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Korea-American Elders and the Welfare Reform of 1996

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(Abstract) The purpose of this study is to investigate attitudes of Korean elders toward the welfare reform concerning legal immigrants. The new law restricted the participation of legal immigrants in the Supplemental Security Income (SSI) program. Under the new law, most immigrant elders would lose their SSI benefits if they don't have US citizenship. The data ($n = 95$) came from Korean elders, 60 years or older, living in Los Angeles. SES, length of residence in the US, and acculturation were expected to affect the attitudes of the sample. Findings show that most respondents (93%) already heard about the welfare reform on legal immigrants; and those who were male

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(89%), married (83%), non-citizens (85%) and less acculturated are more likely to oppose the welfare reform. Implications for research and policy are discussed.

[Key Words: *Acculturation, Korean-American Elders, Immigrant Elders, Social Policy, Supplemental Security Income, Welfare Reform*]

Introduction

The welfare reform of 1996 restricts severely the participation of immigrants in public assistance program. Under the new law, legal immigrants in the US would be ineligible for public assistance benefits including Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), and Food Stamps. Legal immigrant elders will lose their SSI benefits until they attain citizenship.

The impacts of the welfare reform are anticipated to be harsh towards legal immigrant elderly. Particularly, termination of SSI benefits would have very serious consequences on poor immigrant elders those who count on public assistance programs. Without SSI, those immigrant elders who become disabled and poor after entry into the US may not have sufficient resources to meet even their basic needs. The new welfare law will push more immigrant elders into poverty (Fix & Zimmerman, 1995; Friedland & Pankaj 1997; Katz, 1997; Primus, 1996; Social Security Administration, 1997).

The Problem and Its Significance. The federal public assistance programs to the legal immigrant have been changed dramatically. The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 has been passed in Congress and signed by President Clinton. This welfare reform severely restricts the

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participation of legal immigrants in public assistance program including the SSI program (H.R. 3734, 1996).

Since the passage of the Social Security Act in 1935, legal immigrants have received benefits from federal public assistance programs. If the immigrants became needy, they were able to receive means-tested benefits on the same basis as citizens. With the passage of the new welfare law in August 1996, the rules changed dramatically. Rather than merely curtailing the number of elderly immigrants or requiring more income support from sponsors for immigrants entering the country, the new legislation takes away retrospectively a system of support that many lawful and permanent resident immigrant families currently rely upon (Primus, 1996).

As a group, elderly legal immigrants were nearly twice as likely to live in households with incomes below the poverty level (24%), and are more likely to be receiving some form of public assistance than elderly citizens (Hu, 1996). The average family income among elderly legal immigrants is about half that of elderly citizens. Public assistance is critical for many elderly legal immigrants (Friedland & Pankaj, 1997). The Urban Institute states that more legal immigrants will be pushed into poverty by cutting their welfare cut. The most severe provision is the elimination of SSI benefits for legal immigrants that will have serious impacts on low-income immigrant elderly (Zedlewski et al., 1996).

In order to retain public assistance benefits, most non-citizen immigrant elderly try to apply for citizenship, however, there are two major problems in attaining citizenship. First, naturalization process takes long time to complete it. Second, immigrant elderly also have difficulties in reading and speaking in English at the citizenship tests and interviews because they have not lived enough to be acculturated in the US (Kersten, 1995).

This study attempts to test the following five hypotheses: 1)

Korean-American (K-A) elders with higher socio-economic status (SES) are more likely to be aware of the welfare reform of 1996 concerning legal immigrants. 2) K-A elders with higher SES are more likely to have positive attitudes towards the new welfare law concerning legal immigrants. 3) K-A elders who have been in the US for a longer period of time will more likely support the welfare reform. 4) The more acculturated K-A elders will be more likely to be aware of the new welfare law concerning legal immigrants. 5) The more acculturated K-A elders will be more likely positive about the welfare reform.

Literature Review

The US went through the Great Depression in the early 1930s, and many people were left with little or no means to support themselves. As a result, the Social Security Act was passed. This Social Security Act program was dedicated to assisting the aging population with monthly retirement payments. Although the Social Security Act helped many, there were many others who did not qualify for the monthly pension benefits. Some had just come to the United States and had never had the chance to work to earn Social Security benefits. Others were disabled and could not work, and some stayed home to care for their family's needs.

According to the Social Security Administration (1994), the SSI Program replaced the Federal-State programs of Old Age Assistance and Aid to the Blind established by the original Social Security Act of 1935 as well as the program of Aid to the Permanently and Totally Disabled established by the Social Security amendments of 1950. Under the former programs, federal matching funds were offered to the States to enable them to give cash relief, "as far as practicable" in each State, to persons in eligible categories whom the States deemed needy. The States set

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benefit levels and administered these programs. The SSI program became operational in January of 1974 under the management of the Social Security Administration.

At the federal level, SSI provides a nationally uniform guaranteed income for the elderly poor (age 65 and over), the blind, and the disabled. The amount of the federal income guarantee differs only by marital status and living arrangements. Unlike other welfare programs, the federal SSI program makes no allowances for special needs. Rather, the amount of the benefit is well defined, calculated by subtracting an individual's or couple's monthly countable income from a guaranteed level. A set income and resources limit must be met in order for an applicant to qualify for SSI.

An eligible individual cannot have monthly countable income in excess of the current Federal Benefit Rate (FBR). The FBR for an eligible couple is approximately 50 percent more than it is for an individual. These amounts are set by statute and are subject to annual increases as dictated by cost-of-living adjustments. According to Social Security Administration, as of January 1994, the maximum federal SSI benefits for qualified aged, blind, and disabled recipients without any countable income is \$442/month for an individual and \$669 for a couple. These amounts may be higher in different states, because individual states have the option of supplementing the basic SSI payment. The income test for SSI involves several factors, such as categorizing income and non-income items, listing cash and in-kind sources, distinguishing earned and unearned income, identifying "deemed" income, and computing spouse's income.

A single person cannot own countable real or personal property, including cash, in excess of a specified amount at the beginning of each month. For an individual with an eligible spouse, the application limit is 50% more than it is for an individual

without a spouse. The countable resource limit is \$2,000 for an individual and \$3,000 for a couple. These are statutory limits not subject to regular cost-of-living adjustments. Resources do not affect the payment amount.

Under the former SSA regulations, if an individual is an immigrant who has been sponsored into this country, then SSA may also look at the income of the sponsor and what he or she owns. This is because aliens who apply for admission to the US are required to show that they will not become public charges. When a person agrees to sponsor an alien, he or she is required to submit an affidavit of support. Thus, the income and resources of a sponsor and the sponsor's spouse are "deemed" (i.e., attributed) to the claimant for a period of three years from the date of entry into the US. The sponsor's income and resources are in addition to any other income and resources available to the immigrant. It is important to note that under SSA regulations, the three years period runs from the date the alien is admitted into the US for permanent residence. Exceptions to this 3-year exclusion include entry as a refugee or becoming blind or disabled after admission into the US as a permanent resident.

Among immigrants to the US, welfare use is most heavily concentrated among those over 65. In 1989, welfare participation rates among individuals aged 18-64 were 3.8% for natives, 3.9% for immigrants; but among those 65 and older, participation rates were 6.9% for natives and 13.6% for immigrants (US Bureau of Census, 1990). In the 1980s and early 1990s, the total number of elderly recipients of SSI remained essentially stable, the number of noncitizen recipients, both aged and disabled, rose from 127,000 in 1982 to 738,140 in 1994. These facts alone call for an analysis of immigrant welfare participation that focuses on the elderly. The topic is the more urgent because, as part of the welfare reform legislation passed in 1996, most elderly immigrants who are not

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naturalized citizens will be denied eligibility for SSI (Hu, 1996).

Approximately 12% of SSI recipients are legal immigrants. They represented 29% of the elderly SSI recipients, and 6% of the blind and disabled SSI recipients. In 1993, about 29% of immigrant households reported incomes below the poverty line, compared with 14% of citizen households. Almost 83% of all immigrants receiving SSI and AFDC in 1993 resided in 4 states: California, New York, Florida, and Texas. Over 68% of all immigrants resided in these states. Over $\frac{1}{2}$ of the immigrants receiving these benefits lived in California (Fix & Zimmerman, 1995).

Status of Korean-American Immigrant Elders. Nearly $\frac{3}{4}$ of all immigrants to the US live in just 7 states - over $\frac{1}{3}$ of them in California (Hansen & Bachu, 1995). In 1980, those aged 65 and older made up 10.2% of the total population in California; by 2020, the proportion will be 15.5%. Nationally, the older population is projected to grow by 101% during that period, while the number of elderly Californians will grow by 154%. The racial composition of California's elderly will change as well. In 1980, the elderly were predominantly white, with minorities comprising only 16.2%. Similar to the total population estimates, minorities aged 65 and older will be the fastest growing age-segments of their populations. By 2020, almost 40% of the elderly will be minorities. In 1980, 12.8% of all whites in California were elderly, compared to 6.4% of Blacks, 4.0% of Hispanics, and 6.1% of Asians who were 65 or older. By 2020, 23.0% of whites, 8.6% of Blacks, 8.3% of Hispanics, and 17.0% of Asians will be elderly (Torres-Gil & Hyde, 1990).

Koreans are one of the fastest growing and aging ethnic minorities in the US. The history of Koreans in America dates back to 1903, when a ship-load of Koreans landed in Honolulu as sugarcane farm laborers. When the labor emigration from Korea was abruptly terminated by the intervention of the Japanese

government in 1905, about 7,000 Korean had already arrived in Hawaii. These immigrants were followed shortly afterwards by about 1,000 "picture brides" and about 900 political exiles. After the enactment of the Oriental Exclusion Act of 1924, no more Korean immigrants were admitted. These Koreans maintained a small but active ethnic community in America, unified by the common desire to restore national independence.

The Korean War of 1950-1953 triggered the second wave of Korean immigrants to the US. It was said that about 14,000 Korean came to America between 1950 and 1964, and most of them were wives of US servicemen or war orphans adopted by American families. The third and largest wave has come with the passage of the Immigration and Naturalization Act of 1965. This legislation abolished the national quota system that had favored northwestern Europeans and adopted a new preference system based on family relationship and occupational skills. Between 1964 and 1980, a total of 299,000 Koreans immigrated to the US according to the INS (Immigration and Naturalization Service) reports. Although the census counts of the Koreans appear to be somewhat incomplete, they show a remarkable rate of increase: 413% between 1970 and 1980 (Yu et. al., 1982).

The populations of Korean immigrants in the US in 1990 are 798,849. The number of Korean immigrants has increased as much as a 125% since 1980. Almost 20% of Korean immigrants (145,431) resided in Los Angeles County. Almost half of them lived in Los Angeles City (72,970). The population of Korean immigrants who aged 65 and over increased at a faster rate of 309%, from 8,613 in 1980 to 35,247 in 1990. Korean elderly 65 years or older constituted 4.4% of the K-A population in 1990 (US Bureau of Census, 1990).

Korean immigrants in California are heavily concentrated in and around Los Angeles Koreatown with the heaviest concentration near Olympic Boulevard between Vermont Avenue to the east and

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Crenshaw Boulevard to the west. Various business and professional advertisement signs indicate that there are large numbers of Koreans who settled in the Los Angeles area. Koreatown in Los Angeles is a positive community, especially for Korean elders. It has various organizations and service facilities for K-A elders. Markets, banks, senior centers, information and counseling centers, churches and hospitals provide numerous services for elders. Because Korean American elders can utilize those services without speaking English, they don't need to learn English.

Unlike some other Asian American groups, such as the Chinese, Japanese, and Filipino, who have a relatively long immigration history, it was not until the 1970s when Korean began to immigrate to the US in large numbers. On average, immigrants earn substantially less income than nonimmigrants. Per capita incomes in 1989 were 24% lower for immigrants (just over \$13,000) compared to nonimmigrants (just over \$17,000). The incomes of immigrants are a function of age and time in the US. Those who aged 65 and older earn lower income than any other age groups and immigrants who have resided in the US for long periods of time earn more than recent immigrants (Johnson, 1993).

While the economic situation of the elderly as a whole has improved significantly in recent years, these optimistic figures obscure an important reality. There is tremendous income variation within the elderly cohort, and deep pockets of poverty continue to exist. Significant racial difference exists in the economic of old adults. Being old, female, and member of minority group represents a "triple jeopardy" (Markides & Mindel, 1987; Minkler & Stone, 1985; Villers Foundation, 1987).

Acculturation. Acculturation has been defined as culture change that results from continuous, firsthand contact between two distinct cultural groups (Redfield, Linton, & Herskovits, 1936). While

originally proposed as a group-level phenomenon, it is now also widely recognized as an individual-level phenomenon. At this individual-level, acculturation refers to changes in an individual (both overt behavior and covert traits) whose cultural group is experiencing acculturation collectively (Berry, Kim & Boski, 1987).

According to many studies, immigration, particularly from a non-Western culture, is usually stressful and often has serious psychological effects for some years after the event itself (Nann, 1982; Sluzki, 1979). The degree of stress tends to be related to the absence of preparation for and control over a major change in living circumstances. Many Korean elderly come to the US because it is the only way they can maintain family ties whose importance in their value system is very great (Kiefer, et al., 1985). Korean immigrant elders face multiple adjustment problems in addition to culture shock (Kim, 1978).

According to Kiefer and her colleagues, $\frac{2}{3}$ of the Korean elders were experiencing financial problems. Korean elders who had difficulty in acculturation to America were those who had little education, had arrived in the US recently, and lived alone. Immigration itself can be regarded as a major stressful life event. Education works as a predisposing factor that can mitigate the major stress by simply increasing the individual's repertoire of available coping strategies (Kiefer et al., 1985).

While Korean immigrants' poverty rate was 14%, the poor Korean immigrants receiving public assistance payments rate was 7%. The population of receiving public assistance heavily concentrated in elders in immigrant communities. The actual SSI receiving rate of Korean immigrants in the Los Angeles County was 4.8% ($n = 7,012$) in 1997. Nearly half (47%) of K-A elders received public assistance, mainly SSI (Lee, 1992). K-A elders depend on SSI to pay for food, rent, utilities, transportation, and other basic needs.

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Anticipated Impacts of Welfare Reform. The welfare reform of 1996 had a variety of negative consequences by restricting legal immigrants' utilization of social services (Friedland & Pankaj, 1996). To the individuals who depend on public assistance the impacts of the new law will be of enormous importance. Immigrants might change their behavior by applying for state-funded public assistance, naturalizing more quickly, or changing their immigration patterns (Fix & Passel, 1994). The INS will be critical for legal immigrants' eligibility for public assistance programs. The local economy will experience loss in purchasing power from the termination of SSI and Food Stamps programs. There will also be an enormous cost shift to state and local governments because poor immigrant elders who will lose benefits will be forced to apply for state-funded assistance programs.

The impacts of welfare reform are anticipated to be harsh towards legal immigrants. Particularly, termination of SSI benefits will have very serious impact on poor immigrant elders those who are not citizen. The Urban Institute predicted that the new law will push 2.6 million people into poverty (Zedlewski, 1996). Legal immigrant elders typically use their SSI benefits to pay for rent and food. According to Social Security Administration, more than 315,000 legal immigrants in California were receiving SSI benefits. Over 2/5 of them (129,985) lived in Los Angeles County. As a result of welfare reform, over 3/4 of current immigrant recipients (76%) are projected to lose SSI in Los Angeles County (Wolch & Sommer, 1997). Without SSI, those immigrant elders who become poor, disabled, or blind after entry into the US may not have sufficient resources to meet even their basic needs. Most of poor legal immigrants could not work for the 40 quarters necessary for Social Security benefits to vest because they may have come to the country in old age or may have become disabled or blind.

Immigrant elders who lose SSI eligibility will find themselves

financially worse off and most of them who have family will find ways to increase their income by relying more on their sponsors (if they have one) for financial support. By 2002 an estimated 260,000 elderly legal immigrants will be denied Medicaid benefits under the new law (NASW, 1996). Immigrant elders who reside in long-term care facilities such as nursing homes or boarding care facilities may not use these facilities anymore.

Legal immigrants losing non-emergency Medicaid could move from private facilities to the public system. More serious problem for states is the loss of coverage for elderly and disabled immigrants currently living in nursing homes. According to estimates from the National Association of Community Health Centers, 1/10 of patients at health centers in states with large immigrant populations (such as California, Colorado, Florida, Illinois, Massachusetts, New Jersey, and New York) are immigrants. Loss of Medicaid revenues to cover immigrant populations means that health facilities will be treating large numbers of people who have no way to pay (Davidson, 1997).

Under the new law, to be eligible for public assistance, legal immigrants should attain US citizenship. However, immigrant elders those who have very linguistically and culturally diverse background have experienced hardship in naturalizing in the US. There are many immigrant elders who will be unable to achieve citizenship. The major obstacles for immigrant elders to attain citizenship are short-period acculturation and processing delays.

Legal immigrants are at least 18 years old and have been lawful permanent residents of the US for 5 years, or have been married to and residing with a US citizen for 3 years, may apply to become citizens. There are 2 educational requirements for citizenship: ability to read and write simple English and knowledge of basic facts about US history and government. The requirement to understand English may be waived for those who are disabled,

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or who are 50 years or older and have been lawful permanent residents of the US for more than 20 years (or who are over 55, and have been residents for more than 15 years). Applicants for naturalization who meet these criteria must still be tested for their knowledge of US history and government (Primus, 1996).

It is not easy for immigrant elderly to go through citizenship procedure. According to Kerstens study in 1996, 23% of the non-citizen felt the INS exam would be too difficult. Furthermore, some applicants are unable to complete even citizenship application forms (N=400) in English. In a 1988 survey of Latino immigrants, half of Latino immigrants (54%) had taken some action to initiate naturalization, but more than half of them had dropped out of the process. The biggest group of those, representing more than a fifth of all respondents, dropped at the entry point-filing the application. Immigrant elders who have entered recently into the country need more time to adjust to a new culture.

In addition to those above problems, while the INS goal is to process within 6 months, the naturalization process takes long time to complete, for example, over 10 months in the Los Angeles County. Furthermore, backlog of naturalization application will be growing. The main cause of the backlog is the FBI's slowness in completing fingerprint checks of applicants. Immigrant SSI recipients who did not apply for citizenship by September or October 1996 will not be able to become citizens before their SSI benefits are terminated.

Method

Sample Description

The sample consisted of 95 Koreans living in Los Angeles County in California. Due to the scarcity of Census information on

Korean elderly in the Los Angeles County and limited time and finances, the procedures used a non-random and snowball sampling. To draw a snowball sample, researchers identified some members of K-A elders in churches, markets and senior centers and spoke to them, then asked them to identify other Korean elders (Schutt, 1996).

The data for this study were collected from a sample of Korean immigrants living in the Los Angeles County, aged 60 and over. The interviewers including the author conducted data collection from March through May of 1997 in face-to-face interviews. The interviews consisted of both structured and open-ended questions. The questionnaire, consisting of 42 items, had 4 major parts: 1) background, 2) social support, 3) acculturation, and 4) the attitudes toward the welfare reform of 1996 concerning legal Immigrants. All interviews were conducted in Korean language at places convenient to them, mostly their homes or senior center. The interviews took about 20 to 30 minutes to administer. To increase data reliability, questions were read slowly, loudly, and repeatedly until respondents understood clearly.

The sample characteristics were presented in Table 1. There were fewer men per women than general elderly population. The mean age of the respondents is 73.3 (*Range* = 61 - 88). Almost half of them (52%) were between the age of 61 and 70. They were lower educated, with 63% having some junior high school or lower education. It is not consistent with former studies that Korean immigrants have a relatively higher education (Hurh & Kim, 1984). Like education level, a similar characteristic is reflected in their annual income level. The annual income of the sample was fairly low. About 85% of them reported that their annual income was less than \$9,600 and only 6% more than \$14,400.

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Table 1. Characteristics of the Sample

Variables	N (%)	Variables	N (%)
Gender		Living alone	
Female	59 (62)	Yes	32 (34)
Male	36 (38)	No	63 (66)
Age	Working status		
61-70	32 (34)	Retired	59 (62)
71-80	49 (52)	Working	5 (5)
81+	14 (15)	Never employed	31 (33)
Marital status	Years in the US		
Married	56 (59)	Less than 10 years	19 (20)
Widowed	34 (36)	10-19 years	56 (59)
Other	5 (5)	20 or more	16 (17)
US Citizenship		Social activity	
Yes	48 (51)	Yes	26 (27)
No	47 (50)	No	69 (73)
Income ¹	Self-rated health status		
Under \$ 4800	8 (8)	Excellent	6 (6)
\$4800-\$ 9599	73 (77)	Good	23 (24)
\$9600-\$14399	6 (6)	Fair	33 (35)
\$14400 or more	6 (6)	Poor	24 (25)
DK or RA ²	2 (2)	Very poor	9 (10)
Religion	Years of education		
No religion	3 (3)	9 years or less	60 (63)
Protestant	60 (63)	10-12 years	19 (20)
Catholic	28 (30)	13 years or more	16 (17)
Buddhist	4 (4)		
Social Support	Acculturation ³		
Yes	84 (88)	Mean	23
No	11 (12)	SD	4.7

Note Percentages do not add to 100 due to rounding.

1. Respondent only, annual income calculated based on monthly income.

2. DK: Dont know RA: Refused to Answer.

3. The variable Acculturation is the sum of ten scaled responses, each on a 5-point scale.

Research Design

This study would investigate the relationship between socio-demographic and economic status and attitudes toward the welfare reform concerning legal immigrants, and explore the relationship between acculturation and the attitudes toward the welfare reform concerning legal immigrants among Korean immigrant elders in Los Angeles County. An open-ended question about reasons why they support or oppose the welfare reform of 1996 was given. The purpose of an open-ended question was to examine attitudes of the respondents toward the new law qualitatively.

A five-pilot test was rendered to improve the clarity and accuracy of translation. According to the results of pilot study, the questionnaire was revised and redesigned. After pilot testing, a complete questionnaire with 42 questions was developed. Demographic and socio-economic, social support, acculturation, and attitudes toward the welfare reform variables were also included in the questionnaire.

Measurement of Variables and Operational Definitions

Interviewers asked 4 different types of questions. Dependent variables (DVs) and 3 types of independent variables (IVs) are conceptualized and measured to test the hypotheses.

Dependent Variables. DVs were designed to measure the awareness of the new legislation and the opinions about the welfare reform, termination of SSI eligibility for legal poor immigrant elders. In the final section, to assess the respondents awareness and opinion towards the welfare reform of 1996, the respondents were asked 2 close-ended questions and an open-ended question. The respondents were first asked if they heard in general about the new welfare law would affect legal immigrants as a group. Respondents were then asked if they considered the

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termination of SSI eligibility, one of the new legislation, for immigrant poor elders to be a good or bad policy. After asking structured questions, respondents were also asked an open-ended question if they considered this new legislation to be a good or bad policy. They were requested to give reasons for their responses in an open-ended question.

Independent Variables. IVs include socio-demographic and economic, social support, and acculturation variables. Socio-demographic variables include gender, birthplace, birthdate, years in the US, marital status, living arrangement, marital and working status, US citizenship, religion and social activity. Years in the US are measured in terms of actual years when respondent immigrated to the US. SES variables include education and individual annual income. Education is measured by the years of formal schooling the respondent has attained. There are 3 categories; less than 9 years (less than junior high school), 10 to 12 years (high school), and 13 years or more (some college, college graduate, or more).

Income is measured by annual individual income. Respondents were asked their monthly income. Then annual income was calculated based on respondents monthly income (e.g., \$450 monthly income x 12 months = \$5,400 annual income). There are 5 categories in annual income; under \$4,800, \$4,800 to \$ 9,599, \$9,600 to \$14,399, \$14,400 or more, don't know or refused to answer. Social Support variable is measured by asking whether respondent has any family members, friends and neighbors to help respondent in case of need.

Acculturation variables are measured by 10 items. So far, there have no traditional acculturation scales for Korean immigrants. The acculturation was designed to assess cultural adjustment to American life in 3 key areas; cultural, social and self-identification. The sample were asked to questions relating to English communication (i.e., English communication capability), thinking of returning to Korea, food preference, friends preference, value system, life

style, and identity of nationality. In the cultural area, for example, a rating of 1 (*very poor*) was given if the following criteria were met: having a much difficulty in speaking English. A rating of 5 (*very good*) was given if the data revealed having no difficulty in speaking English. The items about valuing Thanksgiving and food preference were also included in the cultural area. In the social context, the respondents were asked friend preference. In the self-identification area, the respondents were asked in terms of thinking of returning to Korea, value system, life style, and identification of nationality. The variable acculturation was calculated the sum of 10 scaled responses, each on a 5-point scale.

Results

Knowing that the welfare reform affect legal immigrants

Table 2 depicts the respondents' awareness of the welfare reform concerning legal immigrants. The awareness was very high. Surprisingly, 93% of the Korean immigrant elders of the study had heard that welfare reform will affect legal immigrants. Only 6% were not aware of the welfare reform. It means that the Korean immigrant elders were highly informed about the welfare reform concerning legal immigrants, that it will bring very serious effects on the legal immigrants whose welfare benefit will be terminated and their access to the federal social services will be restricted.

Awareness of welfare reform has nothing to do with such socio-demographic characteristics as: age, gender, marital status, living arrangement, US citizenship, and residence year. Almost every Korean elderly were aware of welfare reform concerning legal immigrants.

Test Hypothesis 1. The Korean immigrant elders with higher SES are more likely to be aware of the welfare reform concerning legal immigrants. To assess the relationship between SES and

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awareness of the welfare reform concerning legal immigrants, *t*-test was conducted on the SES variables: education and income. Table 2 presents the relationship between SES and the awareness of the welfare reform concerning legal immigrants. The *t*-test reveals that there is no significant interactions among groups. The results suggest that SES did not make difference in their awareness of the welfare reform concerning legal immigrants. In sum, it can be noted that for the entire respondents, SES has no effect on awareness of the welfare reform concerning legal immigrants.

Test Hypothesis 4. The more acculturated Korean immigrant elders will be more likely to be aware of the welfare reform concerning legal immigrants. To assess the relationship between acculturation and awareness of the welfare reform concerning legal immigrants, *t*-test was conducted on the sum acculturation scores. Table 2 presents the relationship between acculturation and the awareness of the welfare reform concerning legal immigrants. No significant group difference was found. The results suggest that acculturation did not make a difference in their awareness of the welfare reform concerning legal immigrants.

In short, acculturation of the Korean immigrant elders has nothing to do with the awareness of the welfare reform concerning legal immigrants. They could not ignore the new law because the reform will have substantial effects toward their lives. Therefore, most of them (93%) already heard about the change of the legal immigrants eligibility for public services. The results of awareness of the welfare reform suggests that most Korean elders had been exposed to the new laws through their relatives, radio, news paper and TV broadcasting media in Korean community.

Opinions about the Welfare Reform

Table 3 presents the relations between SES variables, accultu-

Table 2. Bivariate Analysis of Respondents' Demographic and Socioeconomic Characteristics, and Acculturation with Awareness of the Welfare Reform concerning Legal Immigrants ($N = 95$)

Variable	Awareness of the Welfare Reform		χ^2
	Yes (%)	No (%)	
Gender			
Female	91.4	8.6	1.27
Male	97.2	2.8	
Marital Status			
Unmarried	88.9	11.1	2.18
Married	96.6	3.4	
Living Alone			
Yes	87.5	12.5	3.04
No	96.8	3.2	
US Citizenship			
Yes	89.6	10.4	2.67
No	97.8	2.2	
	Yes	No	t
Age (Mean)	73.3	72.2	-.43
Years in the US (Mean)	13.5	14.6	.41
Education (Mean)	8.1	7.2	-.42
Income ¹ (Mean)	3.7	4.6	1.16
Acculturation ² (Mean)	22.8	24.9	1.05

Note. 1. The variable Income is scaled ten ranged from less than \$200 to more than \$1,800.

2. The variable Acculturation is the sum of ten scaled responses, each on a 5-point scale.

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Table 3. Bivariate Analysis of Respondents Demographic and Socioeconomic Characteristics, and Acculturation with Opinions about the Welfare Reform (SSI) concerning Legal Immigrants ($N = 95$)

Variable	Awareness of the Welfare Reform		χ^2
	Yes (%)	No (%)	
Gender			
Female	32.8	67.2	5.63*
Male	11.1	88.9	
Marital Status			
Unmarried	17.2	82.8	4.28*
Married	36.1	63.9	
Living Alone			
Yes	28.1	71.9	0.35
No	22.6	77.4	
US Citizenship			
Yes	33.3	66.7	4.17*
No	15.2	84.8	
	Yes	No	t
Age (Mean)	71.5	73.8	-1.50
Years in the US (Mean)	14.1	13.5	0.41
Education (Mean)	9.4	7.6	1.37
Income ¹ (Mean)	3.5	3.9	-1.14
Acculturation ² (Mean)	24.8	22.3	2.27*

Note. 1. The variable Income is scaled ten ranged from less \$200 to more or \$1,800.

2. The variable Acculturation is the sum of ten scaled responses, each on a 5-point scale.

* $p < .05$

Table 4. Logistic Regression Results for Opinions
(Bad vs. others) about the Welfare Reform ($N = 95$)

Variables	Odds Ratio ¹	SE	95% CI ⁴
Female	2.01	1.92	0.31-13.00
Unmarried	3.25	2.63	0.67-15.83
Living Alone	0.49	0.37	0.11-2.20
US Citizen	4.24	3.42	0.87-20.62
Age	1.04	0.06	0.93-1.17
Years in the U.S	0.98	0.06	0.87-1.10
Education	0.99	0.07	0.87-1.12
Income ²	1.98	0.70	0.99-3.96
Acculturation ³	0.86*	0.06	0.74-0.99

Note: Model chi-square = 23.75, $p < .05$

1. Odds Ratio from logistic regression models.

2. The variable Income is scaled ten ranged from less \$200 to more or \$1,800.

3. The variable Acculturation is the sum of 10 scaled responses, each on a 5-point scale.

4. CI : Confidence Interval

* $p < .05$

ration and opinions about welfare reform, which will terminate the SSI eligibility for poor legal immigrant elders. About $\frac{3}{4}$ of the respondents considered the welfare reform to be a bad policy while $\frac{1}{4}$ of them a good or not good/not bad policy. The findings in Table 3 indicate that gender, marital status, US citizenship and acculturation of the sample are significantly related to opinions about welfare reform of 1996. However, age is not related to the opinions. According to the results, those more likely to support the welfare reform were: female, unmarried, US citizens.

Test Hypothesis 2. The Korean immigrant elders with higher SES are more likely to have positive attitudes toward the Welfare

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Reform. Table 3 depicts the relationship between SES variables and opinions about the welfare reform. SES variables, education and income have no relations with opinions of the welfare reform.

Test Hypothesis 3. The Korean immigrant elders who have been in the US for a longer period of time will more likely support the Welfare Reform. In short, residence years in the US of the respondents made no difference in their opinions about the welfare reform. On average, length of residence in the US is about 14 years. Due to their relatively short immigration history, the residence length is not well associated with their attitudes.

Test Hypothesis 5. The more acculturated Korean immigrant elders will be more likely positive about the welfare reform. To assess whether there exist significant differences among supporters, opponents, and those unsure of the welfare reform in terms of degree of acculturation, *t*-test was conducted. Table 3 shows the results. Acculturation did make significant difference in their opinions about the welfare reform. Logistic regressions were used for opinions about the welfare reform because this outcome measures was dichotomous (good vs. bad). Table 4 shows the results of logistic regressions of a significant effect only for acculturation (odds ratio = .86, $p < .05$). That is, the less acculturated Korean immigrant elders in Los Angeles County were likely to have negative attitudes toward the welfare reform of 1996.

Exploratory Test

To understand the attitudes of the respondents in depth, the researcher conducted a qualitative study asking reasons why they considered the new law either good or bad (see Table 5). Eighty-two respondents (86% of the sample) answered to show their basic reasons for supporting or opposing the welfare reform. A majority of the respondents (81%) were opposing the welfare

Table 5. Distribution of Respondents on Reasons
for the new welfare reform ($N = 82$)

Category	<i>n</i>
Good Policy	9 (11%)
End Abuse of SSI	2
Reduce Federal budget	2
Immigrants Responsibility	3
The others	2
Bad Policy	66 (81%)
Fairness to immigrants	7
Severity of the reform	36
Legal status of immigrants	8
The others	15
Neutral	7 (8%)

reform while 11% were supporting the new laws. Eight percent were unable to make either decision, and most of them answered difficult to answer good or bad or uncertain about the new laws. In short, the results of this exploratory study shows that the majority of Korean legal immigrants in Los Angeles County were opposing the new welfare law.

Conclusions and Discussion

The first 2 hypotheses regarding the awareness showed that SES and acculturation of K-A elderly who reside in the Los Angeles County have nothing to do with the awareness of the new law. Regardless of their income, education, and adjustment in the US, most of them are aware of the new welfare law. The second 3 hypotheses concerning the opinions about the impact of the welfare reform on poor legal immigrant elders showed that only

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acculturation variable had a significant effect on the opinions of the respondents. The more acculturated K-A elders are more supportive to the new welfare law. That is, less acculturated Korean elders have negative attitudes toward the new law. SES and residence year in the US did not make a statistically significant difference in their opinions about the welfare reform.

Although the majority of the K-A elderly have the relatively short history of immigration, they are well informed about the welfare reform of 1996 about legal immigrant. High awareness of the new welfare legislation implies that most Korean elders had been exposed to the new laws through their relatives, and mass media. They are also more likely to oppose the new legislation that would terminate SSI eligibility for legal immigrants, that it would bring negative effects on K-A noncitizen elders whose welfare benefits will be terminated and their access to the federal social services will be restricted. Those who opposed the new law responded that the welfare reform of 1996 is harsh to poor immigrant elderly because they have no alternatives without SSI.

With the view of cost-effective approach, the welfare reform will be successful. This new law will save the federal government a great deal of money, about \$22 billion over the next 6 years by denying Food Stamps, SSI, and Medicaid to legal immigrants (Poole, 1996). It was conceived by the Republican leadership in Congress as a federal budget-saving measure. If the law is implemented, welfare caseloads will be surely dropped dramatically. Therefore, the new proposed law may be effective for the young population, in terms of work incentives, because welfare recipients have to look for jobs and to be financially independent. However, for legal immigrant elders, this new welfare law will not be working. Since they did not work enough to get Social Security benefits to vest and they face difficulties in finding new jobs, they must count on welfare. Their economic needs for SSI are totally

different from that of the younger generation.

Unintentionally, poor immigrant elders might be scapegoats for the federal budget deficit. The new law violates a principle that has guided America's treatment of legal immigrants for many years and also raises constitutional questions at both the federal and state levels regarding the ability of states to discriminate in providing services based on immigrant status. As many as 22 states may have statutory barriers to limiting assistance to categories of legal immigrants (Poole, 1996). The new legislation is unfair that it eliminates the eligibility of poor legal immigrant elders for public assistance while government requires them the same obligations of citizen. Legal immigrants contract the same legal obligations of citizenship: they pay taxes, and young immigrant men can be and have been drafted in time of war. To restrict access to public benefits for an extended period during which those obligations exist is to remove rights that have traditionally accompanied the obligations.

Policy Recommendations. Although there is a crucial need for welfare reform, the impacts of the new welfare law are harsh to legal immigrants. The termination of critical assistance to legal immigrant elders threatens the well-being of large number of people. The purpose of rethinking welfare reform is not to restore old programs but to elaborate effective reform to protect vulnerable people. Policy based on cost-effective analysis may not protect vulnerable people including poor immigrant elderly. Policy makers in the federal and state level should try to alleviate the negative aspects of the proposed welfare reform and should restore SSI benefits for legal immigrant elderly.

The Personal Responsibility and Work Opportunity Reconciliation Act, which will make legal immigrant elders poor, should be revoked immediately. Constitutionally, the welfare reform of 1996

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should be modified so that all persons have equal access to social service program regardless of national origin or the status of the citizen. Since the impacts of the new law will be more serious for poor and disabled noncitizen elders, policy makers in federal, state, and local levels should amend the new welfare law or take action for those who will lose public assistance.

States are given the authority to determine eligibility for state public benefits of legal immigrants. The State should apply savings from the new welfare implementation to establish state-funded programs which can maintain existing coverage to all poor and disabled legal immigrants who had been eligible for care but who will lose coverage and which can encourage legal immigrant elders to go through citizenship procedure. There would be \$562 million in state funds from the new welfare system. These funds should be also used to compensate the costs of a statewide public assistance program.

The states must provide substantial funding to non-profit community based organizations to conduct naturalization campaigns and education for legal immigrants, including outreach efforts and publicity on how to apply for naturalization application in English. Isolated elderly in language and culture must be the focus of those efforts in the area where this population reside, especially for those elderly in nursing homes, convalescent hospitals, or long-term care facilities. The state and local governments should encourage social service agencies hire bicultural and bilingual staff to expand social services programs such as naturalization application, education, job training and outreach programs for immigrant elderly. The needs of ethnic minority elders including K-A elders are different from white, even from each other minority. Lack of proficiency with English is a critical factor in using social services. Korean elderly experienced language and socio-cultural barriers to use available social services (Moon & Williams, 1993).

To mitigate the impacts of the welfare reform on legal immigrant elders, federal government should provide increased funding to the INS and the FBI to hasten the processing of naturalization applications, otherwise there will be enormous growing backlogs of naturalization applications. Moreover, the immigrant elders themselves should increase their participation in advocacy groups or political activities. The immigrant elders are less likely to be involved as member of interest groups, they are even less likely to lead such groups. The immigrant elders should also participate in social service program implementation and development. By participating in federal and state regulatory boards, the immigrant elders can shape social service programs to insure that service programs are responsive to the needs of them.

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