



How Hispanic Parents Perceive Their Need and Eligibility for Public Assistance

Marta Alvira-Hammond and Lisa A. Gennetian

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Why research on low-income Hispanic children and families matters

Hispanic children currently make up roughly one in four of all children in the United States,^a and by 2050 are projected to make up one in three, similar to the number of white children.^b Given this, how Hispanic children fare will have a profound and increasing impact on the social and economic well-being of the country as a whole.

Notably, though, 5.7 million Hispanic children are in poverty, more than in any other racial/ethnic group.^c Additionally, two thirds of Hispanic children live in poverty or near poverty, defined as less than two times the federal poverty level.^d Despite their high levels of economic need, Hispanics, particularly those in immigrant families, have lower rates of participation in many government support programs when compared with other racial/ethnic minority groups.^{e-g} High-quality, research-based information on the characteristics, experiences, and diversity of Hispanic children and families is needed to inform programs and policies supporting the sizable population of low-income Hispanic families and children.

^a Federal Interagency Forum on Child and Family Statistics. (2014). *America's Children: Key National Indicators of Well-Being, 2014, Table POP3*. Washington, DC: Government Printing Office. from <http://www.childstats.gov/americaschildren/tables.asp>

^b Federal Interagency Forum on Child and Family Statistics. (2012). *America's Children: Key National Indicators of Well-Being, 2012, Tables POP1 and POP3*. Washington, DC: Government Printing Office. from <http://www.childstats.gov/americaschildren/tables.asp>

^c DeNavas-Walt, C., & Proctor, B.D. (2015). *Income and Poverty in the United States: 2014, Table B-2, Current Population Reports, P60-252*. Washington, DC: U.S. Department of Commerce, U.S. Census Bureau. from <http://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf#TableB-2>

^d Lopez, M. H., & Velasco, G. (2011). *Childhood Poverty Among Hispanics Sets Record, Leads Nation*. Washington, DC: Pew Research Hispanic Center. from <http://www.pewhispanic.org/2011/09/28/childhood-poverty-among-hispanics-sets-record-leads-nation/>

^e Williams, S. (2013). *Public assistance participation among U.S. children in poverty, 2010*. Bowling Green, Ohio: National Center for Family & Marriage Research. from <http://www.bgsu.edu/content/dam/BGSU/college-of-arts-and-sciences/NCFMR/documents/FP/FP-13-02.pdf>

^f Lichter, D., Sanders, S., & Johnson, K. (2015). *Behind at the starting line: Poverty among Hispanic infants*. Durham, NH: University of New Hampshire, Carsey School of Public Policy. from <http://scholars.unh.edu/cgi/viewcontent.cgi?article=1250&context=carsey>

^g Child Trends Databank. (2014). *Health care coverage*. Bethesda, MD: Child Trends. from <http://www.childtrends.org/?indicators=health-care-coverage>

Overview

Public assistance programs, such as the Temporary Assistance for Needy Families (TANF) program and the Supplemental Nutrition Assistance Program (SNAP), aim to provide support to low-income children and families, and help them attain or regain economic self-sufficiency. Despite high levels of poverty, Hispanics/Latinos^a are less likely than members of other racial/ethnic groups to participate in some public assistance programs. For example, Hispanic children in poverty have lower rates of participation in cash welfare and food stamp programs (i.e., TANF and SNAP) than black children in poverty,^{1,2} and poor Hispanic children have lower rates of enrollment in Medicaid compared with poor black children.³ Although the reasons for this are not fully understood, we do know that Hispanic families, and particularly immigrant families, face a number of unique obstacles to accessing public assistance, including limited English proficiency, less familiarity with government programs and how to navigate them, residency and citizenship status eligibility requirements, and fear of deportation or other immigration-related concerns.⁴

Using national data, this brief describes reasons low- to middle-income Hispanic parents reported for not applying for public assistance^b or, for those already receiving assistance, not applying for additional assistance. We included parents in the bottom three quintiles^c of earned family income (below an average of \$47,000 in earnings in 2009 dollars)—those most likely to be eligible for public

^a We use the terms Hispanic and Latino interchangeably except when referring to estimates produced using federal data and by the Hispanic Research Center, where we use the term Hispanic.

^b For these analyses, public assistance includes public housing or rent assistance, energy assistance, cash or other welfare support, WIC, SNAP, Medicaid, child care subsidies, and children's SSI receipt.

^c A quintile is one-fifth. Quintiles are commonly used cut points in studies on income distribution.

assistance programs.^d We compare responses from Hispanic (both U.S.- and foreign-born), non-Hispanic white, and non-Hispanic black (hereafter referred to as “white” and “black”) parents. We also look separately at foreign-born Hispanics, who potentially have different reasons for not applying for assistance than their native-born counterparts.

Key findings

- Regardless of race/ethnicity, low- to middle-income parents reported similar reasons for not applying for public assistance.^e The most commonly reported reason for not applying for public assistance among all three racial/ethnic groups was “don’t need any.”
- Not knowing about the availability of programs was also a common reason for not applying for public assistance across all racial/ethnic groups, and more common among those already receiving assistance and those with the lowest earned income.
- Among Hispanic parents, immigration status was a commonly reported reason for not applying for public assistance, even among those reporting legal permanent residency or naturalized citizenship.

About this brief

This brief is part of a series that examines the economic conditions of Hispanic children and families using the Survey of Income and Program Participation (SIPP). The companion briefs examine income instability among Hispanic children, and how this differed between the period marking the start of the Great Recession and the post-recession (2008-2011) period.

Companion briefs include:

Gennetian, L.A., Rodrigues, C., Hill, H.D., & Morris, P. (2015). *Income instability in the lives of Hispanic children*. Research Brief. Bethesda, MD: The National Center for Research on Hispanic Families and Children.

Gennetian, L.A., Rodrigues, C., Hill, H.D., & Morris, P. (2015). *Low and Stable Income: Comparisons Among Hispanic Children, From 2004 Through the Period Following the Great Recession*. Research Brief. Bethesda, MD: The National Center for Research on Hispanic Families and Children.

Results: Reasons for not applying

“Don’t need any” public assistance

Overall, Hispanic, white, and black low- to middle-income parents reported similar reasons^f for not applying for public assistance. The most commonly reported reason across all racial/ethnic groups was “don’t need any,” as shown in Figure 1. However, Hispanic (29 percent) and white (33 percent) parents were more likely than black parents (21 percent) to report that they did not need any public assistance.^g

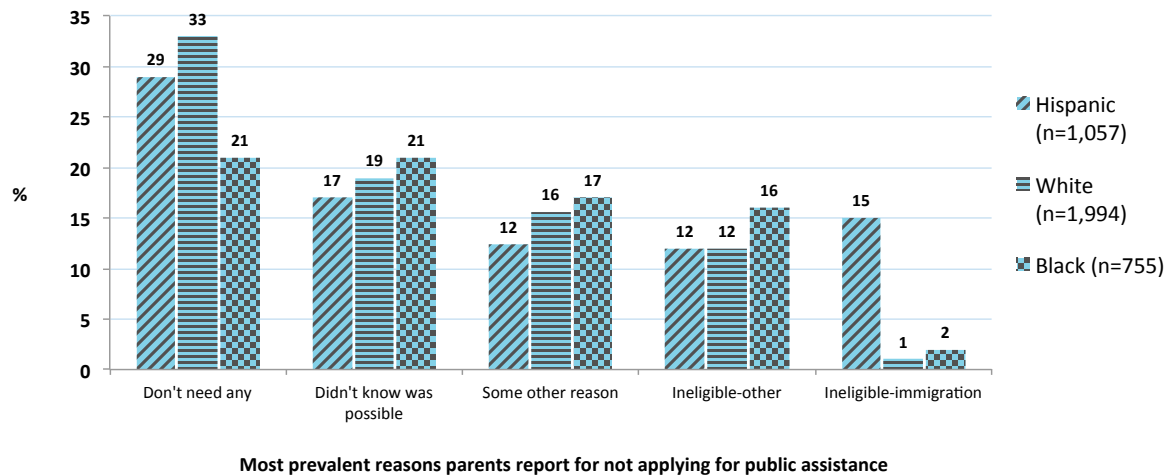
^d Our results were similar when limiting our sample exclusively to low-income parents (bottom two-fifths or below a yearly average of about \$25,000 in 2009 dollars).

^e Income alone does not determine eligibility for public assistance, but is highly correlated with it.

^f The reasons provided by survey respondents for not applying, categorized by the survey, included: *Exceeded time limit; Don’t need any; Not eligible because of immigration status; Not eligible for some other reason; Didn’t know there was anything else/didn’t know I could; Too much run-around/couldn’t get straight answer/bureaucratic hassle; No transportation to office; Don’t take charity/don’t accept aid from government; The money is not worth it; Haven’t done it yet/plan to; No other assistance available; and Some other reason.*

^g This was also statistically significant when restricted to just the bottom income quintile (20 percent, 24 percent, and 16 percent, respectively).

Figure 1. “Didn’t need any” and “didn’t know” the most common reasons low- to middle-income parents don’t apply for public assistance



Source: SIPP 2008 (N=3,806 parents in the bottom three income quintiles)

“Didn’t know” they could apply

Not knowing about available assistance was another common reason low- to middle-income parents did not apply. Approximately one-fifth of Hispanic (17 percent), white (19 percent), and black (21 percent) parents reported that they did not know they could apply for (additional) public assistance.

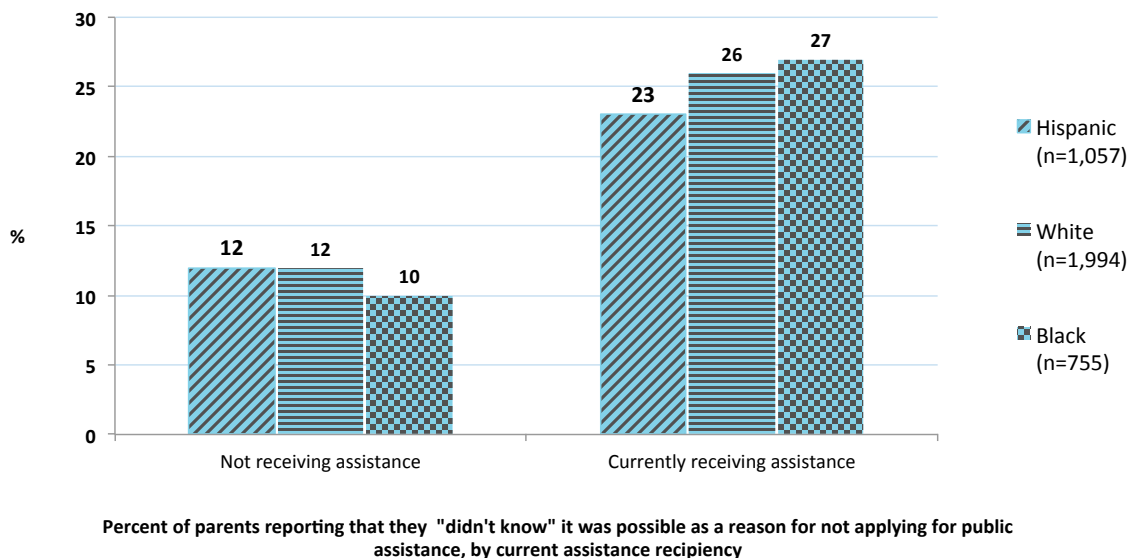
Among Hispanic and white parents, those in the bottom income quintile (below an average monthly family income of about \$300, or about \$3,600 annually), and thus with the fewest economic resources, were more likely to report that they did not know it was possible to apply for assistance, compared with those in the “higher” (i.e., the second and third) income quintiles.^h Roughly one in four Hispanic and white parents in the bottom income quintile reported that they did not know it was possible to apply for public assistance programs (figure not shown).

Together, these findings suggest that parents across all racial/ethnic groups—and, in particular, those with the fewest economic resources—may not fully understand what public assistance programs are available, nor how to access them.

Additionally, those already receiving some assistance (about 39 percent of the sample)—who are presumably more familiar with the “system”—were more likely to report not knowing it was possible to apply for (additional) assistance. Regardless of race/ethnicity, roughly a quarter of parents who were currently receiving assistance reported that they did not know they could apply for additional assistance or that other assistance was available—nearly twice as many as those not receiving assistance (see Figure 2).

^h Difference across income quintiles were not statistically significant among black parents.

Figure 2. Those already receiving public assistance are twice as likely to report that they “didn’t know” they could apply for additional assistance or that additional assistance was available



Source: SIPP 2008 (N=3,806 parents in the bottom three income quintiles)

A closer look at Hispanic immigrants: Perceptions of ineligibility

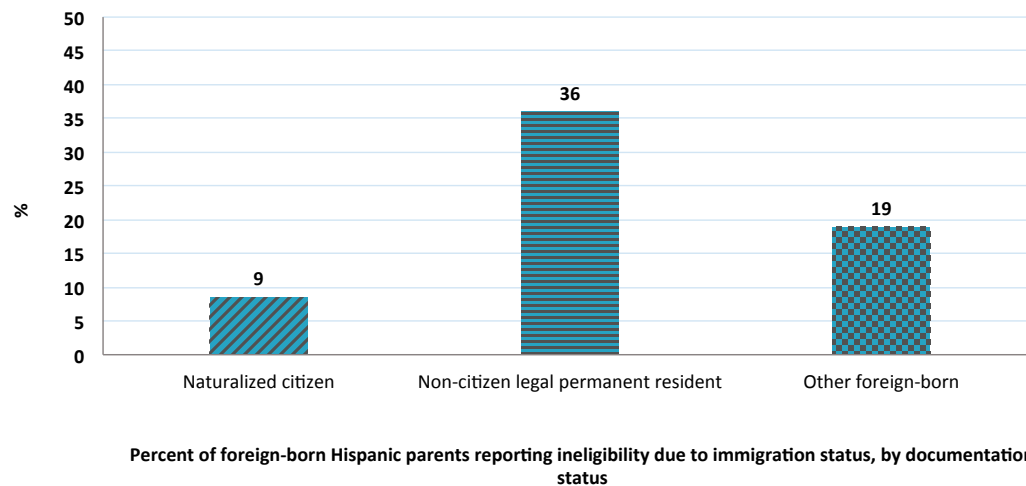
A sizeable number (15 percent) of Hispanic parents reported ineligibility due to immigration status as a reason for not applying for public assistance in the preceding month (see Figure 1). Since this issue is most relevant for the foreign-born, we examined perceived ineligibility due to immigration status among foreign-born Hispanic parents across three immigration status categories: naturalized citizens; non-citizen, legal permanent residents; and other foreign-born (see Figure 3).ⁱ While federal eligibility guidelines do have restrictions regarding residency status and duration of time in the U.S., immigrant status alone does not necessarily bar access to public assistance, and U.S.-born citizen children of immigrants face no immigration-related eligibility restrictions.

The results suggest that many Hispanic immigrant parents may have misconceptions about eligibility for public assistance. Thirty-six percent of legal permanent residents and nine percent of naturalized citizens reported ineligibility due to immigration status. Notably, respondents in this sample reporting legal permanent residency also reported having been in the United States for an average of nearly 15 years—well above the federal eligibility threshold of five years.^{5j}

ⁱ Legal permanent resident status is one of several official residency categories for foreign-born individuals in the U.S. Foreign-born individuals may also be in the U.S. legally under several different types of visas (e.g., temporary workers, students, refugees).

^j Assuming other eligibility criteria are met, legal permanent residents are eligible for government assistance programs after five years in the United States and naturalized citizens are afforded the same rights and eligibility as U.S. citizens.

Figure 3. Many Hispanic parents who are legal permanent residents or naturalized citizens believe they are not eligible for public assistance because of their immigration status



Note: While “other foreign-born” likely captures foreign-born parents who are undocumented, it also includes other categories such as student visas and refugees.
Source: SIPP 2008, (n=619 foreign-born Hispanic parents in the bottom three income quintiles)

Implications

While most Hispanic children and families are living in or near poverty,⁶ there are a range of public assistance programs designed to support families during financial hardship and help them achieve economic self-sufficiency. Nevertheless, Hispanic families are less likely than those in other racial/ethnic groups to apply for some public assistance programs, even if they may be eligible.^{7,8} To ensure that this large and growing segment of the U.S. population has economic security, it is important to understand why potentially eligible parents may not access public assistance. In this brief, we have examined reasons low- to middle-income Hispanic parents reported for not applying for public assistance. This study has also provided insight into how program providers and policymakers can help ensure their Hispanic communities have access to economic supports.

Our results tell us that low- to middle-income parents reported not needing any assistance as the primary reason for not applying; however, Hispanic parents, like white parents, were more likely to report this reason than were black parents. While perceiving no need for assistance is not automatically a concern, if these parents are struggling to provide for their families, it is important to understand motivating factors such as pride, social stigma, or fear, so that children and their families can access the supports that could help them. We cannot identify here whether the reasons for not perceiving any need are the same for Hispanic and white parents, or whether there may be different mechanisms at play, including possible language, literacy, or cultural factors. Nevertheless, other research has suggested possible reasons for perceiving that aid is not needed, including that Hispanics may have alternative sources of financial and social support, are reluctant to accept assistance due to social stigma, or have a fear of negative repercussions if they seek government assistance.⁴

Not knowing they could apply or about the availability of (additional) assistance also emerged as a prevalent reason for not applying for public assistance among all groups. This finding is consistent with prior empirical work examining the lack of benefit use among (potentially) eligible populations.⁹⁻¹⁴ Our findings suggest that critical information about the availability of government assistance programs is lacking among those who stand to benefit from such programs, and those whom assistance programs most want to reach: families with the fewest economic resources. It is also possible that varying eligibility requirements (by program and by state) and different application and screening processes may contribute to uncertainty among potential applicants.¹⁵ Furthermore, those who have experience with the system are aware of its complexities, so the “didn’t know” response could be a statement that the process is complicated or confusing. It is worth noting that while some parents in our sample may have correctly believed they were ineligible for assistance, they still reported that they “didn’t know” rather than reporting ineligibility or unavailability in more certain terms. Additionally, there could be meaningful differences between not knowing that there are other programs available and not knowing that one can apply; however, the data do not allow us to distinguish between the two. Nonetheless, both types of “didn’t know” represent a lack of information that may prevent individuals from receiving assistance and each points to different aspects of public awareness that could be targeted.

Our findings suggest that efforts to increase Hispanic families’ awareness and understanding of available programs, eligibility requirements, and the application process could benefit from targeted information campaigns. For example, agencies could provide

Spanish-language information for families with foreign-born members, such as campaigns used recently for the Affordable Care Act; or provide resources at venues other than welfare offices, such as schools, pediatrician and OB/GYN offices, or community centers,^{16,17} as these places may be more accessible and less intimidating to prospective applicants, especially those worried about issues related to legal status or citizenship.

Hispanic parents who are lawful permanent residents or naturalized U.S. citizens commonly reported not applying for public assistance because immigration status made them ineligible. While it is important to note that eligibility guidelines for foreign-born individuals vary by program and by state, many immigrants are indeed eligible for public assistance. This is especially important for their children, as the vast majority of children born to immigrant parents are U.S.-born and, as U.S. citizens, have no restrictions on program eligibility related to immigration. Additionally, some parents may be reluctant to apply for public assistance due to the immigration status of a family member, and may be wary of interaction with government offices even if they are eligible for assistance. It is beyond the scope of this brief to determine the extent to which misperceptions, misinformation, mixed feelings about accepting assistance, or social context (e.g., local attitudes toward immigrants) may be factors in foreign-born parents' reasons for not applying or their perceived ineligibility. Nevertheless, our findings suggest that this is a key population in need of clear information explaining the availability of public assistance programs, their eligibility requirements, and their application processes. It is also important to note that some foreign-born individuals may in fact be ineligible for government assistance programs because of their immigration status and thus are correctly reporting that they are ineligible. Better understanding the reasons why those who are eligible may perceive themselves as ineligible requires further investigation.

Policymakers and others serving Hispanic communities may benefit from further investigation into whether not applying for or accessing public assistance is a matter of eligibility, misunderstanding, or active choice. We found that with the exception of immigration-related eligibility concerns, Hispanic, white, and black parents reported similar reasons for not applying for public assistance, but how policymakers can best address the reasons that potentially eligible families do not apply may need to be tailored to the needs and characteristics of specific populations.

About the data source for this brief

The analyses presented in this brief draw from the third wave of the SIPP's 2008 panel, collected in the spring and summer of 2009. The SIPP is a nationally representative survey of adults in U.S. households, from the Census Bureau. The survey includes questions on public assistance use, application history, and reasons for not applying for public assistance in the previous month. The 2008 SIPP represents the most recent nationally representative data set including information on reasons for not applying for assistance along with family income.

The reasons provided by survey respondents for not applying, categorized by the survey, included: *Exceeded time limit; Don't need any; Not eligible because of immigration status; Not eligible for some other reason; Didn't know there was anything else/didn't know I could; Too much run-around/couldn't get straight answer/bureaucratic hassle; No transportation to office; Don't take charity/don't accept aid from government; The money is not worth it; Haven't done it yet/plan to; No other assistance available; and Some other reason.* There were two different versions of the question. The first applied to respondents who did not report current assistance receipt in earlier parts of the survey (58 percent of Hispanic parents and about 61 percent of all parents in our study). The second applied to parents who reported already receiving some assistance, and asked whether they had looked into or applied for any additional assistance.

We limited our sample to parents with children in families in the three lowest quintiles of earned income (hereafter referred to as income quintiles). Parents were sorted into the lowest three quintiles according to total family earned income in the preceding month, across racial/ethnic groups and single- or multiple-family households. These parents reported family earnings at or below, on average, \$3,925 per month, or about \$47,000 annually in 2009 dollars. Nearly three-quarters of these parents reported family incomes under 185 percent of the 2009 federal poverty level—one eligibility threshold used by public assistance programs. These income quintiles include some middle-income parents because these analyses refer to a one-month period; since monthly income can vary (particularly for low-wage workers), parents just above the low-income threshold may become eligible if their monthly income drops. We use only family-earned income to better map onto economic criteria for public assistance eligibility. In the two companion briefs, Gennetian et. al.^a use all sources of income in the household, collected in the first wave, including multiple-family households, to capture all resources potentially available to the child. For example, some households may have multiple families; this brief uses income for only the family of the respondent, not total income brought in by all families in the household.

Irrespective of race/ethnicity, a relatively small percentage of parents—between five and six percent—reported looking into or applying for public assistance in the past month. Our analyses focus on the 95 percent of Hispanic parents who reported that they did *not* apply for (additional) public assistance during the preceding month ($n=1,057$). For comparison, we provide estimates for 1,994 white and 755 black parents. Within the group of 1,057 Hispanic parents, we separately examine a subsample of 619 foreign-born parents. Among these Hispanic, white, and black parents in the bottom three income quintiles, Hispanics reported an average total earned family income from the preceding month of about \$1,970, while white parents reported about \$2,275, and black parents about \$1,720.

^aGennetian, L.A., Rodrigues, C., Hill, H.D., & Morris, P. (2015). Income instability in the lives of Hispanic children. Research Brief. Bethesda, MD: The National Center for Research on Hispanic Families and Children.

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Endnotes

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About the Authors

Marta Alvira-Hammond, MA, is a senior research analyst at Child Trends and is a former research fellow for the National Research Center on Hispanic Children & Families. Marta is also a Ph.D. student focusing on demography in the Department of Sociology at Bowling Green State University. Her research focuses on immigrant and Hispanic families and family formation, self-sufficiency and the social safety net, and health and well-being.

Lisa A. Gennetian, PhD, is a co-investigator of the National Research Center on Hispanic Children & Families, leading the research area on poverty and economic self-sufficiency. She is an associate research scientist at New York University's Institute for Human Development and Social Change, and a senior researcher at the National Bureau of Economic Research. Her research focuses on income instability among children and families, the ways this is informed by theories emerging from behavioral economics, and implications for social policy and programs.

About the Center

The National Research Center on Hispanic Children & Families is a hub of research to help programs and policy better serve low-income Hispanics across three priority areas—poverty reduction and economic self-sufficiency, healthy marriage and responsible fatherhood, and early care and education. The Center was established in 2013 by a five-year cooperative agreement from the Office of Planning, Research, and Evaluation (OPRE) within the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services (HHS) to Child Trends in partnership with Abt Associates and New York University, University of North Carolina at Greensboro, and University of Maryland, College Park. This publication was made possible by Grant Number 90PH0025 from OPRE. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of OPRE, ACF, or HHS.

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