreign-born persons, and this proportion is projected to grow in the future (He, 2002). Although currently a relatively young group, projections indicate that the older Latino population will increase more rapidly in future decades than the non-Latino White population; between 2010 and 2050 the growth of older Latinos is expected to be 613%, compared to only 161% for the non-Hispanic White population (U.S. Census Bureau, 2008).

To date, no study has examined the potential chilling effect associated with SSI for this growing economically vulnerable group, and no studies have examined the potential differences that might occur based on the

country of origin. This study addresses this gap in the literature by applying decomposition analyses to data from the 1990 (pre-enactment) and the 2000 (post-enactment) census. Decomposition provides a clearer differentiation of whether there was a change in the number of persons eligible to receive SSI or whether the change was due to the propensity of immigrants to use SSI. The analyses compare noncitizen and naturalized citizens born in Latin American countries to U.S.-born Hispanics. Additionally, three specific country-of-origin immigrant groups (Mexico, Colombia, and El Salvador) are explored.

## BACKGROUND AND LITERATURE REVIEW

### SSI and Welfare Reform

SSI is a public assistance program that targets low-income older adults (aged 65 and older) and persons with disabilities irrespective of age. Federal eligibility for SSI is based on categorical eligibility (age or disability) as well as asset and income tests. To be eligible for SSI, a person's income and assets must be lower than the Federal Benefit Rate (FBR), which is lower if an applicant is living with another person who is responsible for housing costs. Prior to welfare reform, the only restriction most immigrants faced in applying for SSI was a 3-year waiting period.

Part of a larger national welfare reform program, PRWORA affected immigrants by, in part, basing eligibility on citizenship status, making noncitizen immigrants ineligible for many federal welfare programs. The legislation made most noncitizen immigrants ineligible for the Food Stamp Program as well as SSI. The legislation also restricted eligibility of immigrants during the first 5 years of U.S. residence for programs such as Aid to Families With Dependent Children (AFDC) (which later became Temporary Assistance for Needy Families).

This reform, considered by many observers to be draconian, was amended under the Balanced Budget Act of 1997, which restored eligibility to many of the safety net programs for immigrants living in the United States prior to the passage of PRWORA. As part of the amendment, the SSI limitation was lifted for those immigrants in the country prior to the legislation in August 22, 1996. However, for immigrants who arrive after this date, SSI is not an option until they have worked for 40 quarters while contributing to Social Security or until they become U.S. citizens. PRWORA also expanded the flexibility of states to provide welfare for their residents, allowing states to determine their own eligibility rules and benefit levels for their supplemental programs (McGarry, 1996; Van Hook, 2003; Weil & Finegold, 2002).

### Patterns of Welfare Receipt

Research published in the 1980s found that immigrants were less (or at the least not more) likely than U.S.-born persons to receive welfare (Blau, 1984;

Jensen, 1988; Tienda & Jensen, 1988). This welfare receipt pattern changed substantially in the 1990s when researchers reported that immigrants' use of welfare increased over the decade both relatively and absolutely (Bean, Van Hook, & Glick, 1997; Borjas, 1994; Borjas & Trejo, 1991; Hu, 1997; Ponce, 1996; Trejo, 1992; Van Hook, 2000). The fact that immigrants were becoming heavier users of welfare programs compared to their nonimmigrant counterparts provided support for the idea that U.S. policy was allowing more persons into the country with poor economic status, resulting in a disproportionate drain on public funds (Bean et al., 1997; Brimelow, 1995). Welfare receipt of immigrants was most rapid among older adults (Van Hook & Bean, 1999). This substantial increase in SSI use by immigrants was largely due to an increase in the number of Mexican immigrants (Bean et al., 1997).

The pattern of SSI use once again shifted a decade later, or "post-enactment" of the PRWORA legislation. Studies examining patterns of SSI use pre- and post-welfare reform legislation are relatively few in number, but they tend to report similar results: immigrants' use of welfare programs after welfare reform has declined at a rate that was sharper than the decline observed among nonimmigrants (Fix & Passel, 2002; Haider, Schoeni, Bao, & Danielson, 2004; Lofstrom & Bean, 2002; Van Hook, 2003; Zimmerman & Fix, 1998).

Only one study failed to find such a differential decline among older immigrants (Fix & Passel, 1999). Using data from the 1994 and 1997 Current Population Survey (CPS), the authors found that there was no change in elderly immigrants' use of welfare across that time span. There are several potential reasons for the lack of consistency of these findings with those of other researchers, including limitations associated with the CPS, which the authors acknowledge likely underreports welfare receipt. In addition, the data were drawn from the same year as amendments to the original act, and it is possible that not enough time had passed to measure accurately the impact of such legislation. The authors did not conduct their analyses by immigrants' country of origin.

Some researchers concluded that the greater decline in welfare receipt by immigrants was likely attributable to confusion among immigrants about their eligibility and potential benefits (e.g., Fix & Passel, 2002; Zimmerman & Fix, 1998). In addition, welfare reform may have increased mistrust in the U.S. government among minority group members and immigrants. Studies looking at different age groups show that the fear of potential legal ramifications may have discouraged immigrants from applying for public welfare even if they were eligible (Lofstrom & Bean, 2002; Van Hook, 2003).

In the mid-1990s, the United States experienced a large increase in naturalization among immigrants, with a spike in 1996, although there is no direct evidence that this was as a result of PRWORA (Van Hook, 2003). It is important to recognize the potential that the increase in newly naturalized

citizens may have been noncitizen welfare recipients who in essence shifted over to the citizen caseload category (decreasing the noncitizen caseload), masking the actual effect of citizen and immigrant welfare receipt. According to one study (Van Hook, 2003), the relative decline in SSI use was reduced by two-thirds when naturalization was taken into account. Although no state mandates naturalization to receive SSI, these findings suggest that immigrants may seek naturalization as a way to protect their legal rights (Van Hook, 2003).

Although the above analyses included immigrants from many countries, no studies examine potential difference by region or country of birth. Economic success for immigrants in the United States depends in great part on the country of origin and the age at migration (Angel & Angel, 1997), both of which are diverse for immigrants from Latin America. Consequently, there is great variation in welfare reciprocity of older adults by the various immigrant groups. For instance, the SSI rate in 1990 for Latin American immigrants ranged from 24.6% among older Salvadoran and Mexican immigrants to 42.5% among older Dominican immigrants (compared to 6.7% for older Western European immigrants) (Hao & Kawano, 2001). This study moves beyond more general approaches that have combined disparate immigrant groups into a single category by decomposing changes in SSI receipt among specific Latin American countries, where data permit. The study therefore addresses the following research questions: How has SSI uptake rate changed after welfare reform for U.S.-born Hispanics, naturalized Latin American immigrants, and noncitizen Latin American immigrants? Do these changes differ by country of origin? How much of this change is due to a change in behavior rather than to a change in eligibility rates?

## DESIGN AND METHODS

### Data Sources and Sample

This study uses weighted data from both the 1990 and the 2000 U.S. Census of Population and Housing 5% Public-Use Microdata Samples (PUMS) (U.S. Department of Commerce, 1990, 2000), which samples 5% of persons living in occupied housing units in the United States. Census data are appropriate for this study of welfare receipt because these data provide large sample sizes for a variety of Latin American immigrant groups and because these data contain the necessary variables for examining the use of public assistance (Bean et al., 1997). The study sample excludes persons living in group quarters and is further restricted to individuals aged 65 and older in each census year, the age cutoff for SSI eligibility. This study follows the examples of previous welfare research (e.g., Borjas, 2003; Fix & Passel, 1994; Hu, 1997; Van Hook, 2000, 2003) and examines SSI receipt at the individual level.

Because qualified immigrants may naturalize and therefore be treated under the law as citizens, naturalized Latin Americans and noncitizen Latin Americans are examined separately. Persons are categorized as Latin American if they report Mexico or countries in Central America or South America as their countries of birth<sup>1</sup> (U.S. Census Bureau, 2002). Persons who report being born in the United States or report being born abroad to American parents and who describe themselves as “Hispanic” in the census serve as the comparison category.

In order to capture any differences by country of origin, this study examines Mexico, Colombia, and El Salvador separately. These groups are largest in terms of sample size and are interesting countries to focus on because they represent each of the Latin American regions of interest (Mexico, Central America, and South America), with varying percentages of illegal immigrants and varying geographic proximities to the United States.

The variable of interest for this study is whether a person received SSI. In the 2000 census, SSI receipt is determined by a question that specifically asks persons to identify income received from SSI in 1999. Persons reporting any SSI income are classified as receiving SSI. The 1990 census combined AFDC, SSI, and General Assistance income receipt into one general question about amount of “public assistance” received in the previous year (in this case, 1989). Following the strategy employed by other researchers (Treas, 1997; Van Hook, 2000; Van Hook & Bean, 1999; Van Hook, Bean, & Glick, 1996), all recipients aged 65 and older reporting public assistance are classified as SSI recipients.

The general eligibility determination process is the same for both 1990 and 2000; eligibility rests on a person’s living situation (whether the person lives in his or her own home or lives with someone contributing to the person’s housing costs), marital status, citizenship, and whether his or her income and assets are below the FBR (for detailed eligibility determination guidelines, see Social Security Administration, 2009). Calculations also take into account any deeming periods required for SSI eligibility in the application year. For persons applying for SSI in 1989, only immigrants who had been in the United States for at least 3 years could be eligible. For respondents of the 2000 census, only persons who arrived before PRWORA enactment in 1996 were considered eligible for SSI.

### Analytic Strategies: Decomposition of Rates

In order to examine changes in SSI receipt before and after welfare reform, this study begins by examining the change in the rates of SSI use for Latin American noncitizens and naturalized citizens and comparing these to U.S.-born Hispanics. Standard techniques examining components of a difference between rates allow researchers to examine what proportion of the change in a rate, such as rate of SSI receipt, may be attributed to change in the

composition of the population and what proportion may be attributed to change in the welfare receipt rate or a combination of these two. (For a complete discussion on the components framework, see Kitagawa, 1955, 1964).

Because change in SSI receipt may be attributed both to a change in use rate and to changes in population composition, the number of older persons receiving SSI in 1990 and 2000 may be expressed as follows:

$$SSI_{90} = R_{90}P_{90} \text{ and } SSI_{00} = R_{00}P_{00}, \quad (1)$$

where R = rate of SSI receipt in the population and P = the size of the older population (Van Hook & Bean, 1999). The changes in SSI use, therefore, may be expressed as follows:

$$(R_{00} - R_{90}) ((P_{90} + P_{00}) / 2) + (P_{00} - P_{90}) ((R_{90} + R_{00}) / 2). \quad (2)$$

The first term in this formula captures the change in rate of SSI receipt, whereas the second term captures the change attributable to a change in the population size (Van Hook & Bean, 1999).

Next, this study explores what proportion of the change in persons receiving SSI can be explained by a change in proportion of persons poor enough to qualify for SSI, who are eligible because they have no citizenship restrictions, and the proportions that are eligible for SSI and actually receive SSI (Van Hook & Bean, 1999). The latter is considered the "uptake rate" and is used to measure behavioral changes, whereas changes in poverty eligibility and citizenship eligibility rates measure SSI policy criteria modifications.

Using formulas by Das Gupta (1993) the rate (R) can be expressed as the product of these three factors ( $\alpha$ ,  $\beta$ , and  $\gamma$ ):  $R = \alpha$  (poverty eligibility) \*  $\beta$  (immigration restriction eligibility) \*  $\gamma$  (SSI uptake). Assigning these factors the values of A, B, and C in 1990 and a, b, and c in 2000, the rates for the 2 years can be written as:  $R_{1990} = ABC$  and  $R_{2000} = abc$ . Using standardization rates for each population, Das Gupta (1993) expresses each of the factor effects as follows:

$$\alpha \text{ effect : } [((bc + BC) / 3) + ((bC + Bc) / 6)] (a - A) \quad (3)$$

$$\beta \text{ effect : } [((ac + AC) / 3) + ((aC + Ac) / 6)] (b - B) \quad (4)$$

$$\gamma \text{ effect : } [((ab + AB) / 3) + ((aB + Ab) / 6)] (c - C). \quad (5)$$

Finally, equations 3 through 5 can be combined to produce the following formula:  $R_{SSI\ 2000} - R_{SSI\ 1990} = \text{proportion meeting income criteria } (\alpha \text{ effect}) +$



proportion not subject to immigration restrictions ( $\beta$  effect) + proportion of eligibles that receive SSI ( $\gamma$  effect).

Decomposition technique is therefore useful to address the second research question in this paper because it breaks down how much of the change is due to a change in the proportion eligible based on poverty, change in the proportion eligible because they have no immigration restriction, and change in the proportion of those eligible that are receiving SSI. The latter measures the change in propensity to participate in SSI (uptake rate) among low-income elderly noncitizens who were nonetheless eligible to receive SSI, which reflects a change in behavior rather than a change in eligibility. This may be evidence of a chilling effect.

## RESULTS

### Descriptive Characteristics of Groups

Descriptive statistics in Table 1 provide an overview of both the 1990 and 2000 samples by citizenship status. For each citizenship group and in each year, the majority of the sample was female, with a mean age from 72 to 74 years old. The average income was lower for noncitizens compared to citizens. Across both time periods, noncitizens were more likely to speak English poorly and to live in a linguistically isolated household compared to U.S.-born Hispanics and naturalized citizens.

### Components of Change

Using a standard components framework (Kitagawa, 1955), any change in SSI caseload can be separated into two terms that isolate the reciprocity change due to a difference in the composition and due to the change in the uptake rates. This technique is applied to older U.S.-born Hispanics, naturalized citizens, and noncitizens, separated out by region and country of origin (see Table 2).

Between 1990 and 2000, the population of older U.S.-born persons increased, a change that alone would have accounted for more than 37,000 additional persons using SSI in 2000. However, at the same time a decline in reciprocity rate alone would have accounted for a decline in 33,350 persons. These two factors combined resulted in a relatively small increase in SSI caseloads for U.S.-born Hispanic citizens across the decade. Naturalized immigrants had a much higher increase both in population of elders as well as in total number of SSI recipients. The large increase in the number of older naturalized persons contributed the most to the increase of cases over the decade, and the change in rate of receipt declined only slightly from 0.20 in 1990 to 0.18 in 2000.

Next, noncitizens are examined separately by region and by country of origin.<sup>2</sup> Looking at all noncitizen immigrants first, the decomposition analyses

**TABLE 1** Sample Description by Citizenship Status (Numbers Are Percentages Unless Otherwise Noted)

Variable	1990			2000		
	U.S.-born Hispanic	Naturalized immigrant	Noncitizen	U.S.-born Hispanic	Naturalized immigrant	Noncitizen
Receives SSI income	19.6	19.7	27.8	13.4	17.8	16.3
Mean age (years)	72.0	74.3	73.2	73.3	73.7	73.0
Female	57	56	62	57	60	60
Self-identified as Hispanic	100	86.3	94.9	100	87.4	94.4
Below 100% federal poverty rate	24.0	20.7	24.7	17.3	18.4	22.6
Married spouse present	53	48.7	40.8	51.6	48.5	36.7
High school education or more	26.0	31.0	15.1	36.1	33.4	17.5
Speak English only, well, or very well	83.0	69.5	33.2	87.8	55.8	29.5
Linguistic isolation	21.8	30.0	41.0	17.2	32.8	36.9
Household size (mean)	2.6	2.7	3.9	2.6	3.2	4.5
Additional welfare receipt in household	5.7	4.8	6.1	6.1	6.5	7.9
Total ( <i>N</i> unweighted)	22,638	6,628	8,673	34,364	17,120	12,680

*Note.* Table created from data from U.S. Department of Commerce (1990, 2000), sample 65+. Data center weighted.

show that the decline in SSI rate across the decade was large enough to offset an increase in the number of older persons, resulting in approximately 6,400 fewer noncitizens receiving SSI in 2000 compared to 1990. Examining noncitizens in greater depth by region of origin shows the same pattern of a decline in the number of SSI recipients despite an increase in the total number of persons eligible. This is particularly striking for immigrants from Central America, where the elderly population grew by over 65,000 persons, a change that alone was large enough to cause an increase in thousands of recipients. However, the decline in uptake rate completely offset this potential increase, resulting in an overall decline in SSI reciprocity among older noncitizen immigrants from Central America.

When examining this trend by specific countries of origin, the increasing population of Mexican elders alone would have driven up SSI receipt by 11,928 persons. Immigrants from El Salvador, on the other

**TABLE 2** Components of Change in SSI Reciprocity Rates Between 1990 and 2000, by Citizenship and Country of Origin

	1990	2000	Change	Effect on reciprocity*
U.S.-born Hispanic				
No. of persons 65+	425,652	650,502	224,850	37,004
Total SSI recipients	83,242	86,896	3,654	
Rate of receipt	0.20	0.13	-0.06	-33,350
Naturalized immigrants				
No. of persons 65+	132,026	343,188	211,162	39,596
Total SSI recipients	26,015	61,081	35,066	
Rate of receipt	0.20	0.18	-0.02	-4,530
Noncitizen immigrants				
No. of persons 65+	170,285	251,104	80,819	17,795
Total SSI recipients	47,273	40,868	-6,405	
Rate of receipt	0.28	0.16	-0.11	-24,200
Noncitizens from Central America				
No. of persons 65+	138,453	203,477	65,024	14,472
Total SSI recipients	38,292	34,299	-3,993	
Rate of receipt	0.28	0.17	-0.11	-18,465
Noncitizens from South America				
No. of persons 65+	31,829	47,627	15,798	3,318
Total SSI recipients	8,981	6,569	-2,412	
Rate of receipt	0.28	0.14	-0.14	-5,730
Noncitizens from Mexico				
No. of persons 65+	117,120	170,083	52,963	11,928
Total SSI recipients	32,870	28,873	-3,997	
Rate of receipt	0.28	0.17	-0.11	-15,925
Noncitizens from El Salvador				
No. of persons 65+	9,381	16,511	7,130	1,430
Total SSI recipients	2,325	2,533	208	
Rate of receipt	0.25	0.15	-0.09	-1,222
Noncitizens from Colombia				
No. of persons 65+	8,676	12,709	4,033	828
Total SSI recipients	2,333	1,800	-533	
Rate of receipt	0.27	0.14	-0.13	-1,361

*Note.* Table created from data from U.S. Department of Commerce (1990, 2000), sample 65+.

Data person weighted.

\*Effect on reciprocity indicates the impact on the total SSI caseload due to each of the components.

hand, show a different pattern. Although the elderly population increased and the uptake rates decreased, the rate change was not enough to offset the increase in number of immigrants, and the number of SSI caseloads for noncitizens from El Salvador actually increased by a little more than 200 persons. This is a relatively small number, but noteworthy nonetheless because it differs from the patterns of all the other countries of origin examined. The change in SSI pattern for Colombia resembles that of Mexico. Although there was an increase in the number of elderly persons, the decline in reciprocity rate was much larger. Combined, the change in

the total number of SSI recipients for this country was a decline of 533 elderly noncitizens from Colombia.

### Decomposition of Rates by Citizenship Status

To examine the noncitizen sample in more detail, decomposition is used to break down the rate of change by changes within eligibility categories. For purposes of this study, the eligibility categories of interest are whether an immigrant is poor enough to meet the eligibility criteria and/or whether the immigrant has any immigration restrictions. Restrictions in place in 1990 consisted mainly of a 3-year deeming period, whereas in 2000 the restrictions were based on a 5-year deeming period as well as whether an immigrant had arrived in the United States after August 1996. Table 3 shows the rate of change decomposed according to these two eligibility criteria for the three citizenship groups.

The results suggest that for citizens the majority of change in the total proportion of persons receiving SSI (83%) is due to a decrease in the proportion of persons that are eligible based on income and asset criteria. This is the case for both U.S.-born Hispanics as well as naturalized immigrants. For the overall noncitizen population, it is clear that the proportion of ineligible persons based on immigration restrictions did not change very much and explained only a small proportion (about 1%) of the decline in SSI uptake rate between 1990 and 2000. The proportion poor enough to be eligible explains more of the decline (19%), since this change alone would have resulted in a decline in SSI uptake rate. Therefore, the overall decline in SSI reciprocity is only in small part explained by a decrease in the proportion poor enough to be eligible and in an even smaller part explained by a decrease in people in the United States who met the immigration rules. About 80% of the decrease is a result of the decline in the percentage receiving benefits among those eligible.

Although this finding is consistent for each country of origin examined here, a few interesting differences can be seen when comparing Mexico, El Salvador, and Colombia. The decline in SSI receipt in these cases was predominantly due to a change in the propensity to use SSI among eligible elders. The proportion of change due to a decline between 1990 and 2000 of elders who are poor enough to qualify for SSI was a larger contributing factor for Mexicans (21%) compared to elders from El Salvador and Colombia (16% and 13%, respectively).

El Salvador had a particularly notable change in the number of noncitizens eligible based on immigration restriction, wherein the proportion of immigrants without any immigrant restrictions actually increased, and this alone would have led to an *increase* in SSI receipt. However, the decline in the proportion poor enough and the decline in SSI uptake rate had a greater

**TABLE 3** Decomposition by Country of Origin for Foreign-Born Person by Categories of Eligibility, 1990–2000

	1990	2000	Change	Difference/Effects	Percentage change due to
<b>U.S.-born Hispanics</b>					
Proportion poor enough	0.352	0.223	-0.129	-0.06	0.85
Proportion without immigrant restrictions	1	1	0	0.00	0.00
Proportion of eligible receiving SSI	0.477	0.442	-0.035	-0.01	0.15
Total proportion of persons receiving SSI	0.196	0.134	-0.062	-0.07	
<b>Naturalized immigrants</b>					
Proportion poor enough	0.397	0.333	-0.064	-0.03	0.95
Proportion without immigrant restrictions	1	1	0	0.00	0.00
Proportion of eligible receiving SSI	0.447	0.443	-0.004	0.00	0.05
Total proportion of persons receiving SSI	0.197	0.178	-0.019	-0.03	
<b>Noncitizen immigrants</b>					
Proportion poor enough	0.642	0.577	-0.065	-0.02	0.19
Proportion without immigrant restrictions	0.831	0.825	-0.006	0.00	0.01
Proportion of eligible receiving SSI	0.469	0.294	-0.175	-0.09	0.80
Total proportion of persons receiving SSI	0.278	0.163	-0.115	-0.11	
<b>Noncitizens born in Central America</b>					
Proportion poor enough	0.639	0.577	-0.062	-0.02	0.19
Proportion without immigrant restrictions	0.856	0.84	-0.016	0.00	0.04
Proportion of eligible receiving SSI	0.457	0.299	-0.158	-0.08	0.78
Total proportion of persons receiving SSI	0.277	0.169	-0.108	-0.11	
<b>Noncitizens born in South America</b>					
Proportion poor enough	0.653	0.578	-0.075	-0.02	0.17
Proportion without immigrant restrictions	0.727	0.757	0.03	0.01	-0.06
Proportion of eligible receiving SSI	0.53	0.274	-0.256	-0.12	0.89
Total proportion of persons receiving SSI	0.282	0.138	-0.144	-0.13	

Noncitizens born in Mexico							
Proportion poor enough	0.632	0.562	-0.07	-0.02	0.21		
Proportion without immigrant restrictions	0.872	0.85	-0.022	-0.01	0.05		
Proportion of eligible receiving SSI	0.459	0.303	-0.156	-0.08	0.74		
Total proportion of persons receiving SSI	0.281	0.17	-0.111	-0.11			
Noncitizens born in El Salvador							
Proportion poor enough	0.75	0.689	-0.061	-0.02	0.16		
Proportion without immigrant restrictions	0.735	0.804	0.069	0.02	-0.17		
Proportion of eligible receiving SSI	0.406	0.238	-0.168	-0.09	1.01		
Total proportion of persons receiving SSI	0.248	0.153	-0.095	-0.09			
Noncitizens born in Colombia							
Proportion poor enough	0.666	0.609	-0.057	-0.02	0.13		
Proportion without immigrant restrictions	0.747	0.71	-0.037	-0.01	0.07		
Proportion of eligible receiving SSI	0.472	0.266	-0.206	-0.10	0.80		

*Note.* Table created from data from U.S. Department of Commerce (1990, 2000), sample 65+. Data person weighted.

impact on the overall change, and so noncitizens from El Salvador still showed a decline in SSI uptake rate between 1990 and 2000. This was predominantly due to a change in propensity to use SSI. Of the three countries examined, El Salvador had the highest proportion of the decline explained by a change in the number of eligible persons receiving SSI. This suggests that the behavior changed more dramatically for persons from this country compared to those from other countries.

### Decomposition of Rates Among All Foreign-Born Persons

Analyzing naturalized citizens and noncitizens across time creates the potential for interpretation problems (a form of endogeneity) because the decision to naturalize is potentially related to the desire to maintain access to benefits. Because there is a 5-year residency requirement before naturalization (and applications may take an additional several years before being processed), Borjas (2003) suggests that one way to address this is to analyze all immigrants by the length of time residing in the United States rather than by citizenship status. Such an analysis therefore addresses issues of endogeneity and allows for an estimation of the chilling effect that occurred regardless of naturalization.

Table 4 shows the results for the analysis comparing persons having lived in the United States for less than 10 years and persons having lived in

**TABLE 4** Decomposition of Rates for All Foreign-Born Persons by Year of Arrival and by Census Year

	1990	2000	Change	Difference/Effects	Percentage change due
All foreign-born recent arrival (<10 years)					
Proportion poor enough	0.792	0.715	-0.077	-0.01	0.48
Proportion without immigrant restrictions	0.454	0.584	0.13	0.03	-1.20
Proportion of eligible receiving SSI	0.301	0.21	-0.091	-0.04	1.69
Total proportion of persons receiving SSI	0.182	0.111	-0.071	-0.02	
All foreign-born arrival 10+ years ago					
Proportion poor enough	0.489	0.387	-0.102	-0.04	0.77
Proportion without immigrant restrictions	1	1	0	0.00	0.00
Proportion of eligible receiving SSI	0.428	0.399	-0.029	-0.01	0.23
Total proportion of persons receiving SSI	0.253	0.182	-0.071	-0.06	

*Note.* Table created from data from U.S. Department of Commerce (1990, 2000), sample 65+. Data person weighted.

the United States for more than 10 years. For all immigrants who arrived recently (where naturalization is much less likely), the change in the proportion eligible to receive SSI makes up the largest proportion of the change in SSI rate (before and after welfare reform). For older immigrants who came to the United States more than 10 years ago, the proportions shift slightly. Although 77% of the change is due to a change in the proportion eligible based on poverty, about one-quarter (23%) of the change is still explained by the propensity to use SSI. This suggests that some of the change that can be seen is attributable to noncitizens who were using welfare becoming naturalized citizens using welfare. However, not all of the change is explained by this; some proportion of the change appears to be due to a different behavioral change.

## DISCUSSION

Federal welfare reform drew a legal distinction by citizenship when applying for welfare and restricted access to benefits for noncitizens. This study finds that while the rate of SSI use among all older adults examined declined in the period before and after the PRWORA of 1996, this decline was greater for Latin American noncitizens compared to U.S.-born citizens of Hispanic background. The decomposition analyses suggest that the decline in reciprocity rate was due in large part to a change in behavior (participation in SSI) among low-income elderly noncitizens rather than a change in eligibility. This pattern is not found for U.S.-born and naturalized citizens, where the change was due in large part to a change in the proportion eligible for SSI based on income rather than on the rate of uptake. This provides support for the thesis that welfare reform may have resulted in a chilling effect among U.S. immigrants born in Latin America. Such a conclusion corroborates previous research findings that, as a result of legislative changes, immigrants may not be applying for benefits for which they may be legally entitled (e.g., Fix & Passel, 2002; Borjas, 2001; Zimmerman & Fix, 1998).

Although cross-sectional research (e.g., Fix & Passel, 1999, 2002) has suggested that the disproportionate decline in welfare receipt among noncitizens is not fully explained by an increase in naturalization, Van Hook (2003) argues otherwise and contends that a large proportion can be explained by a movement toward more noncitizens becoming naturalized. The current study is based on pooled, cross-sectional census data, and therefore it cannot be determined at what time point a person naturalized or the motivations behind naturalization. However, the fact that an unprecedented number of immigrants chose to naturalize during the same time period as welfare reform provides some evidence to support the idea that people are naturalizing at higher rates in response to policy changes (Van Hook, 2003).



As a group, Central Americans (especially Mexicans) and South Americans are less likely to naturalize compared to other immigrant groups (Passel, 2007). Therefore, it is likely that at least a proportion of the decline in SSI use by Latin American noncitizens can be attributed to a switch from noncitizen caseloads to naturalized citizen caseloads. However, for several reasons shifts in citizenship do not account for the entire difference. First, in the analysis examining all immigrants by time of immigration (regardless of citizenship status), the results showed that there was still a decline in the propensity to use SSI. Although the size of the proportion due to the behavioral change was much smaller in this analysis, it was nevertheless still present, which suggests that some other forces are at work besides shifts in citizenship. Additionally, only a small proportion of immigrants were actually ineligible for SSI based on citizenship status between 1996 and 2000, and so restrictions actually affected only a small proportion of immigrants during this part of the observation period.

Furthermore, naturalization is simply not an option for all elders. There may be barriers such as the inability to speak English well enough to pass the exam and/or the lack of literacy to read and write well enough to complete the exam successfully. These factors are particularly salient for Latin American elderly immigrants who, as this study has shown, have relatively low education and English-language speaking skills. Additionally, persons with mental health issues (e.g., dementia) might be prevented from passing the citizenship test.

This study therefore suggests that there is indeed some support of a chilling effect that occurred between 1990 and 2000, which may be manifested in different ways, including naturalization. Additional manifestations include a comparatively large drop in uptake rates among eligible noncitizens. Explanations for this may include a greater hesitancy to use welfare because of a fear of the consequences and a mistrust of a government that has drawn a clear distinction between the rights of citizens and noncitizens. The PRWORA, moreover, may have generated confusion about eligibility criteria among noncitizens. This seems a plausible explanation since, for a time, noncitizens were actually removed from the SSI program before the program was reinstated to some immigrants. This seems an especially likely scenario for a population that has, on average, poorer language skills and lower education levels compared to U.S.-born persons and that often may feel a greater sense of vulnerability.

Compared to the other groups examined, the pattern for immigrants from El Salvador indicated that a much larger proportion of the decline in SSI rates was due to a propensity to use SSI. Indeed, the proportion without immigrant restrictions actually increased, which would have caused an increase in the proportion of persons receiving SSI. The decline in the rate of SSI use was large enough to offset this trend. One possible explanation

for this unique finding is based on the group's immigration history. Many immigrants from El Salvador were granted temporary protected status (TPS) in 1990 because of civil unrest in their home country. When the TPS order expired in 1992, an estimated 190,000 immigrants from El Salvador were granted deferred enforced departure (DED) (Wasem & Ester, 2006). Neither TPS nor DED automatically classifies persons as qualified aliens, and therefore, legally, persons born in El Salvador do not hold a different status from other groups. However, it seems that this group of immigrants had a different immigration experience compared to persons arriving from the other countries examined. This may in part explain why the decline was greater for this group of immigrants compared to other groups.

Some other possible scenarios of why older immigrants' uptakes of SSI differ by country of origin include a different view of welfare, whereby immigrants from some countries may have less of a stigma associated with welfare receipt compared to other immigrants. Perhaps there are cultural differences with how elders deal with economic insecurity, whereby certain cultures are more likely to rely on family members compared to others or whereby certain cultures are more likely to return to their native countries in times of trouble. Additionally, immigrants from different countries may have varying degrees of kin availability in the United States, which may affect the ability to draw on family support. This appears to be supported by immigration statistics: a greater proportion of Mexicans are admitted to legal permanent resident status either under family-sponsored preferences or as immediate relatives of U.S. citizens as compared to Colombians and Salvadorans (U.S. Department of Homeland Security, 2008). Another possibility is that immigrants from certain countries of origin (e.g., Mexico) are more likely to be living in the United States as unauthorized immigrants and are not qualified for SSI. Even legal residents may be fearful of applying for government benefits for fear of attracting attention to other potentially illegal immigrants in their households.

The effects of PRWORA can be viewed from different perspectives. One view suggests that a decline in welfare receipt by any group defined as ineligible by policy makers is a success in terms of cost savings at the federal level. At the time of enactment, the Congressional Budget Office estimated the total federal government savings as a result of PRWORA enactment to be \$54.2 billion (Congressional Budget Office, 1996). Of that total savings, the largest proportion was expected to come from the immigration restrictions, where the overall savings of Title IV were estimated to be over \$5 billion in 2002 (Congressional Budget Office, 1996). Such a decrease in federal spending could classify the reform as successful.

However, the policy also had the unintended side effect of penalizing noncitizens, who are often marginalized and cannot vote. From this perspective, the legislation was not a "success" since eligible and ineligible immigrants have lost, or have perceived a loss of, access to a safety net that

potentially supports their transitions into the American mainstream and their well-being in the later stages of their lives. This has numerous potential policy implications, including the need for educational outreach targeted at at-risk immigrants.

Additionally, some researchers (e.g., Borjas, 2001; Fix & Passel, 2002) have suggested that it might be better to change policy at the immigration policy level (“front door policy”) rather than changing welfare reform in an effort to affect those who have already been let in (“back door policy”). This belief rests partially on the assumption that welfare is part of what attracts immigrants to the United States and that they are willing to naturalize to keep these benefits. This, of course, results in a shift of the meaning of becoming a U.S. citizen, which is not about civic engagement or becoming part of a nation, but rather a means to maintain benefits. The “back door” versus “front door” argument suggests that changing the admissions standards of immigrants who are being let into the country would keep immigration issues at a national level, whereas addressing immigration issues through welfare reform essentially shifts a large power to states (Fix & Passel, 2002). Supporters of devolution of policy argue that states can best make decisions on how to allocate scarce resources (Fix & Tumlin, 1997).

Whether one policy change suggestion is more appropriate than the other is open for debate, but it seems clear that continuing research on older immigrants is important because it will continue to be a major component of policy discussion in the future. Assuming that the trend in immigration continues and that welfare policies remain restrictive for noncitizens, more and more incoming immigrants may experience economic hardship without access to government safety net programs for which U.S. citizens are eligible and, in many cases, to which they have contributed tax money.

### Study Limitations

Several limitations are present in this study. This study takes a longitudinal view of changes in rates of SSI use by combining two censuses of population. Because the PUMS data are cross-sectional, however, it is not possible to track specific persons across time. Panel data would be required to enable this study to examine changes in SSI receipt at the person level as well as detailed behavior surrounding the process of naturalization. Additionally, because of limited financial information provided in the PUMS data set, calculating a person’s eligibility was not straightforward and there is thus potential for some measurement error. In addition to potential error in self-report of SSI receipt, such assumptions in calculations on the part of the researcher may have resulted in some undetermined bias in the results.

## CONCLUSION

Despite such data limitations, this study provides support for the chilling effect among older immigrants and contributes to the literature by providing an in-depth analysis of such an effect among Latin American older immigrants, who are a particularly vulnerable group. Such findings are important for policy making in the future because immigration from Latin America is projected to continue its growth patterns in the next few decades, and with each passing year, a larger proportion of immigrants fall under the post-enactment welfare reform restriction. Therefore, the focus on the older Latin American noncitizen population will become particularly vital to inform future policies.

## NOTES

1. Although Brazil is not considered a Hispanic country and all other countries in the sample are, it is nevertheless included in this study because Brazil is considered part of Latin America, and this study focuses on the countries of origin among immigrants.

2. Although traditionally Mexico is classified as part of North America, Mexico and Central American countries share a common language and there is some similarity in cultures. Consequently, some researchers, such as the U.S. Census (e.g., U.S. Census Bureau, 2000), include Mexico as a part of Central America. Therefore, Mexico is included in regional analyses as part of Central America. To determine whether this relatively large group dominates any of the changes found among Central American immigrants, persons born in Mexico are also examined separately.

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