

Which Eligible Philadelphians Are Not Accessing Public Benefits?

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Over half a million Philadelphia residents have incomes **below 150 percent of the poverty threshold**.

About **40 percent** of Philadelphia residents with low incomes **do not receive public assistance**.

Adults ages 18–34 and over age 65 with low incomes are less likely to report receiving benefits.

People born outside the US are much less likely to report receiving benefits; Canada, Mexico, Costa Rica, Guatemala, and Panama are the most common birthplaces of those not receiving benefits.

Across the United States, people with low incomes, meaning those who earn less than 150 percent of the federal poverty threshold (\$41,207 for a family of four in 2021), may be eligible to receive public benefits. In Philadelphia, about one-third of residents have low incomes, including more than 40 percent of the city's Chinese and Hispanic residents and about 40 percent of its Black residents. Meanwhile, just 18 percent of white non-Hispanic Philadelphia residents have low incomes.

The public benefit system, however, doesn't reach every eligible group equally. To better understand which Philadelphia residents receive the public benefits they are eligible for, we used data from the American Community Survey 2017–21 five-year sample to compare the demographic makeup of Philadelphians with low incomes who reported receiving benefits with that of those who did not report receiving benefits. People are counted as receiving benefits if they are in a household where at least one person reported receiving either SNAP, SSI, TANF, or general assistance.

Although these results suggest areas for improvement in outreach and engagement, benefit receipt tends to be underreported in survey data, so these findings should not be considered a definitive analysis of who does and does not receive benefits. People may also be ineligible for benefits for various reasons, including immigration status.

PHILADELPHIANS UNDERSERVED BY THE BENEFITS SYSTEM

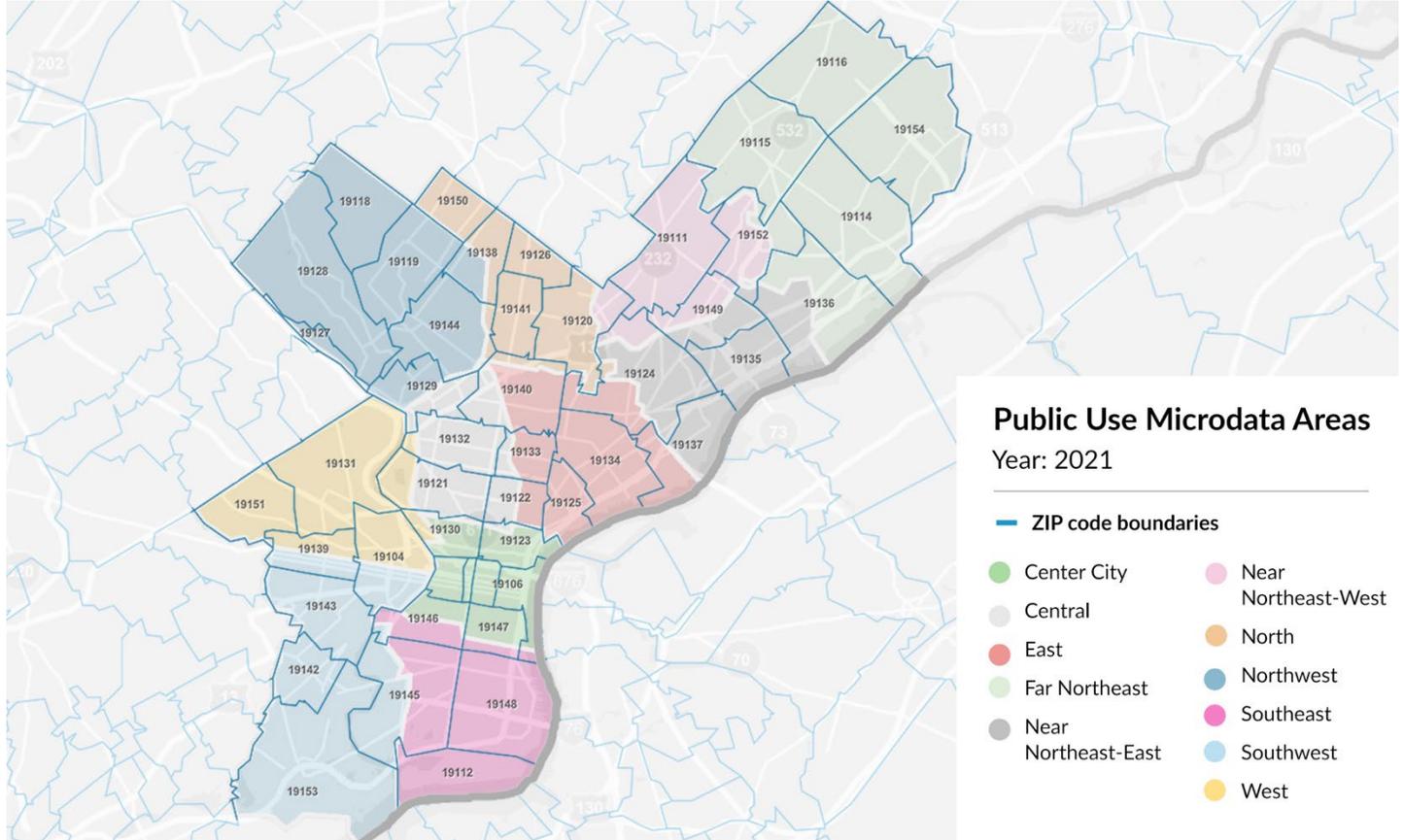
In our analysis, we looked at various characteristics of people with low incomes that might affect benefit receipt by city section, which we defined using Public Use Microdata Areas (bit.ly/3SfrzY3) (see figure 1 for corresponding zip codes).

In general, **Southwest and Northwest Philadelphia residents** were underrepresented among people who reported receiving benefits. And **citywide**, fewer **white non-Hispanic people and Chinese people, adults ages 18–34 and over age 65**, and **people born outside the US** reported receiving benefits than expected.

There were also **local divides** in benefit receipt by race and ethnicity across the city:

- **White non-Hispanic** residents were especially underrepresented in the Southeast, Center City, and East.
- **Chinese** residents were particularly underrepresented in the Near Northeast-East and Near Northeast-West.
- **Black** residents were underrepresented in the North, though not elsewhere in the city.
- **Hispanic** residents were underrepresented in the East and Far Northeast, though not elsewhere in the city.

FIGURE 1
Philadelphia Geographies



Source: Census Bureau Public Use Microdata Sample, 2021, bit.ly/3SfrzY3.

IMPLICATIONS FOR BENEFIT NAVIGATORS

Benefit navigators—service providers that offer individualized benefits support—play a critical role in connecting residents to public benefits. Our findings suggest that organizations engaged in benefit navigation could consider

- **boosting outreach to people with low incomes** who are underrepresented among benefit reporters, including people who are Chinese, white non-Hispanic, and born outside the US;
- **increasing Spanish language outreach** because Spanish is the most spoken language among residents who do not report receiving benefits; and
- **boosting outreach to underserved areas of the city**—including the Northwest and Southwest—and targeting outreach to underserved populations in specific areas (e.g., Black residents in the North).

If policymakers want to increase access to public benefits for eligible Philadelphians to help ensure they have the resources they need to support their families, our findings suggest **funding benefit navigation services** is a promising way to do so. One notable effort in this area is The Promise, a public-private partnership between the City of Philadelphia and United Way. The Promise’s Family Stability Challenge initiative promotes collaboration between community-based organizations that help Philadelphians access benefits. The Urban Institute’s evaluation of the Family Stability Challenge (urban.institute.org/45HuyeQ) shows that public benefit navigators are a key to benefits access for many Philadelphians who are entitled to benefits but face insurmountable barriers in accessing them by themselves.