Age at Immigration and the Incomes of Older Immigrants, 1994 to 2010

Kevin O'Neil, University of Cape Town
Marta Tienda, Princeton University

DRAFT: Comments welcome to kevinsoneil@gmail.com

Abstract: Immigrants who enter the United States later in life comprise a growing share of legal permanent resident admissions. Due to their short working lives in the US and barriers to obtaining earned and means-tested public benefits since 1996, late-age immigrants may be at significant economic disadvantage relative to their counterparts who immigrate at younger ages. Using data on immigrants aged 65 and above from the 1994 to 2010 *Current Population Surveys*, we show that late-age immigration is associated with significantly lower personal incomes and lower participation in Social Security and Medicare, both of which have minimal work requirements. Entry at an older age is also associated with higher rates of participation in means-tested benefit programs, such as Supplemental Security Income (SSI) and Medicaid. For older immigrants, entry after the 1996 welfare reform law is associated with lower personal incomes and lower rates of receipt of SSI and Medicaid; however, we find only modest differences between pre- and post 1996 entrants in the relationship between age at entry and economic outcomes in older age.

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Introduction

Unlike Australia, Canada and some other countries of immigration, the United States does not take age into account when determining an individual's eligibility for immigration. Moreover, the family unification provisions of the 1968 Amendments to the Immigration and Nationality Act allow U.S. citizens to sponsor immediate relatives, including parents, outside of worldwide and annual country-specific caps. Because immigrants generally move during their prime working ages, and because immigration is viewed as a mechanism that slows population aging, with a few exceptions (Terrazas 2009; Angel and Angel 2006; Angel 2003; Angel et al., 1999) there has been relatively little interest in the phenomenon of late-age migration among either students of immigration or population aging.

Several major demographic, economic and policy shifts call for a reexamination of the age structure of the immigrant population and its implications. One is the impending retirement of the large baby-boom generation and the attendant implications for the solvency of Social Security and Medicare. Another concerns changes in the social safety net in the 1990s that sharpened distinctions between citizens and legal permanent residents (LPRs). This measure, intended to cut costs and partially prompted by a rise in applications for federal benefits among seniors and refugees, restricted the ability of immigrants to access public benefits (Broder, Wheeler and Bernstein, 2005). A third issue relates to the soaring cost of medical care. That people aged over 65 accounted for an estimated 36 percent of public and private US health care expenditures but only 13 percent of the population as of 1999, provides

an argument for some consideration of age in discussions of immigration policy (Keehan et al., 2004).

Personal assets of sponsored immigrants are not considered as a condition of admission to the United States; however, since 1996 sponsors of immigrant relatives must meet an income threshold of 125 percent of poverty based on a family size that includes the applicant. Concerns about immigrants becoming public charges date back to the 19th century, but the US government allowed immigrant seniors to qualify for a variety of social welfare benefits available to citizens until the mid-1990s. Sweeping welfare reform legislation passed in 1996 curtailed new immigrants' access to several means-tested social welfare benefits for at least five years after admission, and binding affidavits of support were imposed on sponsors of family immigrants to ensure that their relatives would not become a public charge (Vialet 1997).[1] Although these changes affected all immigrants without regard to age, they stood to affect disproportionately older immigrants: Depending on their arrival age and English proficiency, late-age immigrants may find it difficult to accumulate sufficient US work experience to qualify for public pension and medical insurance programs.

This combination of an age-blind immigrant admissions policy, relatively restricted access to social welfare programs, and minimal income thresholds for immigrant sponsors implies that substantial shares of late-age immigrants could face poor economic prospects in

[1] Specifically, sponsors must agree to maintain the sponsored relative above the poverty threshold either until the resident becomes a U.S. citizen or until the new resident accumulates 40 quarters of Social Security wages (U.S. Department of Health and Human Services, 2009). The sponsor income deeming provision also applies to new immigrants' eligibility for TANF, SSI, Food Stamps and Medicaid.

the United States. To investigate this possibility, we address three questions, looking exclusively at immigrants aged 65 and older when surveyed who differ in their age at arrival. First, is age at arrival associated with levels of personal income and public benefit use in older age? Second, are older migrants who arrived after the 1996 immigration and welfare reforms worse off than their counterparts who arrived in the earlier period? Finally, is the relationship between age at arrival and economic outcomes different for immigrants who entered before and after the 1996 reforms in immigration and welfare laws?

We find that among immigrants with a current age of 65 and above, those who arrived in the United States above age 45 have considerably lower personal incomes, higher rates of poverty and lower rates of benefiting from entitlement programs compared with their peers who arrived at younger ages. Those immigrating later in life also make use of means-tested social benefits at higher rates than those who entered at younger ages. These differences persist among immigrants with comparable levels of education and with similar regional origins. Although results indicate that U.S. immigrants who arrived after 1996 have lower personal incomes and use means-tested social benefits at lower rates compared with their counterparts who arrived before the 1996 immigration and welfare reforms. The association between greater age-at-immigration and lower personal income is even stronger for those arriving after the 1996 welfare reform, while we find only limited evidence that the relationship between age-at-immigration and means-tested benefit receipt is different for those arriving before and after the 1996 reforms.

Background

In the vast research literature about changes in the demographic composition of US immigrants, few studies focus on the age distribution of new arrivals. Partly this is because, compared to the native born population, immigrants are younger, on average, and have higher labor force participation rates. But since 1990 the number of foreign born seniors has grown appreciably. He (2002) reports that between 1960 and 1990, the foreign born population aged 65 and over was relatively stable, hovering around three million; however, between 1990 and 2007, the foreign born population aged 65 and over rose from 2.7 million to almost 4.5 million, and immigrants now comprise about one of every nine seniors in the United States (Terrazas, 2009).

Two mechanisms account for the aging of the foreign born population: aging *in situ* of immigrants who arrived during their youth or primary working ages and migration at later ages. The former is the primary driver of immigrant aging, but late-age immigration has been rising as well. Based on the American Community Survey, Terrazas (2009: Figure 3) estimates that the number of retirement-age seniors admitted as legal permanent residents (LPRs) nearly doubled between 1999 and 2008, but stabilized thereafter. Carr and Tienda (2012) use the Immigrants Admitted microdata file from the Department of Homeland Security, which they augmented with customized tabulations from the Department of Homeland Security's Office of Immigration Statistics to document late-age migration between 1981 and 2009. They show that the cohort share of legal permanent residents who were aged 50 and over at admission rose from about 11 percent for persons admitted between 1981 and 1985 to nearly 17 percent for

those admitted between 2006 and 2009, with parents of U.S. citizens a primary driver of late-age migration.

The age at which a person arrives in the United States is of potentially critical social importance. With few exceptions, a large body of research finds important positive associations between time in the United States and myriad indicators of integration and wellbeing such as income, English proficiency, and naturalization (Vigdor, 2009). Late-age immigrants have less time to reap these gains, and to accumulate financial and other assets, compared with those who migrate during their youth or at least during their prime working ages. For example, Espenshade and Fu (1997) report that individuals who migrate later in life are less proficient in English, which coupled with cultural barriers, limits their labor market options. Angel and Angel (2006) explain that late age migrants not only experience high distress at relocation and hence incur greater service needs, but also arrive with little to no retirement savings, which is associated with high poverty risk. Furthermore, later life migration also is associated with absence of health insurance (Angel 2003).

The intersection between age at arrival and public policies also puts later-arriving immigrants at a disadvantage. Immigrants who pay Old Age, Survivors, and Disability Insurance (OASDI) taxes on wages for 40 or more quarters (10 years) are eligible for Social Security public pension benefits and Medicare, the public health insurance program for older adults in the United States. Late-age immigrants are less likely to qualify for these benefits simply because they have less time in the US labor market before voluntary or involuntary retirement, and/or because they lack the English language skills required to enter the labor market in the

first place. Sevak and Schmidt (2007) find that immigrant families on average enter retirement at a significant financial disadvantage compared with similarly situated native born families.

Means-tested public welfare benefits provide an alternative source of support for older immigrants. Two of the most important programs for older immigrants are Supplemental Security Income (SSI) and Medicaid. SSI provides cash income to poor people who are blind, disabled, or above age 65 with little or no income and assets. Unlike Social Security, there is no requirement to pay into the system through employment before receiving SSI benefits. Medicaid is a federally funded, state administered health insurance program for individuals with limited income and assets. Medicaid does not require an individual to qualify through work, can supplement Medicare for individuals who qualify for both programs, and is automatically available to individuals who are enrolled in SSI. Until 1996, legal permanent residents were able to access SSI and Medicaid on the same basis as citizens, leaving SSI open to being labeled a "workless pension" for new immigrant seniors (Dunn, 1995). Prior to the legally enforceable support requirements imposed on sponsors by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA), sponsors' income was not considered in determining the eligibility of elderly immigrants for means-tested income benefits. Until 1994, immigrant seniors could apply for SSI after only three years of U.S. residency.

In 1996, Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which contained provisions with the stated intent of encouraging self-sufficiency among immigrants and to removing financial incentives for migrating to the United States (Broder, Wheeler and Bernstein, 2005). Among other things, PRWORA restricted

receipt of SSI (and any derivative Medicaid benefits) to US citizens and three classes of legal permanent residents: those who qualified for Social Security; US military veterans; and for a limited period, qualified refugees and asylees. A law passed in 1997 subsequently restored SSI benefits to immigrants who arrived before August 22, 1996 and applied for them by September 30, 1998 (Binstock and Jean-Baptiste 1999). PRWORA also banned newly arriving immigrants (except veterans, refugees and asylees) from receiving Medicaid for five years after arrival and required that states include the income of the immigrant's sponsoring family member when determining eligibility for the program thereafter (Binstock and Jean-Baptiste 1999). Upon naturalization, immigrants would attain the same rights to benefits of the welfare state as all other US citizens.

The sweeping immigration and welfare reforms of the mid-1990s spawned a spate of research to evaluate their impacts on social and economic wellbeing of various segments of the foreign born population (Ku and Kessler 1997; Treas 1997). Gerst (2009) shows that among elderly Latin American origin immigrants, the decline in welfare participation was greater for noncitizens compared with citizens, but does not consider variation among groups with large refugee populations. Both Angel (2003) and Fix and Tumlin (1997) argue that the restrictions on welfare benefits imposed by PRWORA partly shifts immigrant support burdens to state and local governments.

This landscape raises questions about whether and to what degree late-age immigrants are actually at an economic disadvantage relative to their peers who entered at an earlier age. Most existing studies of immigrants' economic wellbeing and social program participation build

on comparisons between the native and foreign-born populations, often considering length of U.S. residence and naturalization status for immigrants (Borjas, 2009; Gerst, 2009; Ku, 2009; Nam, 2008; Van Hook, 2000), while paying little or no attention to age at arrival. In one notable exception, Angel et al. (1999) find that, for a small sample of Mexican immigrants in Southwestern states prior to welfare reform, immigrating at an older age was associated with lower personal incomes, greater dependence on family support and lower use of means-tested and entitlement programs alike in older age. Whether their findings are generalizable to the national population of late-age migrants is unclear, however.

The major policy changes that affected older immigrants in the 1990s raise two questions about the life-cycle timing of migration. First, did Binstock and Jean-Baptiste's (1999) prediction that late-age migrants would face severe difficulties in meeting their health care and income needs after 1996 actually materialize? Second, did welfare reform affect those entering at a younger age and those entering at an older age differently? Only the first of these two questions has been examined empirically, and findings are not entirely consistent. Gerst (2009), for example, shows that the lower SSI participation rates among noncitizens compared with citizens following the 1996 welfare reforms was due to changes in uptake rather than eligibility status, but this finding may reflect differences in date of arrival because SSI benefits were restored to some noncitizens who received benefits prior to welfare reform. Borjas (2009) finds that the relative income of immigrant seniors has deteriorated since 1970, with lower pension and Social Security benefits contributing to their lower economic status compared with comparably aged natives. His findings also reveal cohort differences in relative economic

standing over time, but the cohort groups are too coarse to separate the duration from period effects. He did not systematically consider the salience of age at arrival for the economic wellbeing of immigrant seniors. Our analyses attempt to fill this gap by focusing on the lifecycle timing of migration and its impact on the economic wellbeing of US immigrants.

Data and Methods

Notwithstanding a surge in data sources specifically targeting the elderly population (e.g., Health and Retirement Survey) and immigrants (e.g., New Immigrant Survey), no specialized survey is large enough to examine age at arrival variation among seniors. Accordingly, we pool data from Current Population Surveys (CPS) between 1994 and 2010, which represent the period before and after the sweeping 1996 welfare and immigration reforms. We focus on persons ages 65 and over and classify them according to their age at arrival to the United States (before 35; before 45; before 50; before 60; before 65; 65 and over), period of admission (before 1996; in 1996; after 1996), age at survey (65-69; 70-74; 75-79; 80+), region of origin (Asia, Africa, Latin America & Caribbean, Anglophone developed nations) and educational attainment (less than high school, high school, and college). Except where noted, we do not use CPS-provided survey weights to adjust the sample.

Two aspects of the data warrant special discussion. First, the CPS asks foreign-born respondents "In what year did you first come to the United States to stay?" The wording of the question raises the possibility that respondents may have spent time in the United States, even with LPR status, prior to the year they entered "to stay." To the extent that this reporting error occurs, our estimates of age at arrival variation may be muted. Second, the CPS reports year of

entry as a categorical variable, which reduces measurement precision. For the entry years closest to the survey year, the arrival year categories consist of two or three year bands, but the arrival year categories increase to five and ten-year bands for earlier entry cohorts, and are aggregated to a "before 1950" category for the earliest entry cohorts.

Owing to the aggregation of arrival years, it is impossible to represent respondents' age at entry in single years. For this reason, the age at entry variable we calculate describes *the highest possible age at which the respondent could have begun residence* in the United States. A respondent we classify as having a highest possible entry age "between 35 and 45," for example, might have actually been present in the United States at age 32 either because the band of years for the categorical year-of-entry variable preclude us from ruling out the earlier entry date, or because they did not consider themselves having entered "to stay" until later. Both aspects of measurement imprecision render our estimates of the association between age-at-immigration and that socioeconomic variables we investigate more conservative (attenuated), relative to what they would be if we were able to calculate age-at-immigration with greater precision.

The CPS also top codes respondents' age at the time of the survey at 90 (for years before 2002), 80 (for years 2002 and 2003) or 85 years of age (for years 2004 to 2010) in order to protect the anonymity of the oldest respondents. This complicates the calculation of the age at immigration for top-coded respondents, who represent 9.3 percent of the analytic sample of immigrants over 65. For the purposes of calculating age-at-immigration, we treated the top-

coded ages-at-survey of 80, 85, and 90 as 85, 89 and 93, respectively, based on the distribution of ages for the elderly immigrant population in the 2000 and 2010 Censuses.[2]

Table 1 presents the resulting distribution of observations in our dataset classified by age-at-survey and by greatest possible age-at-immigration. As Table 1 shows, the pooled CPS data we use has a large number of observations in each age at-survey by age-at-immigration cell, making it uniquely suited to our purposed. The analysis sample consists of 34,331 observations, yielding at least 397 observations in each age-at-survey by age-at-immigration cell resulting from our categorical variables.

[TABLE 1 ABOUT HERE]

Most of the covariates of economic status of elderly migrants (year of survey, sex, level of educational attainment, region of origin) are straightforward and require little explanation. The variables describing *period of immigration* classify respondents according to whether they would have been subject to the more stringent rules on benefit eligibility imposed on immigrants who received their green card after August 22, 1996. Respondents whose response to the year of immigration question implies that they clearly came to the United States to stay after this date were classified as "Post 1996" and others were classified as "Pre 1996." The categorical coding of the year of immigration item meant that in many cases we could not unequivocally ascertain whether a person came to the United States to stay before or after the law went into effect: these respondents are classified as "transition" in order to minimize

[2] In the 2000 Census, the mean immigrant aged 90 and above was 93.0 years of age. The mean immigrant aged 85 and above was 89.2 in 2000 and 88.8 in 2010. The mean immigrant aged 80 and above was 85.0 in 2000 and 85.4 in 2010. Microdata from the 1990 Census were also top coded at 90 years of age, so could not be used as a reference point.

timing bias in the estimates where classification was unambiguous. Respondents were asked only when they came to the United States to stay, not when they received their green card; therefore respondents classified as "Pre 1996" entrants may have actually received their green card later and vice versa. Again, these measurement errors would tend to attenuate any differences we observe between pre- and post- 1996 migrants.

Our analysis focuses on several measures of economic wellbeing and participation in means-tested income programs: personal income; poverty status; and receipt of Social Security, Medicare, and Medicaid. Personal income measures each respondent's self-reported personal monetary income from all sources (including pension and cash public welfare benefits, but not medical insurance and other in-kind benefits), adjusted to 1994 dollars. An indicator for poverty status, calculated by the CPS at the household level, gives an alternative measure for a respondent's income. Other dependent variables indicate whether the respondent received income from Social Security or SSI, or was a beneficiary of Medicare or Medicaid coverage.

Table 2 presents the mean characteristics of the resulting age-at-immigration groups. However, the substantive meaning of the age variations is not straightforward because each age-at-immigration group does not have the same age-at-survey or survey year distribution, as reflected in the means for these variables in Table 2.

[TABLE 2 ABOUT HERE]

Our analysis below begins with a simple comparison of mean characteristics. Given the issue highlighted above, in order to maximize comparability across age groups, when comparing means we weight the data such that each age-at-immigration group has the same distribution

in terms of age-at-survey and year of survey as the group that entered prior to age 35. Weights were generated using the cem: Coarsened Exact Matching package for STATA (Blackwell et al. 2009). Observations were divided into cells based on age-at-immigration (cut-points at 70, 75 and 80) and year of survey (cut-points at 1996, 1998, 2000 and 2005). Observations were then weighted equally within each cell so that each cell has the same total weight when calculating the means across age-at-immigration groups, with the respondents who immigrated before age 35 serving as the reference.

To further examine whether and in what ways the life-cycle timing of migration is associated with economic wellbeing of foreign born seniors, we estimate logit regressions for several outcome measures--poverty status, employment status, and receipt of Social Security, Medicare, SSI and Medicaid—on indicators for the greatest possible age-at-immigration; for annual personal income, we use standard OLS methods for estimation. The empirical specifications include covariates for period of immigration (relative to the 1996 welfare reform law), age at survey, sex, region of origin, and educational attainment, as well as dummies for the year of the survey as controls (not shown).

To discern whether the restrictions on means-tested welfare benefits imposed by the 1996 legislation changed the association between age at immigration and various indicators of economic wellbeing, we introduce interaction terms between arrival cohorts before and after 1996 and the age-at-immigration categories. In doing so, we exclude from our analytic population immigrants classified as “transition” arrivals, namely respondents we were unable unambiguously to classify relative to the welfare reforms, because we are chiefly interested in

the differences between the pre- and post-1996 groups. In this stage we also restrict the analysis to immigrants whose greatest possible age at arrival was 55 or above, as the younger entry cohorts from the post 1996 period have not yet reached age 65.

Results

Table 3 shows the distribution of greatest possible ages-at-entry for the immigrant population 65 and older for each survey year, calculated using CPS survey weights. The majority of foreign-born seniors in the analysis samples immigrated prior to age 50, which is consistent with a vast literature showing that international migration is dominated by young and working-age persons. The age-at-entry distribution of older immigrants is relatively stable over time, but there is some variation over survey years. Depending on the survey year, between six and eight percent of seniors moved between ages 50 and 54, and between nine and 13 percent migrated at ages 65 and above. Given the limitations of our age-at-immigration classification scheme, the figures reported in Table 3 represent upper-bound estimates of the actual proportion of immigrants who entered at this age or above.

TABLE 3 ABOUT HERE

Table 4 presents the mean characteristics of foreign-born seniors by the highest possible age at which they entered the United States to stay. It differs from Table 2 in that the observations have been weighted so that each age-at-immigration group has an age-at-survey and year-of-survey distribution similar to that of the group who immigrated before age 35, making the groups more readily comparable. As expected, seniors who immigrated at older ages are economically disadvantaged relative to those who entered at younger ages. Late life

migrants are more likely to be in a poor household and average lower personal incomes than those who migrated as youth or during their prime working ages. For personal income, for example, there is a clear inverse relationship between the life cycle timing of migration and mean personal income, but the poverty rate is relatively stable at 22-23 percent for foreign-born seniors who arrived in the United States after about 50 years of age. Participation in the two main federal entitlement programs, Social Security and Medicare, also varies systematically with age at arrival. Less than one-in-three seniors who immigrated at ages 65 and over receive Social Security benefits, compared with 85 percent of seniors who arrived before age 35. Compared with Social Security receipt, participation in Medicare is higher at every age. Participation in means-tested programs (Medicaid and SSI) generally tracks the poverty rate associated with the life-cycle timing of immigration. Disability status does not vary in any systematic way according to age at immigration.

TABLE 4 ABOUT HERE

There are also important differences in the non-economic characteristics of foreign-born seniors according to age at immigration. Among seniors who migrated at or after age 60, Asians are over-represented whereas seniors from Latin America and the Caribbean are more highly represented among the younger age at immigration groups, consistent with patterns of family immigration observed by others (Carr, 2012). Although the proportion of immigrants with a bachelor's degree is relatively uniform across age-at-entry categories, seniors lacking a high school degree represent a higher proportion of late-age compared with working age immigration.

Variation in education and regional origins according to age at immigration may account for the observed differences in economic wellbeing and benefit utilization of foreign-born seniors by arrival ages. In order to examine this possibility, we estimate OLS (for income) and logit (for the binary outcomes) regressions on the age-at-entry variables, with controls for year of survey, age at survey, region of origin, period of survey and educational attainment. Table 5 presents the regression coefficients, which we convert to average marginal effects for easier interpretation and present in Table 6.[3]

TABLES 5 AND 6 ABOUT HERE

The regression results confirm our hypotheses that immigrants who enter at older ages are in more precarious economic conditions, less likely to qualify for an entitlement program, and far more likely to receive means-tested welfare benefits. The estimated average marginal effects closely track the observed mean differences presented in Table 4. The period of immigration, which is modeled to evaluate the effects of the 1996 welfare reform law, has important associations with economic variables. Relative to seniors who immigrated before 1996, those who arrived after 1996 averaged lower incomes (a difference of about $7800 annually) and were less likely to receive Medicare, SSI or Medicaid benefits. Furthermore, those whose arrival "to stay" could not be pinpointed as occurring either before or after the 1996 cutoff participated in Medicare, SSI and Medicaid at lower rates than their counterparts who arrived before 1996.

[3] The marginal effect represents the predicted difference in the outcome if each variable is set at 1, versus being set at 0, for each observation with all other variable set at their actual values. This figure is then averaged over all observations to yield the mean marginal effect. For OLS regressions, the mean marginal effect is the same as the regression coefficient.

Both income levels and rates of participation in public benefit programs differ between the pre- and post 1996 arrival groups. It is conceivable that the 1996 welfare reform altered the association between age-at-entry variable and the economic well-being of foreign-born seniors by making it more difficult for more recent entrants to qualify for means-tested benefits (Medicaid and SSI) by delaying their eligibility and tying it, in some cases, to naturalization. This would reduce the extent to which receipt of Medicaid and SSI rises with age-at-entry. If nothing else changed, the loss of this income source would presumably exacerbate the drop in mean personal income observed with increasing age-at-entry (Table 4). It is not clear what change, if any, would be expected in the relationship between age-at-entry and entitlement benefit receipt following welfare reform, however, as no changes were made in the eligibility of immigrants for those programs.

To test these propositions, we introduce an interaction between period of entry and the age-at-entry dummy variables. The coefficients in this analysis cannot be compared to those reported in Table 5 because the analytic sample has been restricted to foreign-born seniors who arrived at ages 55 and over (because the younger entry cohorts from the post 1996 period have not yet reached age 65). Furthermore, the reference group for the categorical variables for age-at-entry has changed: the excluded (reference) category is now immigrants who entered between ages 55 and 59 at oldest. Table 7 presents regression coefficients from the specification with period by age-at-entry interactions, and Table 8 presents the estimated marginal effects (net of the interactions) of the age-at-entry variables for seniors who arrived before the 1996 welfare reforms and those who arrived after the reforms were in place. In

Table 8 the highlighted cells indicate statistically significant differences in the mean estimated effect of the age-at-entry variable before and after the welfare reforms.

TABLES 7 AND 8 ABOUT HERE

Foreign-born seniors who immigrated at age 65 and over and arrived after welfare benefits for immigrants were restricted are significantly less likely to receive Medicaid benefits compared with their seniors who arrived between ages 55 and 59. The opposite result is true for seniors who arrived before the stringent welfare reforms were implemented, although differences by age categories are relatively small. These results lend support to our hypothesis that welfare reform weakened the positive relationship between age-at-entry and participation in means tested benefit programs, but the magnitude of the difference in participation rates is modest. Overall, however, we find that the differences in rates of means tested and entitlement benefit receipt between late-age migrants who arrived in the United States between ages 55 and 59 and those who arrived at older ages (60-64 and 65 and above) is relatively small irrespective of whether they arrived before or after the 1996 welfare reforms. Immigrants who arrive in the older age categories (60 to 64 and 65+) are also at a more substantial total personal income disadvantage relative to their peers who arrived at age 55 to 59 if they arrived in the post 1996 period than if they arrived in the pre 1996 period.

Conclusion

Late-age immigration is associated with substantial economic disadvantages, presumably both because of the greater difficulties seniors have adjusting to the language and market institutions of the host country and because the United States is less generous toward

immigrants than it was prior to the massive welfare reforms implemented in the mid-1990s. Foreign-born seniors who arrived in the United States prior to age 65 averaged personal incomes over $11,000 lower than their statistical counterparts who arrived prior to age 35. This represents a substantial disadvantage given that the mean personal income for the sample was only around $22,000, which implies that large shares of immigrants arriving at later ages have incomes below the poverty threshold. In part, this disadvantage appears to be conferred by the inability of older entrants to qualify for entitlement programs. Our evidence suggests that older entrants are able to compensate for these disadvantages in overall income and in entitlement program benefits by using SSI and Medicaid at higher rates, but even so are in greater risk of poverty.

Arriving before 1996 is associated with relative advantages, in terms of both overall income and receipt of means-tested benefits, which was expected given the generosity of the welfare system where immigrants were concerned in that period. However, our evidence does not definitively show whether disadvantages associated with arrival after the welfare benefits were restricted altered the relationship between age at immigration and benefit use in older age. This may well be because of the limitations of our data. We can only compare immigrants who entered in a relatively narrow age band (55 and older) across these two periods simply because those who entered at younger ages after 1996 have not reached ages at which they can qualify for benefits. Our inability to precisely measure the year in which an immigrant received his or her green card also limits our ability to precisely measure this relationship. The fact that the 1996 policy change instituted and moratorium, not a ban, may also explain our result: After five years of continuous residence, foreign-born seniors can avail themselves to

this federal program. Furthermore, upon becoming citizens (which they can seek after five years of residence), immigrants can qualify for Supplemental Security Income, depending on whether their sponsor deeming requirements are enforced in practice.

Despite these limitations, which render our estimates conservative, the empirical evidence indicates that age-at-immigration deserves to be an important consideration in sociological and economic studies of immigration, and in public policy conversations about immigration reform. Whether and under what circumstances late-age migration should be permitted is a philosophical question that has not been part of the U.S. policy debates about comprehensive immigration reform. As the major immigrant-receiving nations grow older, representation of older immigrants in the legal immigration stream is likely to grow, particularly in nations that favor family unification in their admission criteria. Issues such as the large and growing public and private costs of providing health care for older people mean that migration at an older age and its consequences for migrants, their families and public and private support systems can longer be ignored in immigration policy discussions.

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Table 1. Distribution of observations of immigrants ages 65 and above, by age at survey and highest possible age at immigration (counts)

Age at Survey	Highest possible age at immigration: 0-34	35-44	45-49	50-54	55-59	60-64	65+	All
65-69	5153	2491	848	853	776	661	397	11179
70-74	3546	1835	684	594	622	624	808	8713
75-79	2298	1325	538	487	462	485	853	6448
80+	1642	2162	837	503	568	563	1716	7991
All	12639	7813	2907	2437	2428	2333	3774	34331

Source: Pooled 1994-2010 CPS.

Table 2. Selected characteristics of older immigrants by highest possible age at immigration (means or percent)

	Highest possible age at immigration:							
	0-34	**35-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65+**	**All**
Annual personal income ($)	30,448	22,886	17,946	16,202	13,938	13,119	10,578	22,128
%Poor	9.7	15.3	19.7	22.4	21.6	22.8	22.8	15.9
% Social Security	85.4	81.9	76.6	64.8	54.6	45.6	36.1	72.1
% Medicare	92.8	91.5	90.4	84.5	80.3	77.2	70.6	87.3
% SSI	3.7	7.4	12.3	19.0	21.5	23.5	22.2	11.0
% Medicaid	10.6	17.3	23.2	31.9	36.9	39.9	38.2	21.6
% Disabled	17.2	19.1	22.3	20.3	19.4	19.6	18.3	18.7
% Male	40.1	43.4	42.2	38.8	37.2	40.4	38.4	40.6
% BA	19.9	17.2	15.3	15.7	15.5	17.7	14.8	17.6
% No HS diploma	34.0	45.9	52.1	53.8	56.0	53.9	56.8	45.0
% Lat. Am. & Caribbean	32.3	42.7	44.3	47.3	45.5	39.3	41.3	39.1
% Asia	17.0	21.2	28.8	35.1	39.6	45.3	41.6	26.5
Age at survey	72.1	74.4	75.1	73.5	73.9	74.2	78.0	73.9
Survey Year	2003.5	2002.5	2002.5	2003.1	2003.1	2002.9	2003.0	2003.0

Source: Pooled 1994-2010 CPS

Table 3. Distribution of immigrants by highest possible age at immigration as percent of immigrants aged 65 or older in each survey wave (row percent)

Year of Survey	Highest possible age at immigration:						
	0-34	35-44	45-49	50-54	55-59	60-64	65+
1994	29.2	29.2	9.9	5.9	6.5	7.2	12.1
1995	30.1	28.2	10.9	6.1	6.8	5.9	11.8
1996	32.6	25.2	11.2	7.1	6.0	5.9	12.0
1997	32.5	25.3	10.6	6.6	6.7	7.3	11.1
1998	34.6	26.2	8.7	7.0	6.4	7.7	9.4
1999	35.4	22.1	8.9	6.5	8.8	6.8	11.5
2000	37.7	23.0	7.7	7.2	7.3	7.4	9.7
2001	36.9	24.9	7.1	7.0	8.3	6.8	9.0
2002	42.8	19.6	7.1	5.8	7.2	7.6	9.9
2003	39.7	19.2	6.7	8.1	6.1	7.3	12.8
2004	39.7	20.8	6.6	7.3	6.8	7.3	11.5
2005	42.2	19.6	6.5	7.1	6.1	6.7	11.8
2006	39.9	21.7	7.6	7.3	6.3	6.1	11.0
2007	40.9	20.0	8.1	7.0	7.4	5.9	10.6
2008	39.7	20.9	7.5	7.4	7.6	6.2	10.8
2009	41.2	19.9	8.5	6.0	7.0	6.3	10.8
2010	40.8	20.5	8.2	6.6	7.2	5.5	11.1

Source: Pooled 1994-2010 CPS, using CPS-provided sample weights.
Note: Rows may not sum to 100% because of rounding

Table 4. Selected characteristics of older immigrants by highest possible age at immigration (means or percent), weighted for comparability across age-at-immigration groups.[1]

	Highest possible age at immigration:						
Survey Year	**0-34**	**35-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65+**
Annual personal income($)	30,448	24,890	19,178	16,727	14,374	13,498	10,095
% Poor	9.7	15.3	19.5	22.1	21.9	23.0	23.1
%Social Security	85.4	79.0	72.1	62.3	50.8	41.7	29.6
% Medicare	92.8	89.6	87.8	82.5	77.3	73.1	58.0
% SSI	3.7	8.1	13.2	18.6	21.0	20.9	15.7
% Medicaid	10.6	18.4	24.7	31.6	36.7	38.3	30.1
% Disabled	17.2	17.6	20.0	19.4	18.8	18.4	14.5
% Male	40.1	44.4	44.2	39.2	37.9	41.9	38.9
% BA	19.9	19.0	17.0	16.2	15.8	18.8	17.5
% No HS diploma	34.0	44.3	50.5	52.5	55.3	52.3	52.3
% Lat. Am. & Caribbean	32.3	47.1	47.1	46.6	44.8	38.9	40.8
% Asia	17.0	24.1	33.5	37.0	40.7	45.4	41.6
Age at survey	72.1	72.2	72.2	72.2	72.2	72.3	72.4
Survey Year	2003.5	2003.4	2003.5	2003.5	2003.5	2003.4	2003.4

1. Observations are weighted so each age-at-immigration group has a similar distribution of survey years and age-at-survey as the group that entered before 35 years of age.
Source: Pooled 1994-2010 CPS

Table 5. Regressions of economic outcome variables on highest possible age at migration for immigrants 65 and older. N=34,331

	Personal Income ($)	Poor	Social Security	Medicare	SSI	Medicaid
Highest possible age at immigration (0-34 is reference)						
35-44	-4,686**	1.472**	0.709**	0.734**	1.763**	1.519**
	(509.1)	(0.07)	(0.03)	(0.04)	(0.12)	(0.07)
45-49	-8,359**	1.888**	0.504**	0.606**	2.799**	2.020**
	(725.3)	(0.11)	(0.03)	(0.05)	(0.21)	(0.11)
50-54	-10,228**	2.156**	0.310**	0.385**	4.493**	2.974**
	(780.1)	(0.13)	(0.02)	(0.03)	(0.33)	(0.16)
55-59	-11,572**	2.043**	0.189**	0.277**	5.376**	3.858**
	(796.1)	(0.13)	(0.01)	(0.02)	(0.39)	(0.21)
60-64	-11,959**	2.298**	0.123**	0.229**	7.047**	5.131**
	(847.7)	(0.15)	(0.01)	(0.02)	(0.52)	(0.30)
65+	-11,121**	2.225**	0.0610**	0.108**	8.024**	5.451**
	(845.8)	(0.15)	(0.00)	(0.01)	(0.61)	(0.32)
Period of immigration (Pre 1996 is reference)						
Transition	-2,585	0.97	1.11	0.762**	0.510**	0.665**
	(1,385)	(0.10)	(0.09)	(0.07)	(0.06)	(0.06)
Post 1996	-7,608**	0.97	1.02	0.672**	0.307**	0.441**
	(991.6)	(0.07)	(0.07)	(0.05)	(0.03)	(0.03)
Age at survey (65-69 is reference)						
70-74	-4,973**	0.99	2.060**	2.719**	1.186**	1.118**
	(494.6)	(0.04)	(0.07)	(0.12)	(0.06)	(0.04)
75-79	-6,675**	1.110*	2.800**	4.382**	1.161**	1.138**
	(549.8)	(0.05)	(0.12)	(0.25)	(0.06)	(0.05)
80+	-5,432**	1.02	3.941**	6.492**	1.03	1.01
	(550.3)	(0.05)	(0.17)	(0.40)	(0.06)	(0.04)
Personal characteristics (European female without high school degree is reference)						
Male	11,924**	0.780**	1.05	0.860**	0.734**	0.801**
	(381.9)	(0.02)	(0.03)	(0.03)	(0.03)	(0.02)
Asia	-1,713**	1.08	0.621**	0.589**	1.532**	1.579**
	(548.3)	(0.05)	(0.03)	(0.03)	(0.09)	(0.07)
Lat. Am. & Carib.	-3,396**	1.714**	0.641**	0.452**	1.555**	1.999**
	(495.0)	(0.07)	(0.02)	(0.03)	(0.08)	(0.08)
Anglophone developed	1,914*	0.90	1.06	0.781*	0.260**	0.596**
	(823.5)	(0.08)	(0.08)	(0.09)	(0.05)	(0.06)
Africa	2,099	1.867**	0.561**	0.420**	1.442*	1.28
	(1,861)	(0.26)	(0.07)	(0.06)	(0.26)	(0.18)
High school graduate	4,957**	0.575**	1.179**	0.822**	0.506**	0.543**
	(425.8)	(0.02)	(0.04)	(0.03)	(0.02)	(0.02)
College graduate	27,886**	0.472**	0.873**	0.629**	0.572**	0.488**
	(548.1)	(0.02)	(0.03)	(0.03)	(0.03)	(0.02)
Constant	13,207**	0.141**	5.905**	16.40**	0.0529**	0.112**
	(1,003)	(0.01)	(0.46)	(1.72)	(0.01)	(0.01)
R^2/ pseudo R^2	0.182	0.06	0.17	0.16	0.13	0.11

Source: Pooled 1994-2010 CPS. Note: OLS coefficients and (standard errors) presented for personal income, logit odds ratios and (standard errors) for all other outcomes. Dummies for survey year not shown.

** = p <.01, * = p <.05.

Table 6. Average marginal effects of selected variables from OLS (for personal income) and logit regressions (for all other outcomes) presented in Table 5.

	Personal Income ($)	Poor	Social Security	Medicare	SSI	Medicaid
Highest possible age at immigration (0-34 is reference)						
35-44	-4,686**	0.0423**	-0.0440**	-0.0207**	0.0292**	0.0490**
45-49	-8,359**	0.0759**	-0.0969**	-0.0361**	0.0653**	0.0906**
50-54	-10,228**	0.0960**	-0.187**	-0.0813**	0.118**	0.158**
55-59	-11,572**	0.0877**	-0.292**	-0.122**	0.142**	0.209**
60-64	-11,959**	0.106**	-0.390**	-0.150**	0.184**	0.270**
65+	-11,121**	0.101**	-0.541**	-0.279**	0.206**	0.284**
Period of immigration (Pre 1996 is reference)						
Transition	-1,465	-0.00414	0.0157	-0.0278**	-0.0519**	-0.0567**
Post 1996	-4,733**	-0.00355	0.00347	-0.0421**	-0.0772**	-0.103**

Source: Pooled 1994-2010 CPS. ** = p <.01, * = p <.05.

Table 7. Regressions of economic outcome variables on highest possible age at migration for immigrants 65 and older. N= 7,857

	Personal Income ($)	In Poverty	Social Security	Medicare	SSI	Medicaid
Greatest possible age at immigration (55-59 is reference)						
60-64	-343.3	1.145	0.652**	0.799*	1.227**	1.143*
	(659.5)	(0.0912)	(0.0444)	(0.0725)	(0.0937)	(0.0776)
65+	-2,234**	1.191*	0.357**	0.516**	1.224*	1.255**
	(684.0)	(0.0982)	(0.0257)	(0.0490)	(0.0964)	(0.0881)
Interaction of period of immigration and greatest possible age at immigration (Age 55-59, Pre 1996 is reference)						
60-64 x Post 1996	-6,153**	0.983	1.315	1.423	0.627	1.026
	(2,066)	(0.250)	(0.287)	(0.314)	(0.219)	(0.237)
65+ x Post 1996	-6,835**	1.032	1.057	0.845	0.660	0.583*
	(1,950)	(0.248)	(0.220)	(0.176)	(0.211)	(0.128)
Period of immigration (Pre 1996 is reference)						
Post 1996	3,893*	0.853	0.762	0.519**	0.602	0.845
	(1,896)	(0.200)	(0.153)	(0.104)	(0.188)	(0.180)
Age at survey (65-69 is reference)						
70-74	-1,657*	0.910	1.816**	2.184**	1.454**	1.295**
	(726.8)	(0.0798)	(0.143)	(0.181)	(0.141)	(0.101)
75-79	-1,570*	1.025	2.378**	3.193**	1.668**	1.567**
	(782.8)	(0.0955)	(0.200)	(0.302)	(0.168)	(0.131)
80+	-189.0	0.811*	3.505**	4.771**	1.639**	1.419**
	(766.1)	(0.0752)	(0.292)	(0.459)	(0.162)	(0.116)
Personal characteristics (European female without high school degree is reference)						
Male	5,809**	0.977	1.164**	0.929	0.843**	0.860**
	(475.1)	(0.0563)	(0.0579)	(0.0550)	(0.0497)	(0.0431)
Asia	-1,794*	0.639**	0.723**	0.431**	0.655**	0.783**
	(720.7)	(0.0556)	(0.0544)	(0.0465)	(0.0528)	(0.0579)
Lat. Am. & Carib.	-900.5	1.055	0.844*	0.299**	0.449**	0.633**
	(737.7)	(0.0908)	(0.0650)	(0.0327)	(0.0381)	(0.0482)
Anglophone developed	10,737**	0.755	1.390	0.329**	0.0623**	0.144**
	(2,535)	(0.248)	(0.373)	(0.103)	(0.0451)	(0.0587)
Africa	5,902**	1.332	0.869	0.306**	0.453**	0.398**
	(1,830)	(0.269)	(0.168)	(0.0662)	(0.117)	(0.0859)
High school graduate	3,807**	0.674**	1.146*	0.794**	0.737**	0.659**
	(535.8)	(0.0453)	(0.0642)	(0.0531)	(0.0497)	(0.0376)
College graduate	10,046**	0.787**	0.892	0.677**	0.892	0.759**
	(683.6)	(0.0665)	(0.0644)	(0.0573)	(0.0742)	(0.0546)
Constant	5,584**	0.0464**	5.151**	0.442**	0.774	0.378**
	(0.0600)	(0.0121)	(0.888)	(0.0685)	(0.106)	(0.0600)
R^2/ pseudo R^2	0.0974	0.0207	0.0618	0.118	0.0604	0.0357

OLS coefficients and (standard errors) presented for personal income, logit odds ratios and (standard errors) for all other outcomes. Dummies for survey year not shown.
Source: Pooled 1994-2010 CPS
**=p<.01, *=p.05.

Table 8. Mean marginal effects of selected variables, by entry period (pre or post 1996 welfare reform law) from OLS (for personal income) and logit regressions (for all other outcomes) presented in Table 7.

Age	Personal Income ($)		Poor		Social Security		Medicare		SSI		Medicaid	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
60-64	-343	-6,496	0.023	0.017	-0.100	-0.036	-0.027	0.025	0.039	-0.026	0.032	0.034
	(488.2)	(1456)	(0.014	(0.038)	(0.016)	(0.049)	(0.011)	(0.040	(0.014)	(0.035)	(0.016)	(0.047)
65+	-2,234	-9,069	0.0298	0.0333	-0.240	-0.208	-0.0917	-0.178	0.0381	-0.0214	0.0538	-0.0620
	(506.4)	(1,395)	(0.0141)	(0.0358)	(0.0157)	(0.0460)	(0.013)	(0.039)	(0.0148)	(0.0338)	(0.0167)	(0.0445)

Source: Pooled 1994-2010 CPS.

Note: Shaded pairs of boxes indicate average marginal effects that are significantly different from each other across periods.

**=p<.01, *=p<.05