

Emerging Challenges on Access:
Phenomenological study of Non-US Citizens' Experience in relation to
SSI/SSDI Application Process

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Abstract

Immigrants, who reside legally in the US, are eligible for a number of federally mandated benefits such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Little research has focused on how these immigrants pursue the benefits. While there are detailed eligibility criteria based on the country of origin, method of immigration to the US and employment, the information is complex and only available in a limited number of languages, other than English. The current study examines the lived experiences of forty Latino and Albanian immigrants in an urban setting, identified as purposive sampling, as they explain their understanding of the eligibility criteria, and the application process. A series of semi-structured questions were used in conducting interviews and focus groups, giving the participants an opportunity to address interaction with Social Security Administration (SSA) field offices, the easiness of access to materials, and support received from community members. Thematic data analysis was used to understand the responses to the research questions. Using feminist/ecological framework researchers explored the interaction between participants with larger structural forces, as well as their relations with state and federal institutions. Participants reported the need to access the application and other documentation in their native language, need for interpreters when interacting with SSA employees, differences in the quality of service obtained, and unclear eligibility criteria. Diversification of SSA workforce to mirror the population they serve, as well as close collaboration with local community organizations, were two of recommendations made by participants. Limitations of this study include generalizability of findings and ethnic differences among participants.

Introduction

For centuries, the United States of America has been the arrival port for a great influx of immigrants. The number of newcomers to this country has fluctuated greatly, but the largest number of arrivals has been recorded in the last two hundred years (Darrell, 2010, p.23). Millions of people have left behind their homes, attempting to build new lives in the US. Political instability and repression of human rights in immigrants' country of origin (Cornelius, Martin, & Hollifield, 1994) are in deep contrast with individual and political freedoms fiercely protected by the US constitution. Freedom of speech and freedom of expression are two of the foundations of American democratic society (Emerson, 1964), creating pull factors toward the US for many immigrants living under repressive political regimes (Doerschler, 2006). Economic disparity between countries (Bade, 2003) has been determined as a strong motivational factor pulling individuals from less developed countries to move toward countries with better economic prosperity (Doerschler, 2006). On one hand upward mobility is elusive and not easily attained in developing countries (Linardi & Rudra, 2012); while on other hand, there is a social indoctrination in these countries about real possibilities for immigrants to experience upward social and economic mobility in an advanced industrial society like the US (Alesina & Glaeser, 2004). While political and economic push-pull factors draw immigrants from developing countries to the US, familial "chain" immigration is the main avenue they use to obtain legal status (Borjas & Bronares, 1991). As of 2015 there are 44 times more people around the globe waiting for visa issuance from family sponsored applications, than employment, the second largest visa issuance category (US Department of State, 2016). While there is a cap on some family sponsored preferences such as siblings or adult children of US citizens, there are virtually no limitations for visas issues to immediate family members such as spouses, parents, or children under the age of 21 (USCIS, 2011).

Despite controversy and rhetoric in the public and political arena, the majority of immigrants in the US reside here legally (West, 2010), having obtained visas through the US embassies or Department of Homeland Security field offices (DHS, 2011). The criteria immigrants must meet to obtain these visas, commonly known as Green Cards, have been established and approved by the US Congress (USCIS, 2011). Once legally admitted in the US, immigrants are eligible for a number of benefits, designed to facilitate adjustment in the new country (USCIS, 2016). Some benefits are determined by income and immigration status, such as the Food Assistance Program (USDA, 2016) or Temporary Assistance for Needy Families (EOHHS 2016). Other benefits are determined not only by income, but also by the way which an immigrant has been allowed to legally reside in the US. There are however a number of legal benchmarks and systemic barriers that impact Social Security Income (SSI) eligibility.

According to Social Security Administration (SSA 2016), immigrants to the US can qualify for Social Security benefits if they meet certain pre-established eligibility criteria, some of which include age limit, existence of a disability, income, and lawful residency in the US (SSA, 2016). Individuals can qualify for SSI if they reside legally in the US and do not remain outside of the U.S. for more than 30 consecutive days. The Social Security Administration follows the guidelines established by DHS (2016) when determining legal residency. American nationals born in certain unincorporated territories can acquire citizenship through birth on US soil, derivation of citizenship or if born to a parent that met certain residency or citizenship requirements (INA 301 and 309) (DHS 2016) (SSA, 2016)(GN 00303.120, SSA 2016). can obtain citizenship within a few months of moving to the United States (8 U.S. Code § 1401). An immigrant who does not

qualify for citizenship through any of the above mentioned options may become a US citizen through the naturalization process (Sec. 316. [8 U.S.C. 1427] (DHS, 2016). Depending on circumstances, the process can take months if citizenship is obtained through parental acquisition (VIJ, 2011) to years if the permanent resident status was not obtained through birth on US soil or parents' citizenship (USCIS, 2016).

While citizenship is one of the main eligibility criteria for SSDI, certain individuals may qualify for Social Security benefits, even if they are not citizens (SSA, 2016).

According to Title 8 of Code of Federal Regulations (8 CFR \ 8 CFR, Part 1 – 1.3, an immigrant would qualify as an "alien who is lawfully present in the United States."

For the purposes of 8 U.S.C. 1611(b)(2) only, an "alien who is lawfully present in the United States" means: (1) A qualified alien as defined in 8 U.S.C. 1641(b); (2) An alien who has been inspected and admitted to the United States and who has not violated the terms of the status under which he or she was admitted or to which he or she has changed after admission; (3) An alien who has been paroled into the United States pursuant to section 212(d)(5) of the Act for less than 1 year, except: (i) Aliens paroled for deferred inspection or pending removal proceedings under section 240 of the Act; and (ii) Aliens paroled into the United States for prosecution pursuant to 8 CFR 212.5(b)(3); (4) An alien who belongs to one of the following classes of aliens permitted to remain in the United States because DHS has decided for humanitarian or other public policy reasons not to initiate removal proceedings or enforce departure: (i) Aliens currently in temporary resident status pursuant to section 210 or 245a of the Act; (ii) Aliens currently under Temporary Protected Status (TPS) pursuant to section 244 of the Act; (iii) Cuban-Haitian entrants, as defined in section 202(b) of Pub. L. 99-603, as amended; (iv) Family Unity beneficiaries pursuant to section 301 of Pub. L.101-649, as amended (v) Aliens currently under Deferred Enforced Departure (DED) pursuant to a decision made by the President (vi) Aliens currently in deferred action status (vii) Aliens who are the spouse or child of a United States citizen whose visa petition has been approved and who have a pending application for adjustment of status (5) Applicants for asylum under section 208a of the Act and applicants for withholding of removal under section 241(b)(3) of the Act or under the Convention Against Torture who have been granted employment authorization, and such applicants under the age of 14 who have had an application pending for at least 180 days. (b) Non-issuance of a Notice to Appear and non-enforcement of deportation, exclusion, or removal orders. An alien may not be deemed to be lawfully present solely on the basis of DHS's decision not to, or failure to: (1) Issue a Notice to Appear; (2) Enforce an outstanding order of deportation, exclusion or removal.

Referred to as “qualified alien” by SSA (2016), a non-US citizen may apply for SSI if they meet at least two conditions. First, confirmation of current immigration or alien status under one of the predetermined categories (SSA, 2015) as determined by the Department of Homeland Security; and second, one of the following criteria at the time of entry into the US, years of employment or military service (SSA, 2016). DHS considers an individual to hold “qualified alien” status if they fall under one of the following categories:

“Lawfully admitted for Permanent Residence (LAPR) in the U.S., including "Amerasian immigrant" as defined in P.L. 100-202, with a class of admission AM-1 through AM-8; Granted conditional entry under Section 203(a)(7) of the Immigration and Nationality Act (INA) as in effect before April 1, 1980; Paroled into the U.S. under Section 12(d)(5) of the INA for a period of at least one year; Refugee admitted to the U.S. under Section 207 of the INA; Granted asylum

under Section 208 of the INA; deportation is being withheld under Section 243(h) of the INA as in effect before April 1, 1997, or removal is being withheld under Section 241(b)(3) of the INA; A “Cuban or Haitian entrant” under Section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a “Cuban/Haitian entrant” for SSI purposes.” Victims of violence or extreme cruelty under specific circumstances can be eligible for benefits, even if they do not fall under the seven main categories (SSA, 2016). If an immigrant meets age, disability, income requirements, and “qualified alien” status, another group of conditions must also be met, directly related to their stay in the US. These include the date of entry as an immigrant in US, extensive period of employment, or current or past military service with honorable discharge from the US Armed Forces. Most of these conditions were introduced in 1996, after the US Congress passes the Personal Responsibility and Work Opportunity Reconciliation Act – 1996 (PRWORA) and Illegal Immigration Reform and Immigrant Responsibility Act – 1996 (IIRIRA). On August 22, 1996, the date President Bill Clinton signed PRWORA into law, serves as a cutoff date for some “qualified aliens” to receive SSI benefits (SSA, 2015). Non-US citizens, who meet immigration or alien status, but who entered the country on or after August 22, 1996 cannot qualify for Immigrants who arrived after this date must work a minimum of forty quarters, an equivalent of ten years, or receive benefits through a spouse during marriage. A “qualified alien” might also be eligible for Social Security benefits based on their military service and discharge, or as the spouse, dependent or widow(er) of military personnel.

Social Security benefits unless they meet another criteria related to employment were blind or disabled on this date. This cutoff date does not apply to veterans or active duty members of the U.S. armed forces, a spouse of veteran/active duty, or a dependent child of an veteran/active duty.

If a “qualified alien” arrived in US prior to August 22, 1996, they might still not qualify for SSI. While they meet immigration status requirements, immigrants who were granted an entry visa through a family member currently residing in US, might not meet income qualifications. When naturalized citizens sponsor a family member for the Green Card, a document that grants permanent residency, they must fill out an affidavit of support (INA 212(a)(4) and 213A, 8 CFR 213a), (USCIS 2013). By filing Form I-864, Affidavit of Support, a naturalized citizen legally takes financial responsibility of the family member who is arriving to live permanently in US (USCIS 2013). If a naturalized citizen cannot provide financial support for their family member, that individual becomes inadmissible to the US (USCIS, 2009). The purpose of such a provision is to avoid that an immigrant becoming a “public charge,” dependent on government subsidy (USCIS, 2009). Thus, a newly arrived immigrant who has been sponsored by a family must work forty quarters or be a member of the US Armed Forces to qualify for Social Security benefits . If the applicant meets the above mentioned criteria SSI can be used as a supplement to either retirement of disability insurance benefits in LPR status. If the immigrant in question has already reached retirement age, they still might not qualify for SSI. Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA) states that legal permanent residents who immigrated to the US via a sponsor must include the income of their sponsor on the SSI application, which may to exclude them based on income guidelines.

Besides an extensive legislative framework regulating eligibility of Social Security benefits, “qualified aliens” also experience some systemic barriers. For many immigrants adjusting their status to become “qualified aliens” requires going through a lengthy and costly process. According to Social Security Administration (2016), some “qualified aliens” cannot apply for SSI, if this application is submitted seven years after DHS granted them their status. Thus, an individual

must file for SSI within that time limit, apply to become naturalized citizens if they fall under one of the following categories:

Refugee admitted to the United States (U.S.) under section 207 of the Immigration and Nationality Act (INA); Asylee admitted to the U.S. under section 208 of the INA; Alien whose deportation was withheld under section 243(h) of the INA or whose removal is withheld under section 241(b)(3) of the INA; Admitted as a "Cuban or Haitian entrant"- as defined under section 501(e) of the Refugee Education Assistance Act of 1980 or in a status that is to be treated as a "Cuban/Haitian entrant" for SSI purposes; or "Amerasian immigrant" pursuant to P.L. 100-202, with a class admission of AM-1 through AM-8.

A “qualified alien” who then becomes eligible for Social Security benefits, will have to apply to become a naturalized citizen within seven years as naturalization is an alternative to receiving SSI when the 7-year time limit applies to qualified aliens who would otherwise receive SSI. The naturalization process requires time, can be financially costly and mandates some English proficiency on the part of the immigrant who must pass a Civics Test usually administered by a USCIS Officer during the naturalization interview (USCIS, 2016).

Method

Study design

This study employed a qualitative phenomenological methodology that created the opportunity for “qualified aliens” to talk about their experience in regards to their understanding or their experience with the application process for Social Security benefits. Phenomenology was used as a descriptive approach because it allows individuals to observe, analyze, and describe their understanding of this complicated process (Packer, 2011). The study provided an opportunity for participants to talk about their lived experiences (Groenewald, 2004), during the process. (Welman & Kruger 1999). According to Hycner (1999, p. 156) “the phenomenon dictates the method (not vice-versa) including even the type of participants.” The method of data collection for this study consisted in face-to-face semi-structured interviews and two focus groups. Participants were presented with a number of questions, which have previously been reviewed by the researchers and obtained approval from IRB. Participants were given the option to meet individually with the researcher or be part of the focus group. The latter was further explained, as being a form of group interview. Using focus groups as a method of data collection takes advantage of the communication interaction between research participants. It is particularly helpful when research participants are asked semi-structured or open ended questions, and provides an opportunity for further exploration of ideas, even from people that are less likely to share information during one-on-one interview (Kitzinger, 1995).

Participants

This study sample was comprised of forty immigrants of which twenty were from Latin America, and the Caribbean and twenty from Albania. These two ethnic groups were selected because they represent two different ends of a spectrum in accessing SSA information, diverse immigration pathways and timelines in their native language as well as due to the ease of communication of the researcher with all participants in their native language. On the other hand, despite originating from two different continents, there are similarities between the two ethnicities. Participants arrived to the US from traditional societies, rely on family members for support and information as well as the large communities of immigrants in the area in which they live.

Their nationalities are as follows: twelve immigrants were from the Dominican Republic, three from Nicaragua, three from El Salvador, one from Colombia, and one from Venezuela. There were a total of fourteen Latina women and six Latino men. Their ages ranged from 66-81, with a median age of 74 years old. Only three of them had arrived to the US prior to August 1996. The remaining Latino immigrants had arrived after the cutoff date. Their employment history varied, based on the age of arrival. Those immigrants who had arrived to US prior to turning 65 had been employed by various companies. Among the Albanian immigrants there were nine women and eleven men, with an age range between 66 to 80 years, and a median of 73 years old. Two of them had arrived prior to August 1996. Only two of those who had arrived after the cut of date had worked the forty quarters needed to qualify for benefits.

The study participants spoke either Albanian or Spanish and had varying levels of English language proficiency. Because some of the interviews were conducted in the native language of the participant, English proficiency was not an exclusion criterion. The recruitment resulted in 20 Albanian and 20 Latino immigrants. The researcher is herself an Albanian immigrant with Spanish fluency, who has worked and lived in the community in which the study took place for almost thirteen years. Previous work experience both in Europe and the US with immigrant and underserved communities, has given this researcher with a good understanding of community needs and dynamics. The mentor for this project identifies as Latino.

Sampling

Subjects for this qualitative study were selected based on purposive sampling. This method was selected because it is built on the assumption that participants would be able to provide illustrative examples and feedback (, Adler & Clark, 2011; Paler-Calmorin & Calmorin, 2007) based on their personal perceptions or interaction with SSA. Recruitment of participants was done in collaboration with a non-profit organization that serves a large number of immigrants. Employees of the organization facilitated the initial interaction with the researchers and provided a meeting venue for the interviews and the focus groups to take place. The safe place for the meetings guaranteed full privacy and confidentiality of information shared with the researchers. Selection criteria required research participants to identify as immigrants from Spanish speaking countries either in South America or Caribbean islands or as immigrants from Albania.

Procedure

All interviews and the focus groups were conducted in person, ranging in length from thirty to sixty minutes. The same researcher conducted all interviews and the focus groups. The Spanish speaking focus group consisted of the researcher and six women, while the Albanian speaking group consisted of the researcher, four men, and two women. Prior to the start of the interview the researcher reviewed the informed consent form with the participants. They were also offered the printed informed consent to ensure full and proper understanding of their rights as research participants. The informed consent was available in English, Albanian and Spanish. With the exception of two Albanian and one Latino participant who requested the printed informed consent in English, this document was reviewed with all other participants in their native language. The eighteen semi-structured questions were used for the interviews as well as the focus groups. Participants had access to a printed copy of the questions in their native language, although none of the participants requested them. Thus, all IRB approved questions were asked orally. The purpose of the open ended questions was to guide participants in the exploration of their experience during their application for Social Security benefits. Some follow-up questions were asked, giving

participants the opportunity to further elaborate on their experience. All interviews and focus groups were recorded and transcribed, with the researcher revising the final version of the transcriptions to ensure accuracy of data.

Data analysis

Thematic data analysis was used to understand the responses to the research questions (Merriam, 2009). First, all participants were assigned pseudonyms and identifying data was removed from the transcript. The digital data was transcribed verbatim by the researcher, once shortly after the interview took place, and then reviewed again later to ensure accuracy. During this process a number of passages were identified that provided meaningful information on how “qualified aliens” dealt with the process of application for Social Security benefits. Similar patterns of responses, important and relevant to the study were identified from the transcripts creating the bases for open coding (Merriam, 2009). Once codes were created, they were grouped into categories which captured recurring themes (Merriam, 2009). The categories were named following the experience of the researchers, but also borrowing some of the language from current SSA terminology. Categorization followed a congruent conceptual pattern (Merriam, 2009). The final codes were reviewed after some time had elapsed, against a backdrop of the interviews to ensure their reliability.

Results

Systemic factors that influence the life of elderly immigrants

Using feminist/ecological framework (Ballou, Matsumoto, & Wagner, 2002) researchers explored the interaction between participants within micro-levels, and the influence of exo- and macro-levels in the determination process as perceived through the eyes of qualified aliens. It was an opportunity to explore the interaction between “qualified aliens” and the larger structural forces, as well as their relations with state and federal institutions. In addition, the feminist/ecological approach provided a structure that was used to analyze the impact of past and present historical and political events on access to resources for non US citizens.

The inner circle (Individual factors) – According to Ballou, Matsumoto, & Wagner (2002) there are many individual characteristics that when intertwined with different aspects of the society will produce different results, in this case, even for immigrants arriving from the same country. Two of the most important individual factors participants identified as very influential in their interactions with SSA were age at the time of arrival and English fluency. Those immigrants who arrived between the ages of 45 – 55, did seek and eventually gained employment, thus being able to meet one eligibility requirement, that of having working forty quarters. However, the remaining immigrants did not pursue employment, singling out limited language proficiency as the main barrier to employment.

Mihallaq, a 66 year-old-Albanian man, stated the following, *“I was a mason in Albania, but here no one will hire me. I don’t speak English, so I can’t find work.”* Similar statements were made by most of the immigrants, regardless of age and ethnic background. They expressed the desire to be productive members of the American society, to give back to the local communities and the city in which they live. Even Josefina, an 84 years-old Latina with great craft skills stated, *“I am old, but I can work, I can make these flowers, and I can teach other women how to do other crafts. It is not good for me to stay at home, but it is difficult because I don’t speak English. And this is the only place where I can use Spanish and share what I know.”*

Microsystem (Immediate environment) – It consists of a number of elements outside the individual, but with whom said individual interacts on a regular bases (Ballou, Matsumoto, & Wagner, 2002). The influence of these factors is easily observed and measured. Among the most influential factors of the microsystem are the family, either biological or non-biological, otherwise known as fictive kin (Henslin, 2011); friends, peers, religious, and other community organizations. It is from others that individuals learn norms and expectations. Their influence becomes particularly stronger for adult immigrants who move to a new country with little or no local language fluency. Because of limited language knowledge, all immigrants, even those who had some proficiency reported that they rely heavily on their family or community members. Jose, a 72 year old Latino stated: *“I speak a little English, but I take my daughter with me wherever I go. I can trust her, because I know she is looking out for me. She is my family.”* Similar comments were made by Mark a 72 year old Albanian. *“My neighbor helped me when I went to the office (SSA field office). I did not know where to go, plus I don’t have a car. He came with me and told me how you wait until your number comes up, because here you don’t go straight to the window, even if no one is there.”* Not only did they rely on their community for dealing with state and federal institutions, but also for daily and simple matters like the best grocery store in town. Both Albanian and Latino communities are communal/collectivistic societies, members of which cohere and draw support from each other (Nevaer, 2010). People see each other as part of the group and rely on the group for guidance and assistance (Nevaer, 2010). Not only the individual turns to the other group members for support, but most group members feel it is their responsibility to guide and help a new arrival. Members of the Latino and Albanian community favor high levels of collectivism, which results in working with individuals from the same ethnic group (Gabrieldis, et al., 1997). Because of language limitations, but also in order to preserve their traditions and ensure security of social networks, older immigrants remain close to each other (Alderete et al., 1999).

Exo-system (Social Institutions) – Every society has created a number of institutions to regulate the demands and accommodate the needs of its members (Ballou, Matsumoto, & Wagner, 2002). Immigrants’ lives are closely regulated by federal as well as state institutions. Their ability to remain in the US is clearly defined by a large number of laws passed by the US Congress over the decades. Their quality of life is regulated by federal and state legislation that sometimes contradict each other. While SSA limits the federal issued benefits only to “qualified aliens,” some states disperse local assistance regardless of length of stay or financial contribution by immigrants. According to The Pew Charitable Trusts (2014) analysis of current data from the National Immigration Law Center, five states, California, Hawaii, Illinois, Maine and New Hampshire provide state-only funded benefits for elderly and disabled immigrants, who are excluded from benefits as result of PRWORA. For example, the State of California maintains Cash Assistance Program for Immigrants (CAPI) (CDSS, 2015), supporting immigrants who are not eligible for SSI or State Supplementary Payment (SSP). Similarly, the State of Massachusetts provides Emergency Aid to Elderly, Disabled and Children (EAEDC), and does not take into account the length of stay in US, as long as the immigrant applicant meets the other eligibility criteria such as age, disability and income (EOHHS, 2016). Durim, a 71 year old Albanian immigrant who arrived to US three years ago, stated *“I don’t get much, about \$150 or so, but you add to that the house (subsidized apartment) and coming here (food bank), plus about \$200 or so a month my wife and I get for pension from Albania, we are ok for now. I don’t want to apply for anything more.”* Instead, Vera, a 70 year old from Albania who immigrated in US two years ago, stated *“I cannot apply for anything. I immigrated through my daughter and she told me that if I apply for benefits,*

she must disclose her income, because she was my sponsor. So I have to wait and just live with \$200 pension I get each month from Albania.”

Macrosystem (Worldwide structural and environmental forces) – The political, social and economic climate in the various countries of origin for immigrants plays a crucial role in their decision to immigrate to the US (Doerschler, 2006). Economic disparity and poverty in their native countries was the main reason why most of the subjects immigrated. Maria, a 66 years old Latina, stated *“We were poor, really poor. They don’t give you good pension when you work in the coffee fields all your life. It was not enough. If it wasn’t for the money our son sent us, we would not have been able to make it.”* Many of the immigrants who arrived in the US through family immigration disclosed that life in their native countries would have been even harder had it not been for the financial support of their adult children. Vasil, a 72 year old Albanian immigrant, said *“If was only three hundred dollars a month what our daughter sent us, but it was more than my monthly pension.”* Some of the immigrants interviewed chose to leave their country of origin after they had retired, in their 60s and 70s, move to the US, even though they do not communicate in English searching for better healthcare services. *“In my country the healthcare is very bad, and the doctors are corrupt. The government says it is free, but that is not true. If you want to see a good doctor, you have to pay them under the table and hope for the best,”* were the words of Josefina, an 82 year old Latina.

Experience with the SSA application process

The reported experiences of the participants in the application process varied immensely. The participants could be divided in two major groups. On one hand there were those participants who were either receiving Social Security benefits, or were in various stages of the application process. Of the forty subjects interviewed for this study only twelve or 30% are currently receiving Social Security benefits. Only three of them had been denied more than once. Of the remaining twenty-eight participants, four were in various stages of the application process. Three were going through the application process supported by family or community members, while one participant had hired a lawyer after having been denied for a second time. On the other hand there were those participants who voluntarily or involuntarily had not applied for benefits. At the time of the interviews twenty-four of the study participants had not applied for benefits and the reasons for not pursuing benefits varied. Fifteen expressed the belief, that they were not eligible for it, due to the fact that they are not US citizens. Two assumed they were receiving a “pension”, which in reality was EAEDC, two participants had chosen not to apply because of conflictual relations with family members who sponsored their immigration to the US. These participants stated that their relatives would never complete any paperwork that might facilitate the application process for any type of benefits. One participant had been told by her daughter that since her family was taking care of her living expenses, there was no need for her to apply. Four participants were not sure what they were eligible for, as they had received conflicting information from their community members. While not all the participants were receiving SSA benefits, there were some similarities among the experiences of the immigrants in interacting with SSA, regardless of benefit status, which resulted in common themes. Among those participants who had interacted with SSA offices three main themes were identified through their answers.

Access to material in one’s native language/Linguistic barriers. Many of the immigrants reported difficulties accessing SSA information in their native language. In order to apply for benefits, or even determine eligibility, most participants had to rely on their children or other community members to translate the material for them. This was often not an easy task to

accomplish. Those who lived with their children reported limited times to review all the necessary paperwork, due to their children extended work hours and other familial obligations. The English proficiency of some of the other community members was not much more advanced than the proficiency of the applicants themselves. *“I used a dictionary to translate the application, and that took a long time”*, Tatiana, a 69 year old Albanian woman, stated. She addressed one major difference that members of the two ethnic communities experienced. Fewer Latinos reported needing someone to help translate information, due to the extensive availability of materials in Spanish already existing online, not only on the SSA website, but also on other informal sources that were found useful in guiding applicants. In fact, for Latino applicants, the major linguistic barrier was not access to information in Spanish, but fully comprehending the terminology and concepts related to the application process. Manuel, a 78 year old Latino, shared that *“there were some words on the application I did not know what they meant. I mean I could read them, it was in Spanish, but I had to ask someone to explain to me what they meant.”*

The situation for Albanian immigrants was very different. They reported a total lack, whether in print or online, of official SSA publications translated in Albanian, despite the fact that conservative estimates of the Albanian community either first and second generation in the US surpass 214,000 individuals (Nedelkoska & Khaw, 2015). While some of the Albanian participants were able to successfully navigate the application with the accompanying guidelines in English, others had to find alternative ways to comprehend the material. One Albanian man reported using his Russian proficiency to navigate the application in English.

Translating issues. None of the participants who interacted with SSA reported being charged for requesting a translator. Latinos reported interacting with Spanish speaking employees, which facilitated their understanding of the requirements and the application process. However, because the employees were not available at any given time, there were instances when even Latino applicants relied on family or community members to translate the conversations with SSA employees.

All of the Albanian participants reported interacting only with English speaking SSA employees. They either brought family or community members, or relied on phone translation services to facilitate communication. *“I rather have my daughter come with me at the meeting. It is a little hard to understand what they say on the phone, plus I don’t hear well. It is hard to hear from the phone”* said Ibrahim, a 70 year old Albanian man. He proceeded to share that *“she works a lot, so I have to wait until she can (take) time off.”* Other participants mentioned that relying on family members during the application process, takes a toll on the help. The main concern of the participants was the fact that their children or relatives have to take time off their jobs, which results in loss of income, to accompany them at the SSA office. Because it is often difficult to predict the length of wait to see a SSA representative, this created an additional issue, when the companion who was employed had to request time off.

Interaction with SSA field offices. Participants reported different levels of interaction with SSA. First, only one of the participants reported using the customer service line to contact SSA. Language was presented as the first barrier in telephone communication, followed by difficulties understanding content. Perception of lengthy periods of wait time also impacted the desire to call. There was variability in the length of wait time in the field offices as reported by participants. Violeta, the 75 year old Albanian stated that *“it is better to avoid going to SSA office in the morning, or late in the afternoon. There is a line of people waiting outside even before the door opens. After lunch is the best time. There are less people and all the employees are back at their desk.”* Manuel shared that he *“waited almost an hour a few times. They only had two windows*

open. Then you have to wait for the person who speaks Spanish to be free, so that adds some more time.”

The face-to-face interaction with SSA field office employees varied. While some participants reported pleasant interaction with employees, some reported inconsistencies in communication that affected the pace of the application process. Tatiana, 69 year old Albanian stated that *“you don’t get to see the same person at the window. Sometimes what one employee tells you, varies from what the other one asks. You wait for a long time, then you go to the window to be told that you still need something else to bring in. I wonder if the first person forgot to tell me, if I forgot or if I misunderstood what was said. So you have to come back and hope that this time you have everything you need.”*

Bringing in the necessary documentation was presented as a challenge for some participants. To determine income eligibility they had been asked to present proof of income from their native countries. Both Albanians and Latinos reported that was not always an easy task. The two main difficulties were locating the necessary documentation and having a relative obtain it from government agencies. First, some participants reported that it was not always easy to get the documentation about their pension from their home country due to poor record keeping in the area in which they lived. Documentation had not been properly kept or had been destroyed due to a number of political and economic changes. There were differences in the access to documentation. Albanian interviewees who originated from some of the major cities did not face major difficulties in obtaining a copy of their current income. In contrast, those who emigrated from more remote, rural areas reported either incomplete or archaic records. Vasil, having emigrated from a small village in Albania, stated that there were no records of earnings prior to 1997, as the village hall was burned down during the uprising that year.

Julia, a 68 year old Latina, also reported some difficulties accessing her paperwork in her native country. She postponed applying for benefits until she was able to travel and obtain a copy of the documentation herself. While many participants were able to obtain paperwork about their income through the help of their relatives in their home country, it was clear from the interviews that this extended or postponed the application process by weeks. While the privacy laws in some of the countries from which participants originated have less constraints than in the US, it is an extra step that impacts the pace of the application process. Those immigrants who could not provide proof of income, had been asked to provide documentation as to why they could not provide proof of income.

Unclear eligibility and benefit guidelines. Many participants were either partially or fully unaware of eligibility criteria. Several individuals reported that their status as permanent residents excludes them from the applying for either SSI or SSDI. Having been told so by family or community members, permanent resident participants choose not to pursue Social Security benefits. The word of mouth appears to be the most commonly used method of accessing information on eligibility. Even those who were currently receiving Social Security benefits had initiated the application process based on advice of friends. Sofia a 66 year old Latina became eligible for SSDI 24 years ago due to her severe disability. At the time she received what she referred to as a *“pink paper,”* notifying her of an upcoming appointment at the local SSA field office. Having been told by a friend that this could be the beginning of her deportation process, instead of the benefits’ process she avoided visiting the office for over three months. It was only after she *“made peace with the idea of being deported,”* that she visited the field office, where she found out that the *“pink paper”* was simply an invitation to start the application process for SSDI. Sofia stated that the process was easy afterwards and even promised one of the participants present

during the focus group who expressed concerns about the length of the process that she would help. What she was unaware of at the time appeared to be the cutoff date of August 1996, which changed the eligibility for all immigrants. Of all participants interviewed, not one person knew about the change in law and the eligibility requirements. Violeta, a 75 year old Albanian, was not sure why she was receiving SSI, but her sister-in-law had been told to wait until she became a naturalized citizen. Violeta immigrated to the US in 1995, while her sister-in-law immigrated in 2012.

While some immigrants were aware of their eligibility status changing if they worked a specific amount of time, no one knew the exact amount of time needed. Marco, a 71 year old Latino who had immigrated in the US in 2001, only worked 36.5 quarters. He left his employment as the result of an injury and was not eligible to collect SSI benefits. Marco was unaware that he could have used his spouse's benefits who had worked 9.2 quarters, which would have helped him obtain the total of 40 quarters needed to meet eligibility.

Discussion and Recommendations

Participant recommendations.

Access of material in Applicants' native language and the Use of Live Interpreters

Linguistic challenges were brought up by all participants. Even those interviewees, who reported having a working fluency in English, would have preferred material in their own native language. While translated materials facilitated understanding, it also presented challenges to the level of comprehension of concepts, terminology, and complex eligibility requirements. Access to translated materials was more crucial for the Albanian community than the Spanish speaking community, the latter having access to a large number of links in Spanish on the SSA website.

A second recommendation that was made by both communities was in regards to access to SSA field office employees who represent the population they are serving. Both communities represent large ethnic groups in the area, yet from reports of interviewees, very few interacted with SSA employees who had similar cultural backgrounds. In fact, none of the Albanian applicants had ever interacted with a first or second generation Albanian SSA employee, even though Albanian is language is one of the top five most requested languages for translation.

Increased communication in writing. Due to language barriers and the age of the participants in this study, it would be helpful if more SSA employees provided some printed materials or guidelines. Increased email communication would also be beneficial to facilitate better understanding and compliance of applicants. Because most immigrants rely on their microsystem to navigate the new culture in which they reside, printed or virtual communication would allow them to engage family or community members after SSA office hours, without major economic cost on the former.

Consistent flow of information about benefits and eligibility criteria. All participants, whether or not they were receiving Social Security benefits at the time of the interview reported family and community members as the first source of information about benefits. Those who had applied and obtained SSI or SSDI had done so under the encouragement and guidance of others. Immigrants who had chosen not to pursue benefits at the time of the interview had made that choice under the recommendations of others. None had contacted SSA directly or indirectly prior to communication with members in their immediate environment. Those immigrants who had accessed official sources of information through relatives had encountered discrepancies. One participant brought up the use of the word "may" on the brochure "Supplemental Security Income

(SSI) for Non-citizens” lists several eligibility criteria, but many of them contain the verb “may.” For example, on “*if you’re a noncitizen in one of certain immigration categories granted by the Department of Homeland Security (DHS), you may be eligible for SSI if...*” or “*If you’re a lawfully admitted noncitizen with permission to work in the United States, you may need a Social Security number*”. The use of an auxiliary verb like “may” in legal documents often suggests that the law or policy require further interpretation (Merriam-Webster, online dictionary 2016). Thus, in order to address whether or not they would qualify, applicants relied on others to determine course of action.

Some interviewees recommended that more clarification was needed in regards to the sponsor’s income requirements as well as consistency about the requirements among SSA field work office employees. For example, “Supplemental Security Income (SSI) for Non-citizens” brochure states “*When you entered the United States, you may have had someone sign an agreement to provide support for you. This agreement is called an affidavit of support, and the person who signed it is called your sponsor. We count a portion of your sponsor’s and his or her spouse’s income and resources as yours from the time you came to the United States. Your local Social Security office can give you more information about these rules and about what they mean to you.*” More detailed information is provided for SSA employees in the Program Operations Manual System (POMS), in “*SI 00502.240 New Version Affidavit of Support*” where all the steps are clearly stated for SSA employees to determine whether or not an immigrant has an affidavit of support. However, in another document located within the same SSA manual, specifically “*SI 01320.900 Aliens Subject to Sponsor-to-Alien Income Deeming,*” there are a number of guidelines and specifications on how to calculate a three-year deeming period, which could end prior to the minimum of five years of residency for a permanent resident to become a naturalized citizen.

Prominent community interaction between SSA field offices and non-profit organizations that serve immigrants. The center where the interviews took place serves a large number of immigrants, including the participants of this project. Yet, none of interviewees reported ever meeting an SSA representative or attending events organized by the center in collaboration with SSA. A closer collaboration with local agencies that serve immigrants could address a number of immigrant concerns raised during this study. First and foremost, it will provide a direct avenue of communication between SSA and applicants. Second, the information can be translated in real time by native speakers with fluency in both languages and more nuanced terminology. Third, close interaction will help create a more positive perception of employees of the institution of SSA and their efforts to meet the needs of the community in a timely manner.

Training of community workers to better guide non-US citizen clients during inquiry and SSA application process. Many community and non-profit organizations serve as a gatekeeper of information and services the US has to offer to immigrants. The role of these organizations is considerable, considering the reliance immigrants coming from traditional societies put on those individuals and organizations perceived as better understanding their native language and situation. Ongoing trainings and updates for community workers will facilitate better understanding of eligibility criteria as well as serve as guide during the application process.

Generalizations of findings with other ethnic groups. Despite ethnic and cultural differences among the Latino and Albanian participants, there were some similarities in their experience interacting with SSA. This could inductively lead to the assumption that other ethnic groups of immigrants might be facing similar experience.

Limitations

This study was conducted using qualitative methods which present some limitations in sample selection and generalizations. First, it is important to recognize gatekeeper bias, or the role that employees of the center where the interviews took place, played during their interaction with potential candidates. Second, the sample was framed to meet the goal of the study. As a result those sampled were individuals who had expressed interest or had already obtained Social Security benefits. Third, the number of subjects is small, which will make it more difficult to generalize and make predictions that apply to larger populations, particularly because participants were recruited from the same non-profit organization, which increases the risk of clustering effect.

Another limitation of this study was the ethnic differences among participants. Latino participants came from five different nations with different cultures, traditions, and perceptions about Social Security benefits in the US. While they share some traditions and linguistic similarities, it is important to remember that the path to the US, as well as eligibility criteria for Social Security benefits varies widely among Latinos. Albanians on the other hand are a very homogenous group, not only arriving from the same country, but sharing similar experiences there. Their immigration paths are very similar, either through the Diversity Lottery or family immigration. They share the same language with minor regional dialectal differences that do not impact understanding. Furthermore, what makes this particular group of Albanian participants even more heterogeneous is the fact that they originate from three specific geographic regions that share similar traditions.

Recommendations for future research studies

This study provided a brief view on the perception of immigrants about their interactions with SSA employees, their understanding of rights and responsibilities during the application process, as well as some of the barriers encountered during the various stages of application. It presented only one side of the story, that of the clients and their subjective analysis of their experience. It would be interested if similar studies are repeated with other ethnic groups to gather further evidence of qualified aliens about their perception of SSA process of application and of interactions with federal employees. A final recommendation would be for future research to focus on the efforts that Social Security Administration has already put in place to improve service delivery and customer service toward immigrants.

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Comment 6 – P. 4, third paragraph.

Possible change