

Well, yes, there are cultural differences. Reprinted with permission from The New Democrat, November, 1994. Norman Matloff has done extensive volunteer work in San Francisco's Chinatown. A professor of computer science at the University of California at Davis, he is married to an immigrant from Hong Kong and speaks Cantonese and Mandarin.

From 'Jiu Ji Jin' to 'Fu Li Jin' **Some Chinese Immigrants Mistakenly See Welfare as a "Fringe Benefit"**

by Norman Matloff

DAVIS, CALIF. — Immigration advocates in San Francisco's Chinatown sponsored a forum in May on welfare reform that drew an overflow crowd of elderly recipients.

During the event, the advocates condemned proposals to restrict welfare use by immigrants as racially biased attacks on the needy. To their chagrin, the most common queries from the "needy" audience involved recipients' fears that their vacations overseas might harm their welfare eligibility. Such concerns are a far cry from those of kids in South Central Los Angeles who have never seen the ocean, less than 10 miles away.

A new class of welfare dependents has grown at an alarming rate over the last decade or so: elderly immigrants, typically put on the dole by their children. A review of U.S. Census Bureau data and interviews with dozens of Chinese immigrants and their advocates reveal a disturbing picture of many middle- to upper-class families willing to bend or break U.S. immigration laws in order to get a share of "free money."

Nationally, welfare use among elderly legal immigrants of all races and ethnicities soared by a frightening 400 percent between 1982 and 1992. Worse yet, the annual growth rate is accelerating as word of America's "generous" welfare policies spreads abroad.

To be sure, Chinese immigrants are not the system's only abusers. However, they are disproportionately heavy welfare users, and their stories illustrate how the practice is becoming more common among other immigrant groups. U.S. Census Bureau data show that 55 percent of the Chinese seniors who emigrated to California between 1980 and 1987 were on welfare in 1990. The comparable 1990 figure was 21 percent for elderly Mexican immigrants and only 9 percent for native-born seniors.

To put it another way, most of these Chinese seniors do not speak English and do not know the meaning of standard American acronyms such as CBS, NBA, FBI, or even INS. But there is one they all know quite well: SSI, or Supplementary Security Income, the federal welfare program for older Americans.

Consider the case of Mr. Cheng, a retired teacher from Taiwan. Cheng says he and his wife came to the United States to be reunited with their three children. But the children, all computer engineers, live in Houston, and

the family "reunites" only once a year. Cheng says and he his wife settled in Sacramento rather than Texas because they prefer the weather in California.

Like all other immigrant sponsors, when the Chengs' son sponsored his parents he signed Immigration and Naturalization Service affidavits declaring his ability to support them and assuring they would never "become a public charge." But as soon as his parents fulfilled a three-year residency requirement for welfare eligibility and in spite of his pledge to the INS, the son placed them on SSI. He also moved them into a federally subsidized apartment that is populated almost entirely by elderly Taiwanese.

Or take Mr. Liu, a retired Taiwanese foreign service officer. Liu has one son who is a stockbroker and whose wife is a company controller. They live in an affluent part of the San Francisco Bay area. Liu's other son is a financial management consultant. The elder Liu and his wife used to live with the stockbroker son but recently went on SSI and moved into a government-subsidized apartment in order "not to be a burden."

Finally, consider Mr. Zheng of China. He, too, is an SSI recipient and lives in subsidized housing in Oakland's Chinatown. His son is a successful physician specializing in obstetrics and gynecology.

The children's relative affluence in these three cases (which used pseudonyms to protect the families) is hardly exceptional. It is a natural consequence of the INS requirement that children certify they can support their parents before the parents are allowed to immigrate. Immigrant advocacy groups lobbying against SSI reform conveniently overlook this point. For example, the Organization of Chinese Americans recently issued a Clinton Administration "report card" claiming that the President's reform bill would "burden" the seniors' sponsors — a claim that starkly ignores the affidavits to the contrary signed by those sponsors.

According to Mei Young, an immigration paralegal aide with the Legal Center for the Elderly and Disabled in Sacramento, it is common for Chinese immigrant professional couples with combined annual incomes well over \$100,000 to put their parents on welfare. Census data indicate that, in California, roughly 75 percent of the children of senior immigrant welfare recipients of all ethnicities, not just Chinese, have incomes above the state median, even after

adjusting for family size.

The SSI checks of the 42 percent of immigrant parents (again, of all ethnicities) who live with their children often become a financial windfall for their sons and daughters and even for relatives back home. Rosemarie Fan, social services manager for the Oakland Chinese Community Council, noted that the additional cost of feeding the parent is so small that virtually all of his or her SSI check becomes discretionary income.

"My grandparents take SSI simply because it's available," a Chinese immigrant in his 20s explained. "That's 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."

The degree to which these Chinese families grasp the ins and outs of the U.S. welfare system is striking. Ruth Chu of the Chinatown Service Center in Los Angeles noted that many organizations in Asia give advice about SSI to those considering emigrating to the United States. Hong Shing Lee of the City Hall Senior Center in New York said Chinese seniors' first order of business after arriving in the United States is to ask him for further details on welfare. Edna Law, director of a Chinese senior citizens' center in tony Palo Alto, marveled at her clients' wealth of knowledge: "Sometimes I'm amazed — the seniors know more than I do!"

Law also noted that seniors from Taiwan are especially well informed about welfare. They are "very sophisticated," she said. "They get all the benefits they can."

One Taiwanese senior told me 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 subsidized housing. Typically, such cases include a private agreement between parent and the child that the money still belongs to the parent. As the parent continues to accumulate SSI checks, he or she will continue to deposit money into the "ghost account" held by the child.

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Many obtain their information from books and periodicals. For example, a popular Chinese-language book on life in America sold in Taiwan, Hong Kong, and Chinese bookstores in the United States includes a 36-page guide to SSI and other welfare benefits. Likewise, *World Journal*, the largest Chinese-language daily newspaper in America, runs a "Dear Abby"-style column on immigration matters, with welfare dominating the discussion. In the February 17, 1994 issue, for example,

seven of the eight questions dealt with SSI.

Here are some recent examples of questions asked:

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

• "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?"

• "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?"

Such questions illuminate a disturbing trend in the nation's Chinese immigrant community: In recent years, the seniors have come to perceive SSI as a normal benefit of immigration whose use is encouraged, like a library card, without stigma. Taking welfare used to be anathema to the traditionally conservative, self-reliant Chinese. But these days, SSI has full social acceptance. Chinese political activists have exacerbated the problem by aggressively promoting SSI use, further fostering the "library card" perception.

One senior from China pointed out that a common attitude about SSI today is *mh hou sit da*—Cantonese for "don't miss this great opportunity." Another senior, from Taiwan, noted that the term Chinese seniors use for welfare has been euphemized, changing from the old *jiu ji jin* ("economic rescue funds") to *fu li jin* (roughly translated, "fringe benefits").

A growing number of Chinese social workers agree that our SSI policy is deeply flawed. As Cindy Yee of the Oakland Chinese Community Council observed: "The system is not well put together ... not strict enough to make the sponsors responsible." Yet Chinese political activists, claiming to represent the Chinese community, have been beating a path to Washington, lobbying heavily against SSI reform.

Due to federal budget rules, every dollar spent to reform welfare will mean another dollar in taxes or another dollar taken out of another program's account. This means every dollar paid to an immigrant parent with well-off children is a dollar unavailable for helping the underclass out of the welfare cycle. Such a reverse-Robin Hood effect is unconscionable.

Most of the elderly Chinese SSI recipients are decent people who do not realize SSI is intended only for the financially desperate. The children who break pledges to support their parents, and who may even profit from the system, are not so innocent. The loopholes they use to abuse the system must be plugged. ■

[Editor's note: See the related article on page 142.]