Overview of Public Benefits in Boston
Produced by the BRA Research Division:

Alvaro Lima – Director
Mark Melnik – Deputy Director
Kelly Dowd – Research Manager
Kevin Kang – Research Associate
Nicoya Borella – Research Assistant

Interns:
Chandana Cherukupalli
Gregory Watts

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.

The information provided in this report is the best available at the time of its publication.

All or partial use of this report must be cited. Our preferred citation is as follows:
Boston Redevelopment Authority/Research Division, February 2014

For more information about research produced by the Boston Redevelopment Authority, please contact Kelly Dowd, Research Manager, by email at kelly.dowd@boston.gov or by telephone at (617) 918-4474.
Who receives public benefits in Boston?
- Overview
- Public benefits and the workforce

Public benefits by category
- Public Assistance Income
- Medicare
- Medicaid
- Social Security Income
- Supplemental Security Income (SSI)
- Food Stamps

Glossary
What’s included in public benefits?

• 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?

- 37% of Boston’s population receives public benefits\(^1\). 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.

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample (PUMS), BRA Research Division Analysis
Public Benefits and the Workforce

Boston’s Employed

- Receives benefits: 17.0%
- Does not receive benefits: 83.0%

Boston’s Unemployed

- Receives benefits: 45.5%
- Does not receive benefits: 54.5%

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
Receiving Benefits & Employed

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

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

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
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**

- White: 22.8%
- Black/African American: 28.3%
- Hispanic: 33.3%
- Asian: 6.9%
- Other: 8.7%

**Educational Attainment (Age 25+)**

- Less than a HS diploma: 38.4%
- HS diploma/GED: 24.2%
- Some college or Associate's: 23.2%
- Bachelor's: 8.9%
- Master's, Professional, PhD: 5.3%
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.

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
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

- 32.8% White
- 35.2% Black/African American
- 9.4% Hispanic
- 4.0% Asian
- 4.0% Other

Educational Attainment (Age 25+)

- 35.2% Less than HS
- 20.8% HS diploma/GED
- 32.1% Some college or Associate's
- 7.9% Bachelor's
- 4.0% Master's, Professional, PhD

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
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**

- 53.8% White
- 25.3% Black/African American
- 11.5% Hispanic
- 6.7% Asian
- 2.6% Other

**Educational Attainment (Age 25+)**

- 33.0% Bachelor's
- 29.4% Master's, Professional, PhD
- 17.3% Some college/Associate's
- 9.8% HS diploma/GED
- 10.5% Less than HS

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
Supplemental Security Income (SSI)

- 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**
- White: 29.4%
- Black/African American: 25.3%
- Hispanic: 8.6%
- Asian: 3.3%
- Other: 3.3%

**Educational Attainment (Age 25+)**
- Less than HS: 41.9%
- HS diploma/GED: 29.1%
- Some college/Associate's: 17.3%
- Bachelor's: 7.3%
- Master's, Professional, PhD: 4.3%

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis
Food Stamps

• 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.

Source: U.S. Census Bureau, 2010-2012 American Community Survey, Public Use Microdata Sample, BRA Research Division Analysis

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](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](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](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](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](http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap)