

Overview of Public Benefits in Boston

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**BOSTON REDEVELOPMENT AUTHORITY
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The BRA Research Division strives to understand the current environment of the city to produce quality research and targeted information that will inform and benefit the residents and businesses of Boston. The Division conducts research on Boston's economy, population, and commercial markets for all departments of the BRA, the City of Boston, and related organizations.

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What's included in public benefits?

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- **For individuals, we include:**
 - Public assistance income
 - Medicare
 - Medicaid
 - Social Security income
 - Supplemental Security Income (SSI)
- **We also examined households that receive food stamps.**
 - While food stamps is a public benefit, data limitations prevent us from examining recipients at the individual level.

Who receives public benefits in Boston?

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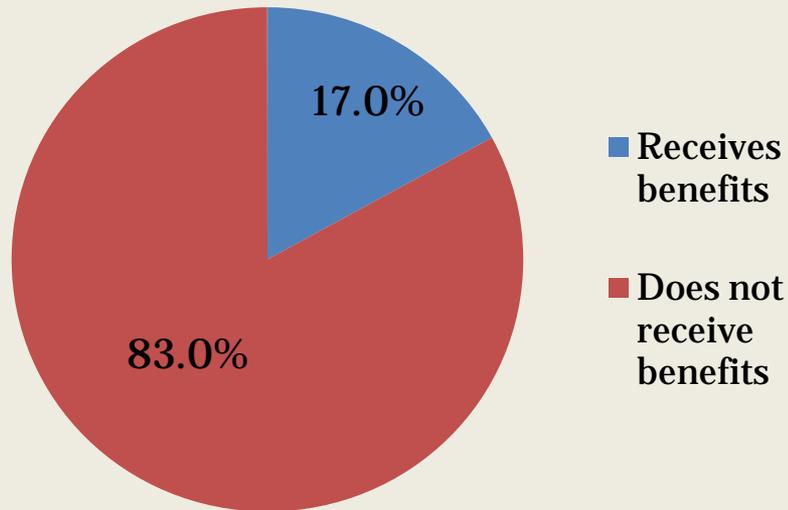
- **37% of Boston's population receives public benefits¹. The majority are children and the elderly.**
 - 25.8% are age 65 and over
 - Another 25.5% are age 0-17
- **63.7% have a high school diploma/GED or less.**
- **55.8% are female.**
- **68.8% are native-born, while 31.2% are foreign-born.**
- **72.5% are non-White:**
 - 32.3% are Black/African American
 - 27.8% are Hispanic
 - 8.6% are Asian
 - 3.8% are other

1. For the purpose of this analysis, the universe of people who receive "public benefits" include those who receive: public assistance income, social security income, supplemental security income, medicare and medicaid. These are the benefits that were available in the 2010-2012 PUMS database. SNAP is not included because it is measured by household rather than individual. In slide 13, we examine households that receive food stamps.

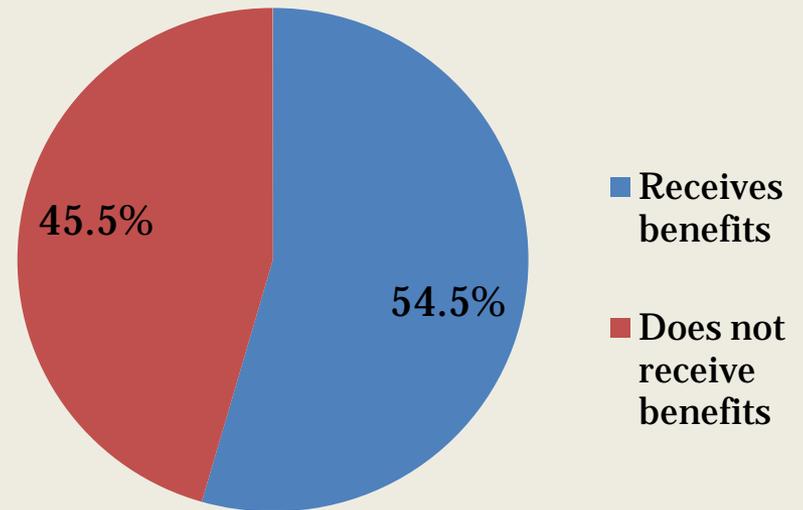
Public Benefits and the Workforce

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Boston's Employed



Boston's Unemployed



Receiving Benefits & Employed

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- **Of those who receive public benefits and work:**
 - 51% work full-time (35 hours or more per week)
 - 49% work part-time (less than 35 hours per week)

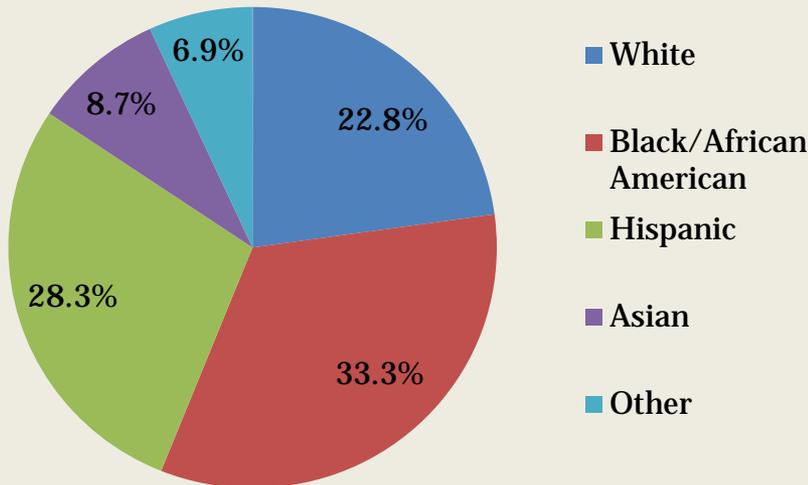
- **Of those who receive benefits and work full-time:**
 - 53.2% are foreign-born
 - 52.1% are male
 - 73.3% are non-white:
 - ✦ 30.6% are Hispanic
 - ✦ 30.5% are Black/African American
 - ✦ 9.0% are Asian
 - ✦ 3.3% are other

Public Assistance Income

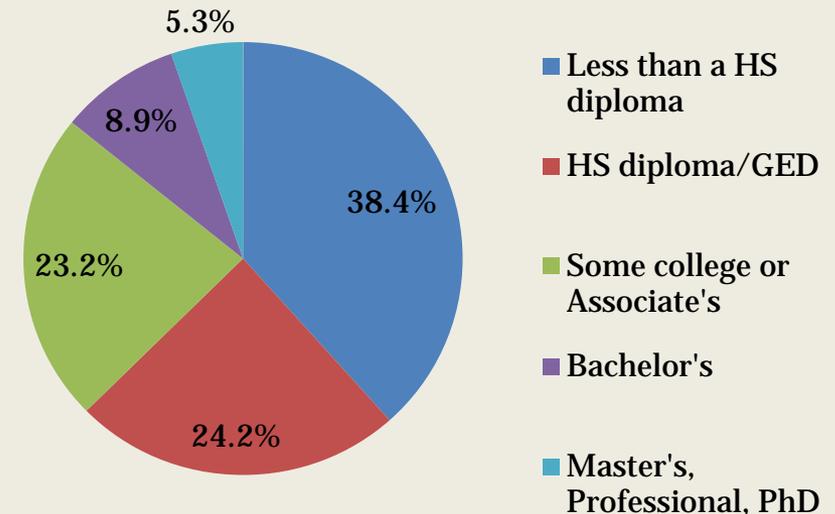
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- 71.2% of Bostonians who receive public assistance income are female.
- 43.5% are in the civilian labor force.
 - 60.3% of those in the labor force are unemployed.
- 62.6% of those age 25+ have a high school diploma/GED or less.
- 69.0% are native-born.

Race & Ethnicity



Educational Attainment (Age 25+)

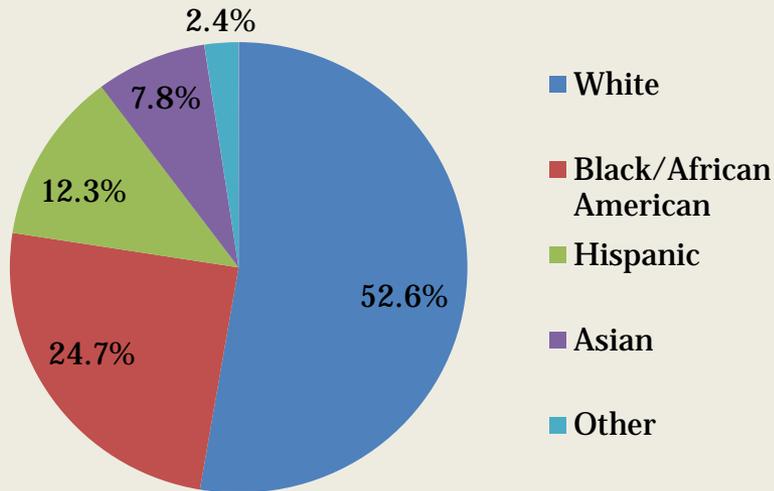


Medicare

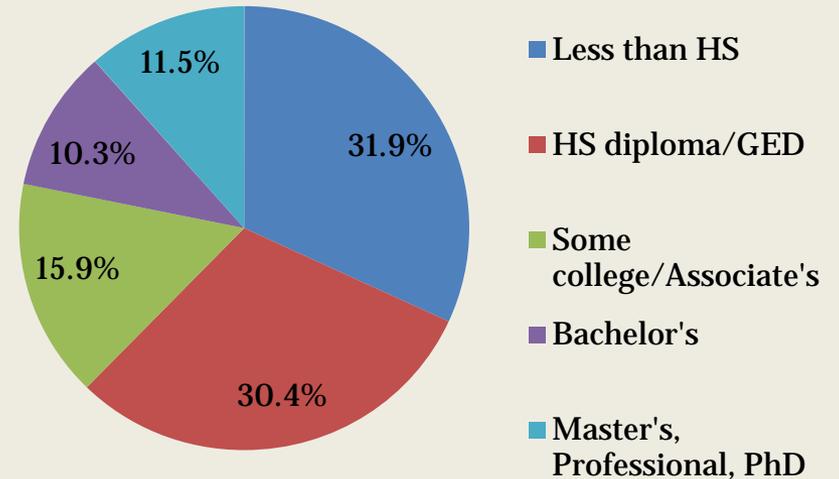
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- Over half (52.6%) of Bostonians who receive Medicare are White.
- 82.6% are age 65 and over.
- 16.7% are in the civilian labor force. Of those who are in the labor force, 89.1% are employed.
- 65.2% are native-born.

Race and Ethnicity



Educational Attainment (Age 25+)

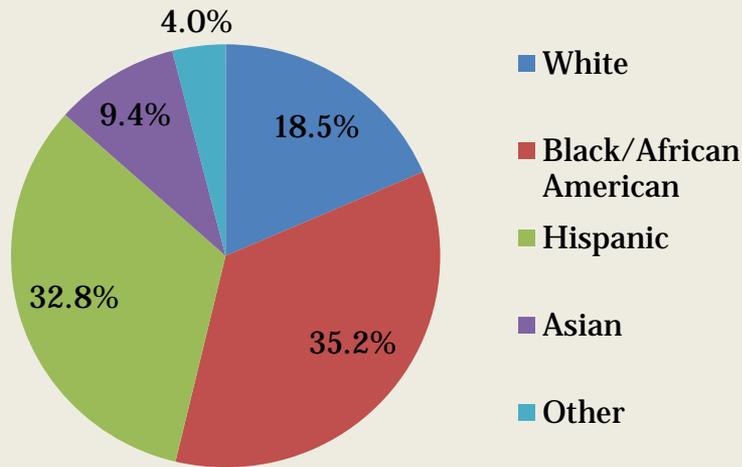


Medicaid

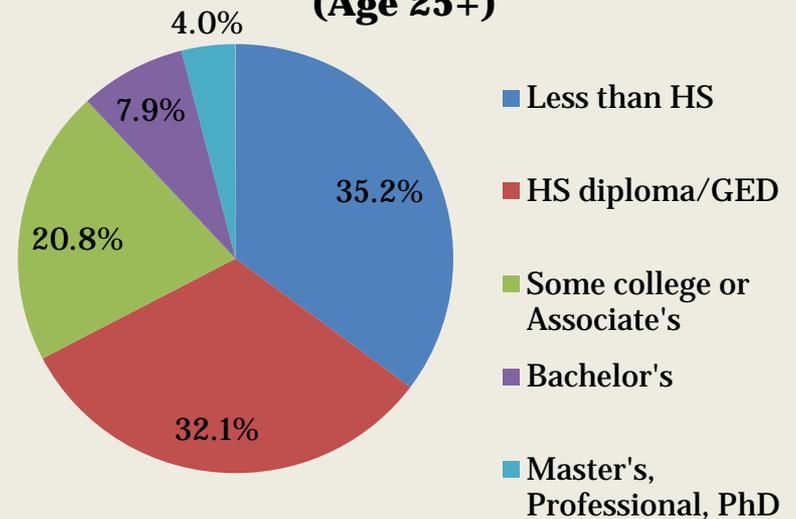
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- 55.5% of Bostonians who receive Medicaid are female.
- 31.5% are children.
- 81.5% are non-White.
- 67.3% of those age 25+ have a high school diploma/GED or less.

Race and Ethnicity



Educational Attainment (Age 25+)

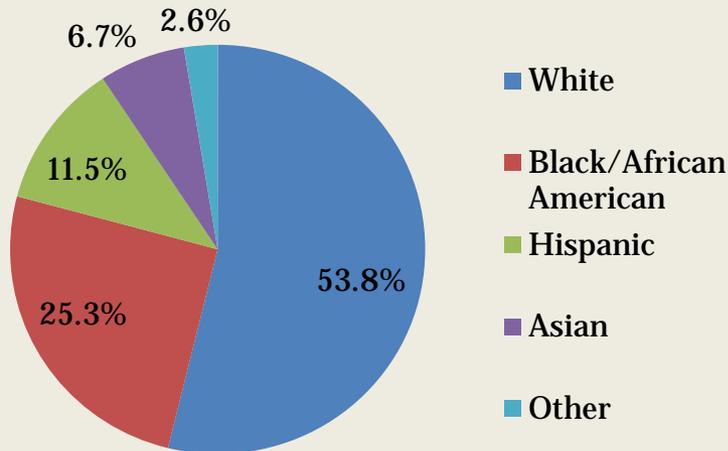


Social Security Income

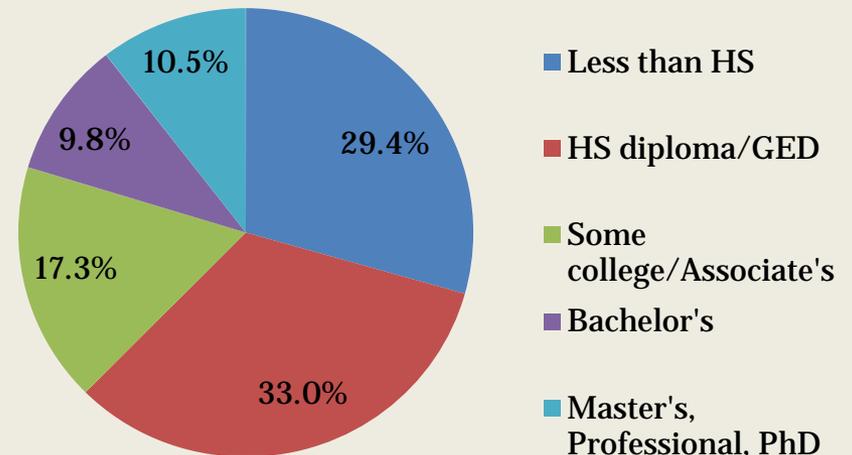
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- 76.2% of Bostonians who receive Social Security Income are age 65 and over, and only 15.1% are in the civilian labor force.
- 57.8% are female.
- 69.6% are native-born.
- 53.8% are White.

Race and Ethnicity



Educational Attainment (Age 25+)

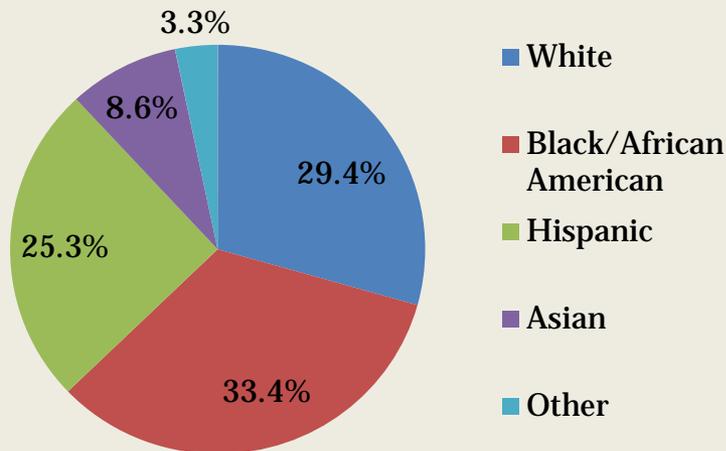


Supplemental Security Income (SSI)

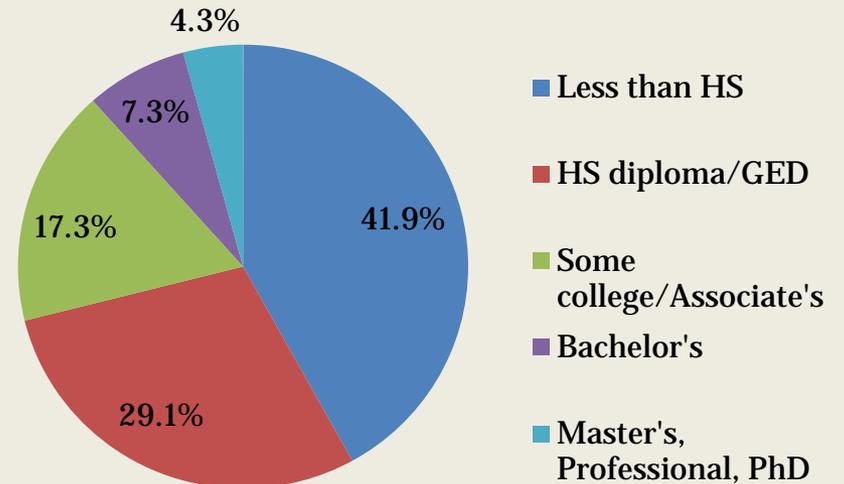
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- 62.4% of Bostonians who receive SSI are female.
- 70.6% are non-White.
- 72.4% are native-born.
- 71% have a high school diploma/GED or less and only 12.3% are in the civilian labor force.

Race and Ethnicity



Educational Attainment (Age 25+)



Food Stamps

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- **18.7% of households in Boston receive food stamps. Among these households:**
 - 44.3% have children
 - 61.3% are families
 - 73% have household incomes less than \$25,000
 - 44.6% speak English and 30.8% speak Spanish
- **About 118,700, or 18.9%, of Bostonians live in households receiving food stamps.**

Glossary

- 1. Public Assistance Income:** “Public assistance income provides cash payments to poor families and includes Temporary Assistance to Needy Families (TANF)... . TANF benefits are time-limited, require most adult recipients to work, and give states flexibility in program design.” U.S. Census Bureau, <http://www.census.gov/prod/2011pubs/acsbr10-13.pdf>
- 2. Medicare:** “Medicare is the Federal program which helps pay health care costs for people 65 and older and for certain people under 65 with long term disabilities.”
<https://www.census.gov/hhes/www/hlthins/methodology/definitions/cps.html>
- 3. Medicaid:** “Medicaid is a program administered at the state level, which provides medical assistance to the needy. Families with dependent children, the aged, blind, and disabled who are in financial need are eligible for Medicaid.”
<https://www.census.gov/hhes/www/hlthins/methodology/definitions/cps.html>
- 4. Social Security income:** “Social Security is based on a simple concept: While you work, you pay taxes into the Social Security system, and when you’re retired or become disabled, you, your spouse or your dependent children receive monthly benefits that are based on your reported earnings.” Social Security Administration, <http://www.ssa.gov/glossary.htm>
- 5. Supplemental Security Income (SSI):** “SSI makes monthly payments to people who have low incomes and few resources who are: 1) Age 65 and over; 2) Blind; or 3) disabled... Disabled or blind children can also receive SSI.” Social Security Administration, <http://www.ssa.gov/pubs/EN-05-11000.pdf>
- 6. Supplemental Nutrition Assistance Program (SNAP) or “food stamps”:** “SNAP offers nutrition assistance to millions of eligible, low-income individuals and families... SNAP is the largest program in the domestic hunger safety net.” U.S. Department of Agriculture, Food and Nutrition Service. <http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>