

PREPARED TESTIMONY OF
NORMAN MATLOFF
UNIVERSITY OF CALIFORNIA AT DAVIS
BEFORE THE SENATE JUDICIARY COMMITTEE
SUBCOMMITTEE ON IMMIGRATION
WELFARE USE AMONG ELDERLY CHINESE IMMIGRANTS

Federal News Service

FEBRUARY 6, 1996, TUESDAY

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Section: IN THE NEWS

Length: 16478 words

Body

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1 Executive Summary

We as a nation are justifiably proud that we have in place a system which provides a "safety net" which protects the truly needy in times of financial desperation. As is well known, though, this safety net in some cases becomes a permanent way of life. What is much less well known is that in the last decade or so, a "new" class of permanent welfare users has arisen, growing at an alarming rate--elderly immigrants.

As someone who has been immersed in the Chinese immigrant community for 20 years, I became interested in usage of public assistance among that group, particularly in the SSI welfare program.¹ Drawing upon 1990 Census data and many interviews with those involved, I found that:

- Despite their Model Minority image and political conservatism, approximately 55% of elderly Chinese immigrants were on welfare, a striking contrast to the 9% figure for native-born seniors.
- The Chinese seniors who immigrate these days do not consider receiving welfare to be a stigma. On the contrary, they view it as a normal benefit of immigration, whose use is actually encouraged, like a library card. They are unaware of the fact that welfare is intended only as a safety net.
- The immigrant Chinese senior welfare recipients do not need the money. This is true by definition, because at the time a senior immigrates, his/her children must demonstrate to the Immigration and Naturalization Service (INS) that they have the financial resources to be able to support the parent.
- Through Chinese-language books and newspapers, and most importantly, through an extremely efficient word-of-mouth process, the Chinese seniors are exceedingly well-informed about welfare.
- In recent years most Chinese seniors immigrate to the U.S. with the advance intention of going on welfare. Moreover, even Chinese immigrant advocacy groups admit that the seniors' adult children who sponsor them to immigrate also have this advance intention.
- The noble intentions of "family-reunification" provisions under which the children sponsor their elderly parents to immigrate often bear little or no resemblance to reality. Indeed, one Asian-American community activist has noted that cancellation of SSI benefits would force many seniors to "move back [in] with families that don't want them."
- The children who do have their elderly parents living with them often actually make a profit from their parents' SSI checks.
- The vast majority of the immigrants seniors on welfare come from middle-class families with above-average household incomes.

The legal mandate of the INS to exclude applicants for immigration who are "likely to become a public charge" is widely flouted, since in recent years both the immigrants and their children plan in advance for the seniors to go on welfare. This point is of central importance. In investigating the problems of explosive growth in SSI usage by immigrants in recent years, it is appropriate to distinguish between immigrant and native recipients, because the immigrants were only allowed into the country on the strength of their--and their children's--promises that they would not make use of welfare.

Details, both statistical and anecdotal, are presented in the following sections. In addition, Appendix A contains a number of profiles of Chinese SSI recipients, to concretely illustrate the phenomena treated in earlier sections.

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We will discuss here a number of possible solutions to the problem of elderly immigrant use of SSI. Our conclusion will be that the only effective solutions will require some restrictions on family- reunification immigration, especially concerning elderly parents, in concert with other measures.

Although our focus is on SSI, a cash form of welfare, another very big fiscal drain is elderly immigrant use of Medicaid/MediCal. There has been a congressional proposal to require the sponsoring children to provide medical insurance for their aged immigrant parents. This proposal has the potential to bring about very significant savings in government expenditures, but it will work only if reliable mechanisms of enforcement are put in place.

Before continuing, it should be noted first that I am discussing legal immigrants (both the seniors and their adult children),² who do qualify under welfare agency rules.³

2 Investigator's Background for the Study

I am a former statistics professor, with extensive experience with observational studies, and have served as a statistical consultant for the Kaiser Hospital chain, the UCLA Neuropsychiatric Institute, and so on. I am a former Chair of the Affirmative Action Committee at UC Davis, and have long been active in work supporting minorities, particularly African-Americans, Asian-Americans and Latino-Americans, in programs such as MEP, MORE and SURPRISE.

I have been close to immigrant communities all my life. I spent part of my formative years in predominantly-Latino East Los Angeles, and my father was an immigrant from Lithuania. I am particularly close to the Chinese immigrant community:

My wife is an immigrant from Hong Kong; I speak Chinese (Cantonese and Mandarin), and my wife and I are raising our daughter to be bilingual; many of our social friends are Chinese immigrants; the television sets in his house are tuned to Chinese-language stations as often as to English ones, and I read the Chinese language press; I have extensive experience as a volunteer worker in San Francisco's Chinatown, and have long been active in efforts to combat discrimination against Chinese-Americans (see, for example, my article in Asian Week, July 14, 1995, reporting the racially-oriented firing of a Chinese immigrant engineer). Dr. Lester Hsin-Pei Lee, a prominent Chinese- American and former member of the University of California Board of Regents, recently appointed me to the Committee for Rational Relations with China. The preponderance of Chinese examples in this report stems from this background.

3 Scope and Methods of the Investigation

Data analysis was done on the 1990 Census data (1% and 5% PUMS tapes). Due to the enormous amount of data involved, my study was restricted to California. Except where stated otherwise, the data are for immigrants residing in California who arrived in the U.S. in or after 1980 but before 1987.

The reason for excluding those who arrived during 1987-1990 is that sponsored immigrants are essentially barred from receiving SSI during their first three years in the U.S.;⁴ inclusion of this period would have resulted in a bias. It is important to note that the reason for restricting the analysis to post-1980 immigrants is that the explosion in senior immigrant use of welfare is a relatively recent phenomenon. SSI use among legal aliens (not including naturalized citizens), for example, increased by 580% during the period from 1982 to 1994.⁵

This trend in time is due to the fact that it has only been in the more recent years that immigrant awareness of welfare services has become so highly refined, and that it is the more recent immigrants who consider welfare to be non-stigmatising.

These time-trend considerations should be kept foremost in mind in any analysis pertaining to this topic. Statistics of overall immigrant use of welfare, unrestricted by time of entry to the U.S., are not representative of the current situation. (This will be discussed further in a later section.)

Subsequently I investigated the human side, interviewing numerous people involved in the general process: social workers at Chinese community centers; immigration attorneys; welfare officials; and the immigrant Chinese seniors themselves.

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Note that the community centers are for social activities, places in which a senior can drop by for a couple of hours to alleviate boredom; they are not residences. Accordingly, the people I refer to as social workers are the staffers at the community centers; they are not government social worker as one would find in a Department of Social Services.

I conducted the interviews mostly during October and November of 1993. In order to get statistically meaningful results, I paid close attention to both the size and range of my interview sample. Concerning the latter aspect, I conducted interviews at both urban and suburban locations in the San Francisco Bay Area, and did some supplemental interviews in other areas of large concentrations of Chinese immigrants, such as Los Angeles and New York.

It should be stressed that the interviews revealed a wealth of insight which would have been missed if the analysis had been limited only to the Census data. Yet it must be clarified here that the usefulness of the interviews varied with the type of interviewee: The interviews of the immigrants themselves were of course the most useful. Many social workers knew their clients very well on a personal level, and thus could provide excellent insight.

On the other hand, some other social workers, though equally dedicated, were less knowledgeable about the seniors' personal lives, particularly the central point of the socioeconomic status of their children. An interesting example of this arose when I mentioned to one social worker that many of the elderly Chinese SSI recipients have upscale children who are engineers, successful entrepreneurs, and so on. The social worker insisted that this could not be true for her own clients, who she was sure were particularly poor. I suggested that we ask her clients themselves. She was flabbergasted by the clients' answers, which confirmed what I had been telling her. For example, in the very first SSI recipient family she presented to me, the son was an engineer and his wife a computer programmer.

4 Extent of the Problem

4.1 Welfare in the Form of Cash Payments

The table below presents the percentages of welfare use by immigrants over the age of 65, both overall and from some of the larger immigrant groups, in 1990.

group % on welfare all immigrants 45%. Chinese 55%. Filipino 39%. Iranian 26%. Korean 50%. Mexican 21% Soviet Union 66% Vietnamese 74% all native-born 9%

As can be seen, 45% of elderly immigrants were on welfare.⁶ By comparison, the figure for native-born seniors was 9%.

For the elderly immigrant Chinese (I am using the word Chinese in terms of ancestry, and thus including people from not only China but also Taiwan and Hong Kong), the group on which I am focussing here, the figure was 55%. The Chinese figure was the highest among all major nonrefugee immigrant groups.

(Later I did similar some analyses for the full U.S., i.e. all immigrants who entered the U.S. during 1980-1987 and who were at least 65 years old in 1990. The figures were similar to, though slightly lower than, the above numbers for California: 37% overall, 34% for all sponsored immigrants, and 47% for the Chinese.)

As mentioned earlier, welfare usage by senior immigrants has been increasing over the years. This general trend also holds for the Chinese:

year of imm. % on welfare 1980-1987 55% 1975-1979 47% 1970-1974 41% 1965-1969 39%

Indeed, those whom I interviewed-especially the immigrants themselves- felt that the Chinese rate is even higher than 55% today, and is continuing to rise. For example, Bekki Mar of Self Help for the Elderly, a mega organization of Chinese community centers in the Bay Area, has stated that 85% of the people who drop by to participate in Self Help's social activities are on SSI.⁷ Though it could be argued that the clients of such centers might somehow be different than those who do not partake of these activities, interviews with those who have contact with the general senior Chinese immigrant population (or their children), such as the immigration lawyers and the immigrants

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themselves, do confirm that the rate of welfare usage today is indeed substantially higher than even the 55% figure given by the 1990 Census data.

The high SSI rate among seniors who immigrated after 1980 has been misinterpreted by some analysts.^s Their reasoning is as follows: Someone who is over 65 in 1990 and who immigrated after 1980 would have been over 55 at the time of immigration. Those who come to the U.S. after age 55 are not likely to accumulate the 10 years of work needed to collect Social Security benefits. In other words, these analysts claim that the high rate of SSI usage among those who arrived in the 1980s is simply due to lack of Social Security.

But this interpretation is clearly false, as it does not explain the high growth rate in SSI usage in recent years. Nor does it explain the very substantial variation in usage patterns among immigrants of various nationalities, e.g. 55% for the Chinese seniors versus 21% of the Mexican seniors.⁹ To see further that attributing the time trend to lack of Social Security benefits is a misleading oversimplification, look at the following rates of welfare usage, among those who were 55 or older when they immigrated:

year imm. , 55+ % on welfare, general

1980-1987 45%

1965-1969 33%

year imm., 55+ %. on welfare, Chinese

1980-1987 55%

1965-1969 43%

In other words, even when we hold constant the lack of opportunity for Social Security, we still find the same upward trend in time.

Even among those SSI recipients who immigrated some time ago, most do not receive Social Security. For example, as mentioned above, 47% of elderly immigrants who came to California during 1975-1979 were on welfare in 1990, but less than one fifth of these, 9%, were receiving both welfare and Social Security.

Thus the increase in popularity of SSI over time is not simply due to lack of Social Security. Instead, as mentioned earlier, it is due to the growing awareness of SSI, and to the fact that SSI has gradually become to be regarded by the seniors as nonstigmatic (which was not the case earlier), and indeed has become a "magnet" which attracts many of them. This will be discussed further in later sections.

Another common error in analyses of immigrant welfare use is that immigrants will avoid using welfare, as welfare use might compromise their eligibility to sponsor further family members for immigration.¹⁰ Most Chinese immigrants who wish to go on welfare circumvent the sponsorship problem by separating the roles of the petitioner and the sponsor. Suppose Mr. Chow, say, wishes his sister to immigrate to the U.S. If Mr. Chow is on welfare, he obviously cannot certify that he will financially support his sister. But he can ask his son, for instance, to certify that support. The INS then terms Mr. Chow the petitioner, exercising his eligibility to bring in his sister, and the son is termed the sister's sponsor, the financial guarantor. 4.2 Non-Cash Forms of Welfare

Except where stated otherwise, my use of the term welfare throughout this document refers to cash payments. Yet cash payments comprise only part of an even larger problem. The seniors often view the cash as part of a comprehensive package of benefits:

- cash in the form of SSI
- medical care through Medicaid (MediCal in California)¹¹
- subsidized housing
- miscellaneous subsidies, such as Universal Lifeline telephone service

Of key importance here is the problem of subsidized housing. (Here I am using the term subsidized housing to include not only direct subsidies (e.g. "Section 8") but also other arrangements, such as public housing and also

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below-market-rate, means-tested housing provided by quasi-governmental nonprofit agencies.) The reason this type of welfare is so important is that I believe that the problems in this regard are virtually unknown among those in the media and possibly even in the federal government.

Though the general public image of subsidized housing is that of tenants coming from the native-born underclass, a very significant number of recipients of such subsidies consists of immigrants, especially elderly immigrants from upper-income families. Unfortunately, the Census data do not provide information on housing subsidies, but the large extent of immigrant use can be seen in various other manners. Rosemarie Fan, social services manager with the Oakland Chinese Community Council (Oakland, California), points out for example that:

Within five or 10 blocks from here [Fan's office in Chinatown], you have lots of subsidized senior housing available, with long waiting lists. [The demand is so strong that for some buildings] the wait is more than five years.

A studio apartment in a subsidized building in the Bay Area will typically run from \$200 to \$300 per month, far lower than market rates, easily allowing the typical senior a substantial degree of discretionary income from his SSI check after paying for rent and food, especially when the other subsidies and benefits are taken into account. (Of course, for those senior SSI recipients who live with their children, most of their SSI check becomes discretionary income.)

4.3 Fiscal Impacts

The Census data show that in 1990 approximately 117,000 foreign-born elderly were on public assistance in California, receiving cash welfare payments totaling \$537 million. Note that this figure does not include non-cash forms of welfare, notably Medi-Cal and subsidized housing.¹²

Robert Rector of the Heritage Foundation has calculated that the average American family will pay \$3,000 in taxes to cover SSI payments to elderly resident aliens during the next ten years. If he were to count in the naturalized citizens, the figure would be even larger.

SSI is a federal program. Most states, including California, add a supplement to it.

¹³ The California supplement is \$186 per month for a single person, making a total monthly check of \$603,14 though some seniors receive only a partial check. Some immigrant advocacy groups feel that the fact that the seniors' children are paying taxes justifies the seniors' use of SSI. Indeed, I was astonished when a number of the Chinese recipients I interviewed made statements like, "My daughter pays a lot in taxes, so I want something in return."¹⁵ This of course ignores the fact that welfare is intended as a safety net, not as a return on one's taxes, but I will address this issue anyway, since the argument is used so commonly.

Some analysts, such as Michael Fix and Jeffrey Passel of the Urban Institute, find that taxes paid by immigrants exceed welfare received by them, thus implying a net gain. Others, such as Donald Huddle of Rice University, have claimed a net loss, after accounting for job displacement caused by immigrants.¹⁶

Yet the basic taxes-paid-versus-welfare-received comparison itself is misleading, as it ignores the non-welfare services immigrants receive. The correct comparison is that of immigrants to native-borns: All sides agree that on a per-capita basis, immigrants are paying less in taxes than the native-borns, yet are receiving more in welfare services than are the native-borns.¹⁷ That is a net loss, because it implies that the immigrants are not paying their fair share for other government services, such as schools, roads, hospitals, parks, public transportation, the national defense, and so on; their taxes are disproportionately going to welfare.¹⁸ In addition, the fact that working-age immigrants are productive does not mean that we should then admit for immigration their elderly parents who will go on welfare.

In any case, most governments at the federal, state and local levels are in quite precarious financial condition, and many of the truly needy are not receiving sufficient aid. Thus welfare policy reform with regard to immigrants--who have pledged not to go on welfare--is appropriate.

5 Receiving Welfare Is Not Considered a Stigma

It was essentially universal consensus among all the Chinese social workers and the seniors themselves that--unlike the situation before, say, 1970 or 1975--the Chinese seniors who have immigrated in recent years do not

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consider taking welfare to be a stigma.¹⁹ On the contrary, they view welfare as a normal benefit of immigration, whose use is actually encouraged, like a library card. The seniors are unaware of the fact that welfare is intended only as a safety net.

Rosemary Fan explained,

The way they look at it is, "One can apply for SSI after three years [after arriving in the U.S.] so why don't I take advantage of it? Hey, why not, it's there."

She then made an analogy to the seniors standing in line to avail themselves of free promotional items distributed by vendors at the annual Chinatown Street Fair.

Indeed, many of the Chinese seniors I interviewed praised the U.S. for being so generous in providing this "free money." One senior pointed out that a common attitude among the seniors about SSI was *rh hou sit dai* Cantonese for "don't miss this great opportunity." Another senior described the attitude as "Everyone else is getting this money, so why shouldn't I?" One of the Chinese social workers simply laughed when I asked if taking SSI was stigmatic to her clients.

In short, the degree of usage of SSI among Chinese has become so high that SSI now appears to have essentially full social acceptance. And as one senior from Taiwan pointed out, the term the Chinese seniors use for welfare has accordingly been euphemized, changing from the old *flu fi jin*---"economic rescue funds"--to *fu li jin*, roughly "fringe benefits."

Chinese political activists have run aggressive campaigns to promote use of SSI by the seniors. By giving SSI their "blessing," they probably played a major role in fostering the "library card" perception of SSI, as a normal benefit of immigration. (The role of the activists is discussed further in Appendix B.)

6 Lack of Financial Need for Welfare

The vast majority of the immigrant Chinese senior welfare recipients do not need the money. This is true by definition, because of the manner in which the immigration process is set up: The seniors are typically sponsored for immigration by their adult children, who themselves immigrated earlier. In order for the petition for immigration to be approved, the children must demonstrate to the INS that they have the financial resources to support their parents.

This is a central issue in the debate. Consider, for example the following statement made in the Clinton Report Card compiled by the Organization of Chinese Americans (OCA) (Washington, DC, July 1994): "[President Clinton's welfare reform proposal] would make legal non-citizens ineligible for a minimum five-year period for SSI...In addition, for those immigrants whose sponsors have above the median U.S. family income, regardless of number of family members, these immigrants will not be eligible for [welfare] benefits until they become citizens. These provisions undermine a fundamental aspect of U.S. immigration policy--that of family reunification--by burdening the sponsors of immigrants who are denied the benefits. These provisions would also disparately impact the Asian Pacific American community, as over 40% of immigrants from Asia come to the U.S. through family reunification visas."

The claim of "burdening" here starkly ignores the fact that the sponsors must certify that they do have the financial resources to support their parents.²⁰

Indeed, because of the above-mentioned financial screening by the INS, those who successfully apply to bring their parents here tend to be of above-average incomes. The 1990 Census data show that 50% of households in which the senior immigrants recipients lived with their adult children had income over \$50,000, and 11% were over \$100,000, this compared to the 1990 median household income in California of \$33,000. Approximately 75% of the households had above-median income.²¹

As seen above, some of the Chinese political activists have objected to analyses based on household income, since many Chinese households are somewhat larger than average. Their point is that it takes a larger income to support a larger family.²² Yet the same income disparity holds even after adjusting for household size. For

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example, among families of size six in which an elderly immigrant SSI recipient lives, the median income was \$57,000, while among six-person families in the general population, the median was only \$39,000.²³ In other words, the ability to financially absorb a senior (if he/she were made ineligible for SSI) is greater among the six-person immigrant SSI recipient families than among six-person families in the general population.

Indeed, many of the recipients' children are upscale professionals, successful entrepreneurs and so on. Mei Young, an immigration paralegal aide, noted that it is common for a Chinese immigrant husband/wife couple, both Silicon Valley engineers with combined income well over \$100,000, to put their parents on welfare. May Yue, director of the senior citizen center at the Chinese Alliance Church in San Jose in the Silicon Valley, made a similar comment about the well-to-do nature of the welfare recipients' families, as did Edna Law, program coordinator at the Self Help for the Elderly Chinese community center in Palo Alto one of the wealthiest cities in the Bay Area. One senior I interviewed, who effusively praised the U.S. for its generosity in providing him with welfare money, has a son who is a successful physician, a specialist in ob-gyn.

The upscale nature of the recipients' children can also be observed, ironically, in the (relative) failure of the Renaissance Plaza, a commercial condominium project in Oakland's Chinatown. Many Chinese seniors' children had originally signed up to purchase condos for their parents in 1990--but then backed out when subsidized housing was opened in various Chinatown locations. As one Chinatown businessperson put it, "Who wants to pay \$130,000 for a one-bedroom when you can [rent] one for almost nothing a block or two away?"²⁴ In other words, the subsidized apartments, though intended to help the genuine poor, wound up providing windfall savings for well-off immigrants who had previously been prepared to buy condos for their elderly parents.

The general upscale nature of the recipients' children is illustrated further in the sample recipient profiles in Appendix A.

However, it should be noted again that even in cases of families of more modest means, the son or daughter has certified his/her financial ability to support the senior--i.e. they have certified that the senior does not need welfare.

Moreover, a senior will typically have several sons and daughters in the U.S., whose total income--and thus their collective ability to support the senior--is of course much higher than even the high figures cited above.

Thus, the seniors do not fit the picture of financial desperation which we normally associate with those on public assistance. And though they often live in small, simple apartments, many senior welfare recipients enjoy international vacations. Edna Law said that her seniors will typically make a trip home to Asia once a year, especially if they still have children there. Some seniors I interviewed in San Francisco and Oakland had even enjoyed Caribbean cruises, trips to Europe, and so on.

This was illustrated in an ironic manner in an SSI informational meeting in San Francisco's Chinatown on May 20, 1994, held by the Self Help for the Elderly chain of Chinese senior centers and by other political activists. The meeting drew an overflow crowd of elderly SSI recipients. The activists lambasted SSI reform proposals, calling them immigrant-bashing attacks on the needy. Yet to the activists' chagrin, the most common queries from the "needy" audience involved recipients' concerns that their international vacations might harm their eligibility for welfare!

This is a far cry from welfare kids in South Central Los Angeles who have never even seen the ocean, less than 10 miles away.

7 Welfare and the Chinese Extended Family Structure

In Chinese tradition, adult children respect their elderly parents, support them financially, and have the parents live with them. In fact, such tradition has served as the centerpiece of immigration lobbying efforts made by Chinese advocacy groups, when the activists have opposed congressional proposals to reduce the scope of family-based immigration policies.²⁵ The reality, though, often differs greatly from this image, with the easy availability of welfare playing disturbing roles.

When I asked why so many Bay Area seniors were living apart from their children, counter to Chinese tradition, the automatic answer given by many social workers and immigrants was that the seniors, most of whom speak no

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English, find life boring in the suburban areas where their children tend to live. Thus, this line of reasoning goes, the parents move to Chinatown, a move which is accompanied by applying for SSI, subsidized housing, and so on. But this explanation is really a rationalization. The seniors offering this explanation conceded, for example, that most of them could live with their children and yet still take public transit into Chinatown for socializing, shopping and so on. Moreover, this "boring suburbs" rationale completely falls for the senior welfare recipients in the Silicon Valley, since many continue to live in the suburbs after moving out of their children's homes.

Instead, in many cases the children push their parents out of the house. Given the Chinese tradition of close family ties, it may surprise some that a central motivation in many such cases is interpersonal conflict. As one senior explained, "Daughters-in-law don't want to live with their mothers-in-law." Problems of this sort were cited by nearly all of the social workers and immigrant seniors. Welfare, by enabling the seniors to live separately at no cost to the children, provides an all too easy alternative to working out family differences.

When the children ask the parents to leave, the seniors are often emotionally traumatized by the process. May Yue cited as typical a recent case, in which a couple she was helping were shocked because "the son wanted them to move out. They couldn't accept that. They felt really hurt." Yue added that the son had also been forcing the parents to pay rent while they had been living in the son's home, adding to their hurt.

Even the immigration lawyers, belying their hard-bitten reputation, expressed the same concern that welfare was helping to erode Chinese family tradition. One of them, Robert Chan, described a recent incident in which a woman with well-to-do sons was living alone, and had seriously injured herself in a fall. Chan said "I cannot comprehend how one could have one's 75-year-old mother live alone."

These problems were described among Korean immigrants by Bob Kim, executive director of the Korean Community Center of the East Bay in Oakland, has said that cancellation of SSI benefits would force many seniors to "move back [in] with families that don't want them." (Asian Week, September 29, 1995.)

And in spite of the well-appreciated activities offered in the senior centers, loneliness is a common problem. One immigrant pointed out that the seniors still return home to an empty apartment after spending a couple of hours at the community center, and that the center is open only four days per week. I was touched when a client at one of the senior centers even tried to enlist my help in convincing her children to let her move back in with them.

Even if the children do not ask the parents to live separately, in many cases this is largely because the children use their parents as free, in-house baby sitters for the grandchildren. Indeed, this is often a primary reason why the children sponsored the parents to immigrate in the first place.²⁶ However, once the grandchildren reach the age where they do not need babysitting, the grandparents may be asked to leave.

Though knowledge of SSI is nearly universal among Chinese seniors, some know more than others. Some, for instance, are unaware of the fact that one can receive SSI but still live with one's children. In this case, welfare provides a different motivation for moving out. As Angela Chu, a housing specialist in San Francisco's Chinatown put it, some seniors move out of their children's homes because they mistakenly think that "otherwise they can't get welfare."²⁷

As the parents go on the welfare rolls, the children obviously gain financially. As Edna Law noted, the children feel that "It's nice that they don't have to support their parents." Others used blunter terms to describe this, with "greedy" being a popular choice.

But what is less obvious is that the children may actually profit from the senior's SSI funds, in those cases in which the senior does live with the children. In such settings, most of the senior's SSI check will become discretionary income, and much of the check will then become cash profit for the children. Typically, for example, the children will have their parents use their SSI money to pay the children rent, which the children would not have charged otherwise.

One immigrant college student noted other ways in which the children can profit from their parents' SSI checks:

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"My grandparents take SSI simply because it's available... They live with my uncle... That [his grandparents' SSI money] is where my parents got the down payment for the house they bought... And my grandparents want to leave the [accumulated SSI] money to us when they pass on."

A number of others interviewed, including some real estate agents, made similar comments to me. Also, in a letter to the editor to Asian Week (October 21, 1994), a reader noted that on a recent visit to a Social Security office, "a woman from India who was arguing with the Social Security workers wanted her mother's SSI increased by \$72 a month. She needed the increase because her house mortgage is \$3,000 a month!"

A senior who lives with his children and has few expenses will quickly exceed the \$2,000 limit on bank account an SSI recipient is allowed to maintain. It is thus natural that he will funnel the money to his children. The Census data show that approximately 42% of the immigrant senior welfare recipients live in their children's households, and another 10% live with other family members. As pointed out by Rosemarie Fan, the marginal cost of providing food for the senior is minimal in such cases. In other words, not only are the recipients' family sponsors reneging on support pledges, but also in about half the cases, there is not even any valid use for the funds received. Though my interviews were confined mainly to California, problems such as those described above are nationwide phenomena among Chinese and other Asian immigrants. Hong Shing Lee, director of the City Hall Senior Center in New York's Chinatown, described for me a similar situation, as did Ruth Chu of the Chinatown Service Center in Los Angeles. An article in the Boston Globe on January 9, 1994 briefly alluded to similar problems in Boston's Chinese community, such as children evicting their parents from the children's homes.²⁸

Similar problems in Canada were described in Maclean's, August 2, 1993: "[In Canada] elderly reunited parents routinely apply for, and obtain, welfare payments paid for by the rest of us through taxes.

That is because sponsorship of relatives no longer means an iron-clad requirement to support relatives, no matter what. In most provinces, the sponsoring relatives merely have to promise that they can no longer afford to support their parents, or whomever. So almost immediately upon arrival, room and dad can get welfare without ever having paid a dime of income taxes and without having to prove definitively that they really need the support payments. To boot, some immigrants have their sponsored parents babysit their children and write the 'expense' off their income for tax purposes as a day care cost."²⁹

Two lawyers with a largely Asian practice in New York even brought up such issues in their book, How to Get a Green Card (Lewis and Madlansacay, Nolo Press, 1993). In their chapter, "Your Parents as Immigrants," they admonish the children against abusing their parents:

"In Defense of the Elderly: ...It is cruel to relegate your parents to be merely babysitters for your young children... Do not abuse [them] by taking advantage of their presence in your home to do the work you should be doing... do not discard your own mother and father in thought and deed..."

Again, these notions run directly counter to the popular image of Asian reverence for aged parents. In reality, the Confucian of Chinese family relations has a somewhat different nature than what is seen in imagery. In particular, financial considerations play a central role. Adult children are traditionally expected to support the parents financially, but if the government takes on this responsibility, the problem of elderly finances is solved, and thus the children are not socially censured. On the contrary, since SSI, by relieving the adult - child of the burden of supporting his aged parents, allows the adult child to spend more money on his own children, it would be considered socially irresponsible of him if he were to refuse to put his parents on welfare. (One Chinese-American journalist who interviewed me agreed that it was awful that so many elderly Chinese are coming to the U.S. to get welfare, and lamented that many of his own relatives were heavy SSI users. He added though, "Well, my uncle's case is an exception. It's reasonable for him to put my grandparents on welfare, because he is putting his daughter through medical school," apparently with no thought to the point that SSI is not an intended as a subsidy for the recipient's grandchildren's education.³⁰

Perhaps this breakdown of the traditional Chinese extended family structure would occur anyway. But the availability of welfare is certainly contributing to the process. This is ironically reminiscent of the 1965 Moynihan

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view of the harmful effect of welfare on family structure, except that in this case it involves the families of upscale Chinese professionals, rather than the families of poor African-Americans cited by Moynihan.

Even in those cases in which the children are well-intentioned and are willing to financially support their parents, the system again gives incentives for them to put their parents on SSI. One of the immigrants described the situation with her elderly mother:

"In the beginning, we lived in the Midwest [where very few Chinese people live], so we didn't know about SSI. Our mother had savings, and we gave her money every month, so that her savings account never decreased...[But then we were advised] that our mother should spend down her money until she is qualified for SSI, so we don't give her money anymore...I guess it's the system."

8 Awareness of Welfare Policies and Procedures in the Chinese Immigrant Community

Coupled with the high rate of welfare use among senior Chinese immigrants is a remarkably high degree of awareness of welfare policies and procedures. Some of the information sources are:

- Word of mouth. This is an extremely efficient method of disseminating information among Chinese immigrants, arguably more so than among some other groups.

- Books. A popular Chinese-language book on life in America, Zai Meiguo Sheng Huo Xu Zhi (What You Need to Know About Life In America, ISBN 957677-008-4, Sixth Edition, 1992), sold in Taiwan and Hong Kong, and in Chinese bookstores in the U.S., includes a 36-page guide to SSI and other benefits.

Newspapers. The largest-circulation Chinese-language newspaper in the U.S., Shijie Ribao (World Journal), runs a semi-regular advice column on SSI and other immigration-related matters.

Promotion by community activists. There is a tremendous effort made by the activists, via the Chinese senior centers, Chinese-language television programs and so on, to educate the seniors about welfare benefits.

The degree of awareness of welfare among immigrant Chinese seniors is striking. Edna Law, whose job includes helping seniors apply for welfare, marveled, "Sometimes I'm amazed--the seniors know more than I do!" May Yue made a similar comment, as did Rosemarie Fan, who noted that many recent immigrants "are very knowledgeable about how the system works. 31

As the number of immigrants on welfare in a given state grows, general awareness of welfare benefits grows as well, creating a feedback cycle which further increases the welfare usage rate. In California and New York, the two largest immigrant-receiving states, a typical immigrant is three times more likely to be a welfare recipient than is a typical immigrant in the nation as a whole.³² This may be due to other factors as well, but as one of the seniors said, "If you live here in the Bay Area [and thus are exposed to the Chinese grapevine], you will certainly know about SSI."

One Chinese immigrant I talked to in San Francisco not only had an impressive knowledge of American immigration laws, but also knew that in Canada the sponsoring son or daughter is financially responsible for the parents for 10 years, compared to the American three-year limit.³³ Even the American immigration lawyers I talked to were not so knowledgeable as this concerning Canadian policy. Other magic numbers, such as the \$2,000 bank account limit for SSI eligibility, are considered standard components of one's civic literacy.

Edna Law remarked that the seniors from Taiwan are especially knowledgeable about welfare, "very sophisticated...They get all the benefits they can." It is thus not surprising that the World Journal, the Chinese-language newspaper which is the most popular daily among immigrants from Taiwan, chose to establish a semi-regular "Dear Abby"-style advice column on immigration-related matters, with SSI dominating the list of questions asked. For example, in the February 27, 1994 issue, of the eight questions listed, seven concerned SSI.

Here are some recent samples from the advice column:

A California reader writes, "Until recently my wife lived with our daughter, and I lived separately from them. My wife's and my SSI checks totaled \$1,110 per month. We are now living together again. Will our check have to be reduced?"

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A reader from Chicago asks, "I came to the U.S. in 1989 on a tourist visa to see my children. I overstayed my visa, and have been here since then, being supported by my children. I will soon receive my green card. As I have already been in the U.S. longer than the three- year period, can I immediately apply for SSI and Medicaid?"

A California reader asks, "I currently receive \$520 per month SSI. I live with my daughter, and I pay her \$300 per month in rent. I would like to move to HUD-subsidized housing, since HUD policy is that one pays only 1/3 of one's monthly income for rent. Please tell me how to apply."

A reader from Florida sends these queries: "My mother is an SSI recipient. She wishes to return home to Asia for a year and a half. Will her SSI benefits automatically be canceled? And when she returns, will she have to reapply for SSI from scratch?"

A senior from Taiwan remarked that many elderly Taiwanese "give their money to their children, put title in the children's names, etc., so that they can qualify [for SSI and also subsidized housing]," taking advantage of the fact, widely known among the Taiwanese, that one can legally circumvent the \$2,000 limit on bank accounts for SSI eligibility by transferring one's assets to one's children.

9 Is Welfare a "Magnet" Which Attracts the Seniors to Immigrate?

One question which arises prominently in debate on immigration is whether immigrants come to the U.S. with the advance goal of availing themselves of these services.

To address this question, it is important to recall the point mentioned before concerning the time trend in SSI usage, with usage increasing sharply in recent years. Earlier immigrants knew little about welfare benefits at the time they applied for immigration. But in recent years welfare has become a "magnet" which attracts many of them to come to the U.S.

Chinese political activists claim that the seniors immigrate to the U.S. to rejoin their children who immigrated earlier, not to get welfare. Yet many of the senior Chinese SSI recipients live hundreds or thousands of miles from their children whom they have supposedly "rejoined."

For example, consider one group of about a dozen recipients whom I interviewed in a HUD building in Sacramento, California. All the people in the group were from Taiwan, as were most of the other residents of the building. Among those dozen people, I found seniors whose children lived far from Sacramento: Los Angeles, Houston, Florida, New Jersey, New York, Boston and Minnesota. They see their children only once a year or so.

Thus, even though they are coming to the U.S. under the auspices of family reunification provisions of immigration law, clearly the attraction for immigration in many cases is welfare, not family ties. It was stated by people in the Sacramento group cited above that if immigrant eligibility for SSI were restricted, many now living in their building would return home to Taiwan.

Indeed, it has been widely admitted by people in the Chinese immigrant communities that if welfare were not available, the seniors would not immigrate here in the first place, and their children would not be willing to sponsor them for immigration anyway in such a circumstance. Here are some examples:

The Sacramento Taiwan seniors cited above said that the elderly in Taiwan would not wish to immigrate here if welfare were unavailable.

Yvonne Lee of the Coalition of Asian Pacific Americans, who is spearheading lobbying efforts against SSI reform, has conceded that the children would not sponsor their parents for immigration if welfare were unavailable.³⁴ Statements similar to Lee's were made in the Clinton Report Card compiled by the Organization of Chinese Americans (OCA) (Washington, DC, July 1994).

After the Chinese-language Sing Tao Daily's Los Angeles edition published an article about SSI abuse, a number of SSI recipients called Jane Wu, the reporter who wrote the article, and made comments like "Why are you calling this 'abuse'? SSI is the reason we come to America in the first place!"

- Dr. Lester Hsin-Pei Lee, a Silicon Valley CEO, achieved prominence among Asian-Americans as the first Chinese-American ever appointed to the University of California Board of Regents. In his letter to the editor in the Asian-

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American newspaper Asian Week (December 16, 1994), Dr. Lee said, "Our welfare system is really a magnet which lures [Chinese] people into this practice."³⁵

At the request of ABC and NBC news crews, I served as translator in interviews of a number of elderly Chinese immigrants, with a key question being, "Would the seniors you know have immigrated if welfare were unavailable to them?" The answer was universally No.

The seniors who immigrate these days do indeed tend to know about welfare services--and make plans to use them later on--at the time they apply to immigrate to the U.S. This is largely due to word of mouth, which among Chinese forms an oral "information superhighway," with busy "off-ramps" in Taiwan, China and Hong Kong. Hong Shing Lee, the social service director in New York's Chinatown mentioned earlier, told me for example that among many new immigrants who participate in his community center, their first order of business after arriving in the U.S. is to ask him for further details about welfare benefits which they had heard about back home. Ruth Chu of the Chinatown Service Center in Los Angeles stated that organizations in Asia, such as the nonprofit International Social Service in Hong Kong, give detailed advice about SSI to those who are planning to emigrate to the U.S.

One Chinese immigrant, who recently returned to China to visit, reports that people in his home town are quite aware of SSI benefits: "A neighbor in Tianjin has two daughters living in the U.S. Her husband didn't want to depend on his stepdaughters, but she told him that Uncle Sam would provide 'fu li' [welfare benefits] for the retirees. 'Ridiculous,' the husband laughed. 'Why would the Americans give us money, while we didn't work for a single day in the US?' The wife turned to me, 'You tell him that it's true that we could each get \$600 a month if we got a greencard. '"

Knowledge levels are similarly high on the children's end. The consensus among the social workers and immigrants is that in recent years, the seniors' children, before completing the forms in which they petition the INS for their parents' immigration, typically consult with immigration lawyers, social workers and friends concerning welfare services--to make sure that they (the children) will not have to personally pay for their parents' food, clothing, housing, medical expenses, and SO on.

Another way in which it can be seen that the seniors, at the time they immigrate, have plans to go on welfare (or their children have such plans for them) is that the Chinese SSI recipients typically go on welfare immediately after the three-year ineligibility period.³⁶ Rosemarie Fan described many seniors as "counting the days," waiting for the period to end.

10 The Children's Reneging on Pledges to Support Their Parents

Many analyses concerning immigrant use of welfare fall to address the central issue which distinguishes immigrant users from the native- borns: The immigrants are not supposed to be on welfare in the first place.

The INS requires both the applicants and the sponsors to sign pledges that the applicant will avoid public assistance. Yet, the children who sponsor their parents (and of course the parents themselves) are routinely renegeing on their pledges.

INS Commissioner Doris Meissner described the problem recently as follows.³⁷

"Sponsorship is an expression of intent, and it is one where the government assumes as a good-faith matter that if a family attests to its willingness to sponsor...then it will be carried out. This area of elderly immigrants is one where it is not working so well."

Consider a typical scenario in which a hypothetical Ms. Wong, having immigrated earlier, wishes to have her father, Mr. Wong, immigrate as well. One of the forms Ms. Wong will fill out, Affidavit of Support 1- 134, will request her to demonstrate that she has the financial resources to support her father. In addition to asking Ms. Wong to list her financial assets, form 1-134 specifically asks her to affirm "that this affidavit is made by me for the purpose of assuring the United States Government that [Mr.Wong] will not become a public charge in the United States."

Form 1-134 weakens its own case a bit, by stating that the form is binding on Ms. Wong only for the "deeming period," i.e. Mr. Wong's first three years in the U.S.³⁸

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Nevertheless, it clearly states that the form's goal is to assure that Mr. Wong will not become a public charge even after that period, i.e. he "will not become a public charge during [his] stay in the U.S."

Moreover, various forms (e.g. OF-230, 1485) will ask Mr. Wong himself to assure the INS that he will not become a public charge in the U.S.; the forms place no time restriction on this pledge.

Yet as mentioned in a previous section, if Ms. Wong is typical, at the same time she is filling out the affidavit 1-134, assuring the INS that Mr. Wong will not become a public charge, she is already planning precisely the opposite, i.e. planning that he will go on SSI after the deeming period ends. She is then on shaky legal grounds at best, and is possibly even guilty of perjury. Similarly, if Mr. Wong has such early plans, he is also skirting the limits of the law.

In other words, large numbers of senior Chinese immigrants and their children are indeed flouting immigration law. Whether they are doing this intentionally or simply signing forms without reading them (the latter is probably common) is another issue. But the bottom line is that these immigrant SSI recipients are violating pledges they made about SSI use, and they should not be on the SSI rolls.

11 Solutions

It was the consensus of the Chinese social workers whom I interviewed that policy regarding immigrant use of SSI is indeed badly in need of reform. Cindy Yee, a social worker with the Oakland Chinese Community Council, summed it up: "The system is not well put together...not strict enough to make the sponsors responsible."39

11.1 Past Attempts to Solve the Problem

In the 1978 the INS tried to clamp down, by refusing re-entry in Hawaii to resident alien SSI recipients, mostly Filipino, when they returned from vacations abroad. Asian-American community activists, led by Bill Ong Hing (then a community lawyer, now a professor at the Stanford University Law School), launched a protest campaign against the INS. The latter relented, though it had merely been carrying out existing law. (See *Making and Remaking Asian America Through Immigration, 1850-1990*, Bill Ong Hing, Stanford University Press, 1993, p.114, especially notes 284-289.) Various court decisions have also hampered INS efforts in this regard.

Such considerations led to the Congress imposing the (three-year) deeming requirement in 1980. Yet, as we have seen, far from sending a signal to immigrants that they could not be applying for welfare so casually, elderly immigrant usage of SSI has skyrocketed since 1980. Clearly, the seniors are quite willing to wait a few years for their SSI.

In November of 1993, Congress was looking for a way to fund an extension to the time one can receive unemployment benefits. Earlier that year, Jennifer Dixon of the Associated Press had exposed the explosive growth of SSI by elderly immigrants, and Congress found this to be a solution to the unemployment-benefit funding problem: It temporarily increased the deeming period from three years to five years, during 1994 and 1995 (reverting to three years on January 1, 1996), long enough to fund the temporary extension of unemployment benefits.

11.2 Recent Proposals

(a) Change INS administrative policy. In our hypothetical example above with Ms. Wong and Mr. Wong, the INS forms should add questions asking just how Mr. Wong intends to support himself after the three-year (temporarily five-year) deeming period ends. Given that Mr. Wong is past employment age, and assuming that he has no appreciable savings of his own, the INS would be correct under existing "public charge" provisions to deny Mr. Wong permission to immigrate; indeed, such provisions arguably mandate this.

(b) Enact legislation to make immigrant aliens ineligible for welfare.

This would definitely help reduce SSI usage, in that it would be tantamount to lengthening the deeming period to five years or so, in the following sense. With SSI as an incentive, most Chinese seniors who would otherwise not opt for citizenship would decide to become naturalized after all. (In fact, in anticipation of such legislation, the INS has already seen a surge of applications for naturalization in the past year.) One can apply for naturalization after

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five years in the U.S. So, the net effect of such legislation would be to have a deeming period of approximately five years.

(c) Institute a much longer deeming period of 10 years or more, together with the key feature that the sponsor is billed for any welfare used by the immigrant during the deeming period--including after naturalization.

(d) Make SSI conditional on having worked a certain length of time in the United States, as with Social Security.

As the name Supplemental Security Income implies, SSI was designed to supplement Social Security benefits, for those who were in an impoverished state in spite of receiving Social Security. The present usage of SSI by immigrants who have done little or no work in the U.S. is thus not consistent with SSI's intended function. Social Security for the aged requires work of at least 40 quarters. The same requirement could be imposed on SSI.

(e) Reduce the overall annual family-reunification immigration quotas, and/or place specific restrictions on eligibility of parents to immigrate.

This works directly in the obvious manner. It is discussed in much more detail below.

To evaluate these remedies, one must look to the previous history of reform. For example, though the executive-branch solution (a) above seems simple and thus attractive, we saw earlier that previous executive-branch solutions have failed, due to pressure from ethnic activist groups. Executive-branch officials have a built-in tendency to side with the activists in such cases, as the general public is not aware of the problems, so that officials get pressure from only one side. In other words, executive-branch fixes are problematic, and INS officials have repeatedly told me that legislation is the only feasible source of solutions. We also saw that the seniors are quite willing to wait a few years for their SSI. For this reason, solution (b) above, to make resident aliens ineligible for welfare, is useful to some extent, but has limited effectiveness. It would keep the immigrant senior off welfare for an additional two years, but the senior would then receive welfare benefits for the rest of his/her life.

Solutions (c) and (d) are attractive in that they would extend past the time the immigrant naturalizes, but without relegating the foreign-born to second-class citizenship. Both solutions presumably would thus pass constitutional muster, though of course such a thing is never guaranteed. The effect on natives of solution (d) may be a problem.

Solution (e) appears to be an essential component of any approach to solving the problem.

11.3 Placing Restrictions on Family-Reunification Immigration

For the reasons given earlier, the only effective solutions to the SSI problem must be multi-component in nature, and must include as one of their components restrictions on family-reunification immigration. The latter could take the form of reduced yearly quotas and/or restrictions on the eligibility of elderly parents for immigration.

This solution was recently adopted by the Canadian government. It announced that due to the reneging on pledges by sponsors to support their immigrant family members, the family reunification component of the overall Canadian immigration quota would be reduced from 51% to 44%.⁴⁰ The government also tightened enforcement of sponsor pledges.

The June 1995 report of the U.S. Commission on Immigration Reform made a similar recommendation to reduce family-reunification based immigration quotas and tighten up on such policies. The commission specifically referred to the problems of the high immigrant usage of SSI, Medicaid and so on as one of the reasons for such policy changes.

Though the idea of reuniting long-lost loved ones is emotionally appealing, the fact is that most immigrants making use of family-reunification categories come to the U.S. primarily for economic reasons, rather than for the putative goal of rejoining family members. In addition, though ethnic political activists are strongly protesting proposed restriction on family-reunification immigration, the fact is that their own communities are the hardest hit by the current high yearly immigration quotas. Immigrants are entering the U.S. faster than minority communities can absorb them. These points are discussed in depth in Appendix C.

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In addition, we have seen earlier that even Asian community activists admit that many of the seniors are "unwanted" by their children. This further undermines the rationale for family-reunification immigration in the case of parents.

11.4 Solutions to the Medicaid/Medi-Cal Problem

Although our focus has been on SSI, a cash form of welfare, another very big fiscal drain is medical care for the elderly. There has been a congressional proposal to require the sponsoring children to provide medical insurance for their aged parents. This proposal has the potential to bring about very significant savings in government expenditures, but it will work only if reliable mechanisms of enforcement are put in place.

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11.5 A Reverse-Robin Hood Effect

Welfare reform is required by the Budget Reform Act of 1990 to be budget-neutral. The expenses for job training and child care in such reform must be offset by reductions elsewhere (or by increased taxes, a virtual impossibility). In this manner, each welfare dollar which is continued to be paid to parents of well-off immigrant children who are reneging on their pledges to support their parents is a dollar unavailable for helping the underclass out of the welfare cycle. This reverse-Robin Hood effect is unconscionable.

Another potential reverse-Robin Hood incident occurred in 1994 in Alameda County (which comprises Oakland and other East San Francisco Bay cities). A majority on the county board of supervisors originally supported a proposal to deny welfare to immigrants with well-off sponsors (San Francisco Chronicle, September 14, 1994), but then reversed itself and dropped the proposal (San Francisco Chronicle, October 26, 1994). Yet it then took up consideration of a proposal to cut funding for senior community centers serving the poor, mainly black and Latino (Oakland Tribune, November 1, 1994). The board eventually reversed itself once again and did impose some measure to enforce the obligations the sponsors made to the support the immigrants (San Francisco Chronicle, September 27, 1995), but it is still significant that they even considered giving priority in services to immigrants over natives.

A similar situation occurred in September 1994, when Chinese community activists scored a major coup in securing \$23 million in HUD and other funding to build subsidized senior housing on the site of the old International Hotel in Chinatown. This occurred at the same time that the city government's own report on housing stated that due to the city's "dire financial condition," the city faces an "enormous challenge" in providing housing for the poor.⁴¹ Funds for such housing are dwindling, according to Ted Dienstfrey of the Mayor's Office of Housing.⁴² The report also emphasized the need for family housing, i.e. two- and three-bedroom units. Yet instead, \$23 million is being spent for subsidized housing for elderly parents of well-off Chinese immigrants.

12 Conclusions

SSI, a program originally designed as a supplement to Social Security benefits of those who had worked a lifetime in the United States has now become a retirement program for immigrants who qualify even if they never worked a day in the U.S. As a result, large sums of federal and state money is being spent on the elderly parents of above-average income immigrants. Most of the senior Chinese SSI recipients are decent people who do not realize SSI is intended only as a safety net for the financially desperate. Their children who break support pledges are not so innocent, but the real blame should be placed on the loophole-plagued system itself.

It is imperative that the system be changed.

A Profiles of Chinese Immigrant SSI Recipients

Each profile below is an individual case, i.e. not a composite. All names of the seniors used are pseudonyms. All are current SSI recipients, except for a few cases in which I have stated that the senior is currently waiting to become eligible for SSI.

This is of course anecdotal data. But I have chosen the profiles to comprise a reasonably representative sampling of the range exhibited in the much larger set of interviews I conducted.

The profiles follow:

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- Mr. and Mrs. Cheng are from Taiwan. They live in Sacramento, California, in a HUD building which is almost entirely populated by elderly Taiwanese immigrants. Mr. Cheng is retired from his position as a teacher in Taiwan. The Chengs have three children in the U.S. When asked why he immigrated to the U.S., he said it was to be reunited with his children. Yet all three children live in Houston, and the Chengs see them only once a year. Mr. Cheng says he lives in Sacramento because he likes the weather there. All three of his children are computer engineers.

- Mrs. Wong, who is from Hong Kong, lives in subsidized housing in San Francisco Chinatown. Her son is an office manager for a nonprofit corporation in Chinatown which specializes in housing for low-income Chinese immigrants. He lives in another part of San Francisco. Mrs. Wong used to live with him, taking the bus into Chinatown for socializing and shopping, but felt it would be more convenient to live in Chinatown itself. She thus moved to Chinatown, financing her residence there by SSI.

- Mrs. Siu lives in subsidized housing near San Francisco Chinatown. She immigrated here from Hong Kong. One of her daughters owns a very successful insurance agency, and has won an insurance company award for record-breaking sales levels. Another daughter is a software engineer. Her son is an engineer too.

- Mrs. Lee, from China, lives in San Francisco Chinatown. She is on the waiting list for subsidized housing, and in the mean time lives in a very tiny one-room apartment, cooking on a hot plate. Her two sons live in Sacramento, and both are cooks in Chinese restaurants there. When asked whether she could live with her sons and thus not require SSI, she said yes, but they have their own children, and she does not want to get in their way.

Mrs. Chan, also from China, lives in San Francisco Chinatown. Her son lives in Daly City, a suburb just outside San Francisco. The son is a civil engineer and his wife is a software engineer. Mrs. Chan petitioned for her brother to immigrate a few years ago. Though typically the petitioner and the sponsor are the same person, in this case Mrs. Chan's status as an SSI recipient made her unsuitable as a sponsor, so she had her son serve as the brother's sponsor. The brother and his wife are now living in the same building as Mrs. Chan, waiting for the deeming period to end so that they can collect SSI as well.

Mr. Liu is a retired Taiwan government foreign service officer. His son lives in an upper-income city in the San Francisco Bay Area. The son is a stockbroker, and his wife is a company controller. The Lins used to live with the son, but recently moved to subsidized housing in San Jose, in order "not to be a burden" to the son. Another of the Lins' sons is a financial management consultant.

Mrs. Hom, from Hong Kong, lives in a middle-class suburban city in the San Francisco Bay Area, with her daughter. The daughter is an accountant, and the daughter's husband is an agent for a housing-supply business. Mrs. Hom also has several other children in the U.S., in a variety of white-collar and blue-collar occupations. When introduced recently to a new immigrant, also a Chinese senior, Mrs. Hom's first question to the newcomer was, "Have you applied for your welfare benefits yet?"

Mrs. Yip is from China. She lives in Sunnyvale, a suburb in the Silicon Valley, with her son, who is a student at a local university. Her daughter works for the Kaiser Hospital chain (type of work not specified). The daughter also owns a restaurant.

Mrs. Leung immigrated here in 1982 from Hong Kong. She lives in subsidized housing in Sacramento. Her son lives in Los Angeles, where he is a mechanic at a GM car dealership. Her daughter lives in Sacramento, and works in a factory; the daughter's husband works in a restaurant. Mrs. Leung's brother immigrated recently from China. As with Mrs. Chan above, Mrs. Leung was her brother's petitioner but not his sponsor. Mrs. Leung's son, the mechanic in Los Angeles, served as the sponsor. The brother is waiting for the deeming period to end, so that he can go on SSI. He lives with Mrs. Leung's daughter, with Mrs. Leung's son contributing money to her daughter as rent for the brother.

Mr. Zheng immigrated from China. He lives in subsidized housing in Oakland's Chinatown. His son is a successful physician, specializing in obstetrics and gynecology. Mr. and Mrs. Gan, both in their late 50s, are from Hong Kong. Mr. Gan did construction work in Hong Kong, and his wife worked in child care. They immigrated to the U.S. two years ago, sponsored by Mrs. Gan's sister, who owns a well-known restaurant in the Bay Area. Using savings they

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accumulated while living in Hong Kong, the Gnus purchased a three-unit building in a Bay Area city, living in one of the units while renting out the other two. As soon as they reach the age of 65, they plan to put the title to the building in their children's names, and sign up for SSI and subsidized housing.

Mrs. Tsai, from Taiwan, lives in Sacramento. She has four children in the U.S.

But the even the geographically closest child, a son, lives 400 miles away, in a Los Angeles suburb. She sees the son once or twice a year, and sees the other, out-of-state children even less often. The son is a chemical engineer. Mrs. Tsai said that she does not want to live with him, as he lives in the hills, where there is no bus service, which would effectively restrict her to the house all day. When asked why she does not live in another Los Angeles suburb which does have bus service, enabling her to stay close to her son, she said that she likes the low rent of the subsidized housing in which she lives in Sacramento.

Originally from Hong Kong, Mrs. Au and her daughter both live in the same upper-income Bay Area city as the Lius. However, Mrs. Au lives separately from her daughter. Mrs. Au would like to move back in with her daughter and son-in-law, but they are resisting the idea, at least until their children are grown. Mrs. Au is not yet on SSI, but is planning to go on SSI as soon as she depletes her savings. Her daughter is director of a Chinese community center (she and her daughter did not specify what the daughter's husband does).

The Ma family is originally from Hong Kong, but later emigrated to New York, where Mr. Ma has owned and operated a series of successful restaurants. His aged mother lives with the Ma family. When Mr. Ma was asked how his mother manages to spend her monthly \$300 SSI checks, given that her residence with Mr. Ma makes her expenses minimal, Mr. Ma's wife quickly interjected, "Have you seen how expensive clothes are these days?"

B The Role of the Chinese Political Activists

Chinese advocacy groups have made major efforts to promote use of SSI by Chinese immigrants. They have campaigned heavily, through the Chinese community centers, Chinese-language television, Chinese newspapers and so on, disseminating information about SSI, and urging the seniors to come in and apply.

For example, Annie Chung, executive director of the Self Help for the Elderly mega-chain of Chinese senior centers based in San Francisco, is one of the three or four hosts (the host position rotates from week to week) of Chinese Journal, a Chinese-language community affairs television program on Channel 26 in San Francisco. She often devotes shows to tutorials on how to apply for SSI, subsidized housing, Medi-Cal and so on. As quasi-governmental and sometimes governmental personnel, these activists' endorsement of SSI may have played a role in removing the stigma associated with receiving welfare. Indeed it probably has fostered the "library card" perception of SSI, in which the seniors perceive SSI as a normal benefit of immigration, rather than as a safety net for the financially desperate.

The activists also campaigned, successfully, for the building (or conversion) of large-scale subsidized housing in Chinatowns. The combination of SSI and subsidized housing became hugely popular with the seniors, as we have seen.

As a result of building up the demand for such services, large organizations of community centers such as Self Help for the Elderly have arisen. Although the community centers do provide invaluable service to the seniors, helping them overcome loneliness and boredom, at the same time there are negative effects which arise naturally as a consequence of such empire-building. In short, these organizations have a vested interest in the status quo on SSI.

For example, without SSI, many seniors would move back in with their children, greatly reducing the demand for the subsidized housing for which the organizations campaigned, concurrently losing some of the political clout the organizations have worked so hard to build. For example, we saw earlier the political significance of the coup of Self Help and other Chinese community organizations in securing \$23 million in HUD and other funds to build senior housing at the site of the old International Hotel in Chinatown. Chung has become one of the more politically influential activists in the city.

Chinatown business owners also have vested interests, such as those of the Chinese-American businessmen construction companies who are involved in the construction or conversion of the subsidized housing in

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Chinatowns. The aforementioned Yvonne Lee of the Organization of Asian Pacific Americans touched on this in her August 5, 1995 interview by Annie Chung on Chinese Journal-43 Lee noted that if proposed restrictions on elderly immigrant eligibility for subsidized housing were to be implemented and the seniors were to return to live with their children, "Our Chinatown will have a big problem [of underpopulation]." Henry Der of Chinese for Affirmative Action, in his interview with the author on March 23, 1994, made similar statements, noting the slowdown in business in San Francisco Chinatown since the 1989 earthquake: "I've never seen so many empty parking places...Business depends on a viable community, and it so happens that many in that community are elderly SSI recipients."

Given these vested interests, it is not surprising that the organizations are now opposing reform of SSI policy regarding immigrants. Led by Lee, they have been heavily engaged in lobbying activities in Washington, concentrating on SSI in 1994 and expanding in 1995 to oppose congressional proposals to reduce yearly immigration quotas.⁴⁴ I believe it is important to point out that these organizations do not represent Chinese-Americans. Most Chinese-Americans have no connection to such organizations, are quite unaware of the lobbying done by them (indeed have never heard of them), and in many cases would disagree with the positions they take.

In this light, though I have no hard data on this, it is worth mentioning that among mainstream Chinese I have talked to, many consider present policies regarding immigrant use of SSI to be far too lax. One immigrant senior complained, "I worked here in the U.S. and paid taxes for 30 years, yet recent immigrants come in without having worked a day, and get a welfare check twice as large as my Social Security check. It's really unfair." Another immigrant senior, also a non-recipient, said, "They don't need this money," and added that "America is very stupid" for allowing people to take advantage of the system in this way.

One community worker, for example, a Chinese-American woman who had been so positive in tone when I talked to her at work, startled me by calling me at home the next day, angrily saying, "These people are greedy! They're hurting our country!"

Last year I was invited to speak on this topic in a seminar series at the Berkeley Chinese Community Church (June 28, 1994). Many in the Chinese-American audience (mostly American-born) expressed anger and frustration that the welfare system is being abused in this manner.

In addition, after I published an op-ed piece on this topic in the influential Asian-American newspaper Asian Week, two letters to the editor were published, both quite supportive. Here are excerpts:

I wish to congratulate you for your courage to publish Mr. Norman Matloff's expose' of welfare cheating by Chinese immigrants...I am both saddened and ashamed because I know that what he said in his article is true, especially with regard to those from Taiwan. (Richard Low, El Paso, Texas, October 7, 1994.)

Thank you for publishing the article by Norman Matloff...I have been quite aware and angry at this problem for years...I'm glad maybe something will be done, but I won't hold my breath. (Su Lee Tom, Alhambra, California, October 21, 1994.)⁴⁵

C The Realities of Family Reunification Immigration

Though ethnic political activists are strongly protesting proposed restriction on family-reunification immigration, the fact is that their own communities are the hardest hit by the current high yearly immigration quotas. Immigrants are entering the U.S. faster than minority communities can absorb them.

When asked why most Latino Americans wish to see reduced immigration, Antonia Hernandez, president of the Mexican American Legal Defense and Educational Fund (MALDEF), explained that "Migration, legal and undocumented, does have an impact on our economy...[particularly in] competition within the Latino community...There is an issue of wage depression, as in the garment industry, which is predominantly immigrant, of keeping wages down because of the flow of traffic of people." Ms. Hernandez made these remarks at the Forum on Immigration, UC Davis, March 11, 1994. After the author included this quotation in his op-ed piece in the Los Angeles Times on September 30, 1994, noting that the harm falls on not only immigrant-dominant minorities but also the native African-American underclass, Ms.

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Hernandez responded with a letter to the editor in that newspaper on October 12, 1994. There she said, "[MALDEF and other civil rights groups] recognize the truism that immigrants tend to compete economically with the most disadvantaged sectors of the population."

Numerous case studies in New York's Chinese-American community by sociologist Hsiang-Shui Chen show how the influx of Chinese newcomers reduces employment opportunity for native and earlier immigrant Chinese, as well as resulting in reduced market shares for established Chinese entrepreneurs (Chinatown No More, by Hsiang-Shui Chen, Cornell University Press, 1992).

Louisiana State University sociologist Min Zhou makes similar comments, noting the low wages in New York's Chinatown caused by "the large pool of surplus immigrant labor" (Chinatown, Temple University Press, 1992, p.221). Po Wong, director of the Chinese Newcomers Service Center in San Francisco, told National Public Radio (August 28, 1993), "The community is not ready even for the influx of legal immigrants looking for housing, looking for work, looking for other social services, health services." He added that of the 11,000 new arrivals who tried to find work through his agency, only 2 percent were successfully placed. More recently he was interviewed by Sanford Ungar (Fresh Blood: the New American Immigrants, Simon and Schuster, 1995, p.49): I don't think our community is equipped to welcome this large a number. It is especially difficult to find employment for those who speak only Chinese, who have very little education, or who have never acquired a skill to compete in this new market. It's very depressing to see so many people come here looking for work." The same themes show up in the study by Peter Kwong of Hunter College (The New Chinatown, Noonday Press, 1987). In a very vivid excerpt (p.68) on the hardships faced by native-born and earlier-arriving immigrant entrepreneurs, caused by the arrivals of large numbers of later immigrants, Kwong says:

"In the 1980s, business in Chinatown reached the point of saturation: too many immigrants, too many new businesses, and exorbitant rents. Suicidal competition developed throughout the community."

Similar dynamics appear to be at work among Korean immigrants in New York. An article in New York magazine (April 10, 1995) quotes Sung Soo Kim, president of the Korean-American Small Business Service Center: "We're in the middle of a tragedy. Last year, we had 700 stores open but 900 close. Growth has completely stopped." A Los Angeles Times article on the Latino-populated Lennox area near the Los Angeles International Airport tells the same story, saying that Latino residents believe that "an oversupply of immigrant workers has saturated the job market, depressing salaries and generating intense competition for any employment, however ill-paid." Presumably motivated by similar concerns of job competition, United Farm Workers co-founder Dolores Huerta testified to a California Assembly committee that "With 1.5 million legalized immigrants living in California, and only approximately 250,000 agricultural jobs in the state, there is no need for additional farm workers." (Summary Report Prepared for the Assembly Select Committee on Statewide Immigration Impact, California Assembly Office of Research, Sacramento.) Though the idea of reuniting long-lost loved ones is emotionally appealing, the fact is that most immigrants making use of family- reunification categories come to the U.S. primarily for economic reasons, rather than for the putative goal of rejoining family members.

This was noted, for example, in the analysis given by Louisiana State University Professor Min Zhou in Chinatown, Temple University Press, 1992, pp.50-54. Dr. Zhou's point is that people who want to immigrate to the U.S. go about finding some route to achieving that goal, and that family reunification happens to be such a route. One person she interviewed, for instance, says "People are very smart, they know how to get here quickly through the family connections." Zhou notes that "Immigration opportunities for prospective immigrants would be close to zero without family or kinship connections." In other words, though the philosophy of immigration law is that one immigrates in order to rejoin one's family members, many are doing the opposite rejoining their family members in order to immigrate.

Comments along similar lines are made by Bill Ong Hing in his book, Making and Remaking Asian America Through Immigration, 1850-1990 referenced earlier (pp.106-107). Professor Hing writes that "Japanese- Americans were in an excellent position to petition for relatives [to immigrate] under the 1965 [immigration law] amendment's kinship provisions, yet they did not take advantage of this opportunity as other Asian American groups did." He then cites Japan's economic success, and concludes "For many in Japan, therefore, economic opportunity is not a

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particularly powerful reason for emigrating." As a result, the family-based immigration rate to the U.S. among Japanese has been dramatically lower than the rates among Filipinos, Chinese, Koreans and East Indians. So, economics, not a desire to rejoin a separated family member, is key in one's decision to emigrate. (Hing also points to Japan's political stability, relative to other Asian nations, as another non-family factor in the decision.)

One cannot blame immigrants for wanting to better themselves economically, but given that this is the goal of those coming under the family-unity categories, there is no reason that they should get immigration priority over others who are not so lucky as to have, say, a sibling in the U.S. Moreover, in the case of seniors who come to the U.S. expecting to get welfare, this kind of "economic goal" should be unacceptable.

FOOTNOTES:

1 Supplemental Security Income. The welfare program used by a needy person is generally age-dependent: Needy children receive AFDC (Aid to Families With Dependent Children); poor but non-elderly adults receive General Assistance or equivalent; and impoverished elderly receive SSI, the nation's designated welfare fund for the elderly. SSI should not be confused with Social Security.

2 Throughout this document, I use the word immigrant to refer to foreign-born people living legally in the U.S., including both legal resident aliens and naturalized citizens (illegals are strictly ineligible for SSI). I have re-run many of the analyses described here for the subpopulation consisting of naturalized U.S. citizens, and found that the results are very similar, so I have not made a distinction between the two groups.

3 The pledges which are being broken were for the INS, not pledges made to welfare agencies.

4 This deeming period will be discussed in more detail later.

5 This figure is from the U.S. News and World Report, September 25, 1995. The growth rate of immigrant use of SSI has been higher than the overall growth rate in immigration during the periods in question (see Aliens Who Receive SSI Payments, Charles Scott and Elsa Ponce, Office of Supplemental Security Income, March 1994).

6 This figure is for all immigrants, both sponsored and refugees. The rate among sponsored immigrants was 40%. Sponsored immigrants are in contrast to refugees, who are exempt from the law requiring that a person must demonstrate that he can support himself/herself financially, as a condition for entry to the U.S.

7 See San Francisco Examiner, March 1, 1994, and a similar article on the same date in Sing Tao Daily (West Coast Edition), a Chinese-language newspaper popular with immigrants from Hong Kong and southern China.

8 For example, Fix and Passel in Public Welfare, Spring 1994, p.10.

9 Though the Mexican seniors have a lower percentage of usage, their absolute numbers are higher, due to the greater number of Mexican immigrants in the U.S. It should be noted, for instance, that immigration to the U.S. from Taiwan did not become heavy until the 1970s, and immigration from China first became heavy during the 1980s.

10 Fix and Passel, Public Welfare, Spring 1994, p.9.

11 If one receives SSI, one automatically gets Medicaid. However, in most states, a low-income person can receive Medicaid without being on SSI.

12 The Public Assistance field in the Census data is for cash forms of welfare: SSI, AFDC and General Assistance. For the elderly, most cases are SSI, as SSI is the nation's designated welfare program for the aged (and the blind and disabled). 13 I was asked during my congressional testimony whether Chinese immigrant seniors choose to settle in California because of the more generous SSI stipend in that state. I do not believe that this is the case.

14 Recently reduced by a symbolic \$1, to \$602.

15 A letter to the editor by reader Andy Chan in Asian Week, December 16, 1994, also made this argument.

16 One must also account for the fact that immigrants, through entrepreneurship and consumerism, create some number of jobs for native-borns. However, given the low average incomes immigrants have, they don't consume

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enough to generate as many jobs as they take: Immigrants have the same or higher level of workforce participation as natives, but lower per-capita incomes. The lower incomes of the immigrants leads to a lower level of consumerism, thus a lower level of job creation, relative to natives. In other words, immigrants are creating fewer jobs than would the same number of natives, yet they are taking at least as many jobs as natives would--implying a net job loss for natives.

17 See for example "Immigrants in California: Finding from the 1990 Census," Hans Johnson, California Research Bureau, 1993.

18 Analyses of immigrant usage of welfare in general are filled with pitfalls for the unwary reader. A number of possible distortions can arise if one is not careful. For example, as we pointed out earlier, there has been a sharp upward time trend in immigrant welfare usage. Yet many published analyses (or summaries of analyses) on such usage fall to state the time period being used. Many analyses also fail to state whether they have excluded refugees from the figures. In addition, many analyses of immigrants exclude the elderly, which as we have seen here, are major users of welfare. Most analyses also exclude U.S.-born minor children of immigrants. Those children are U.S. citizens, not immigrants, but by excluding such children, immigrant welfare use statistics are distorted, since those statistics ignore the fact that the immigrant parents obtain welfare via their citizen children. For these reasons, it is more realistic to use a household basis for analysis. The 1990 Census data show that about 12% of immigrant-headed households in California contain at least one person on welfare, versus about 9% of the native-headed households. In other words, an immigrant-headed household is 33% more likely than a native-headed household to receive some welfare money. See "Immigrants in California: Finding from the 1990 Census," Hans Johnson, California Research Bureau, 1993. 19 By contrast, San Francisco welfare official Virgil Kocher, who worked in Latino communities, told me that welfare is a stigma in those communities. This was confirmed by others who work in those communities, such as Mark Silverman of the Immigrant Legal Resource Center of San Francisco.

20 The OCA portrayal of family reunification here is also misleading in some senses, as will be seen later in Sections 7 and 9 of this report.

21 These figures are for immigrants of all ethnicities, not just Chinese. However, further analysis shows little variability between ethnicities. For example, the income distribution for children of Asian elderly immigrant welfare recipients is virtually identical to the corresponding figure for Latinos. Though this may at first seem surprising, it again is a very natural consequence of the fact that the children must pass the INS' financial screening before their parents are allowed to immigrate. As explained earlier, refugees are exempt from this screening. The income figures here do not distinguish between regular immigrants and refugees. Figures restricted to regular immigrants would be even higher than those shown above. However, it worth noting that even refugee families of elderly welfare recipients can have high incomes, with 34% being over \$50,000 and 5% over \$100,000.

22 They also state, correctly, that Chinese immigrant families often have more members of the family working, but this is irrelevant to the issue of whether the family could support the senior welfare recipient.

23 This extended to financial assets as well. For example, among families of size six in which an elderly immigrant SSI recipient lives, 72% were home owners, compared to only 52% among six-person families in the general population.

24 Asian Week, December 23, 1994.

25 Note, for example, the Organization of Chinese Americans comments cited earlier.

26 See, for example, Chinatown No More (pages 8, 56, 58, 201), by Hsiang-Shui Chen, Cornell University Press, 1992.

27 Lester Lee, a prominent Chinese-American whose letter to the editor in the Asian-American newspaper Asian Week is cited later in this document, stated in the letter, "Unfortunately, by going on welfare, elderly Chinese are forced to stay away from their offspring, thus breaking up the practice of family unity, which is the jewel of the Oriental tradition."

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28 An article concentrating on this particular aspect also appeared in the San Francisco Chronicle, September 20, 1994. 29 One joke circulating among Chinese immigrants in Canada takes the form of the pun on the three-character Chinese word for "Canada," jia- na-da. (The three characters are used to represent "Canada" because their Cantonese pronunciation, ga na daaih, sounds like the English word "Canada.") In the joke, the three characters, jia, na and da, are permuted into da-jia-na, which means "Everyone take welfare."

30 There are an estimated "parachute kids" in the U.S. These are pre- teens and teens whose name derives from the fact that their parents in Taiwan bring them to the U.S., and leave them to live here with little or no adult supervision, the goal being to get an early start on studying and later working in the U.S. From the American point of view, this practice borders on child abuse---several American psychologists of Asian descent have published studies finding a disproportionate rate of emotional problems among the kids--but from an Asian viewpoint these parents are doing their best to prepare for the children's financial futures.

31 A good example of the seniors often knowing more than the social workers concerns the fact that one can live with one's children and still collect SSI. Some of the social workers were unaware of this. Yet the seniors themselves do tend to be aware of this, as seen in the fact that 42% of the senior recipients do live with their children.

32 Implications of Proposals on Legal Immigrants' Benefits, General Accounting Office Report GAO/HERS-9558, February 1995, Table 2, p.7

33 Though Canadian policy has loopholes too, as shown earlier in the Maclean's quote.

34 Lee was interviewed on the Cantonese Evening News, KTSF, Channel 26, San Francisco, June 15, 1994. She later made similar comments on the Chinese Journal on the same station, August 5, 1995.

35 Other major immigrant-receiving countries which are generous with welfare are also magnets. In an op-ed piece in the Wall Street Journal (September 9, 1994) entitled "Welcome to Ontario, Welfare Heaven," W. Bilal Syed noted that "While the majority of people on welfare [in Ontario province] are Canada-born, the number of immigrant and refugee claimants is increasingly very rapidly. Word is out on the world-wide immigration grapevine that Ontario is one of the best destinations if one wants to live happily ever after [on welfare]." Another Wall Street Journal article (October 31, 1994) described a similar situation in Israel, saying that many Israelis new fear that Israel's welfare benefits have become "a magnet for those with tenuous links to Judaism but a powerful hankering for an easier life or a free ride." The San Francisco Examiner of December 29, 1994, reported that many people from China come to Australia because of its reputation as "the 'lucky country where jobs and welfare' are available. The population drain that such magnets are causing in Taiwan resulted in that country's government announcing that it would start its own program similar to SSI-but the government sternly added that this benefit would be available only to those who had worked in Taiwan, in contrast to the U.S., Canada and Australia, where one can get welfare without having worked a single day.

36 Again, there is a difference in usage patterns here. Statistics show that Asian SSI recipients tend to apply for SSI immediately after three years, whereas Latino recipients typically wait 10 years or more.

37 Speech at San Francisco's Commonwealth Club, June 16, 1994.

38 In November 1993, Congress changed this period to five years, on a temporary basis, to revert to three years in 1996. Thus it currently is back at its original three-year value.

The name deeming period derives from the fact that if Mr.Wong were to apply for welfare during this period, Ms. Wong's financial assets would be "deemed" to be those of Mr.Wong, rendering Mr.Wong ineligible for welfare during that period unless Ms.Wong herself falls into financial hard times. In other words, the deeming period serves the function of forcing the son/daughter to live up to his/her pledge to support the parent--albeit only during the deeming period--while allowing for a safety valve in case the sponsor has an unexpected financial setback.

39 By contrast, the organizations employing the social workers take the opposite point of view, and have been heavily engaged in lobbying against SSI reform. This is discussed further in Appendix B.

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40 Los Angeles Times, November 5, 1994.

41 Comprehensive Housing Affordability Strategy, San Francisco Mayor's Office of Housing, November 5, 1993.

42 Interview with the author, June 29, 1994.

43 The focus of this August 5 show was on the implications of several pieces of legislation pending in Congress, including proposals to restrict immigrant welfare eligibility and to reduce the scope and size of family-based immigration categories. Lee gave an overview of the bills, and reported on her lobbying efforts against them on Capitol Hill. She complained that very few Chinese-Americans had written to Congress in support of her. Chang and Lee both urged viewers to write letters.

44 In an interesting sidelight in Chung's interview of Lee Lee alluded to the fact that the Chinese SSI rate is much higher than those of most major other nonrefugee immigrant groups: Lee: [Under the proposed immigration-reform legislation] if you wish to apply for your parents to immigrate, your petition will be approved only if more than half of their children are in the U.S.

Chung: Why is that?

Lee: Because if you want to be with your family [and, say, more than half of them are in China], then your best way to be with them is to stay in China, because that's where your family is! [Laughs.] Congress' goal is to prevent the old folk from coming to the U.S. because... Chung: Because the elderly use welfare.

Lee: Right. So you can see that these bills are really aimed specifically at Chinese.

45 Some time later, two further letters were published. One is the letter by Lester Lee mentioned earlier, confirming that welfare has become a magnet luring Chinese seniors to the U.S. The other letter was by Andy Chan of San Francisco, also cited earlier.

END

Classification

Language: ENGLISH

Subject: IMMIGRATION (90%); WELFARE BENEFITS (89%); INCOME ASSISTANCE (89%); SENIOR CITIZENS (87%); FAMILY (78%); COLLEGE & UNIVERSITY PROFESSORS (78%); COMPUTER SCIENCE (78%); PUBLIC POLICY (77%); WRITERS (77%); CHILDREN (75%); CENSUS (73%); RACE & ETHNICITY (72%); MINORITY GROUPS (72%); NEWS BRIEFS (71%); MEDICAID (70%); CONSERVATISM (64%)

Company: UNIVERSITY OF CALIFORNIA (94%); UNIVERSITY OF CALIFORNIA (94%)

Organization: UNIVERSITY OF CALIFORNIA (94%); UNIVERSITY OF CALIFORNIA (94%)

Industry: COLLEGE & UNIVERSITY PROFESSORS (78%); COMPUTER SCIENCE (78%); WRITERS (77%); MEDICAID (70%)

Geographic: CALIFORNIA, USA (90%); CHINA (79%)

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Load-Date: February 7, 1996

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