Racial and Ethnic Differences in Experiencing Administrative Burdens in Public Benefit Programs

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Highlights

- Enrolling in or maintaining eligibility for many public programs often imposes burdens on recipients, including difficulties in learning about program requirements, complying with those requirements, and navigating negative experiences with program staff.

- Drawing on a new measure of administrative burden, we examine the extent to which the experience of administrative burdens in the Supplemental Nutrition Assistance Program (SNAP) and Medicaid differs by the race and ethnicity of the individual.

- We find that the experience of administrative burdens was common, regardless of race and ethnicity, but that Black, Hispanic, Asian and other race/ethnicity adults were generally less likely than White adults to experience them in SNAP and Medicaid. These results are largely robust to the inclusion of controls for other factors such as income, education, and ability status.

- We also find that Black adults were more likely than White adults to report experiencing discrimination in their interactions with program staff.

- Policymakers should consider streamlining benefit enrollment through approaches like simplified and digitized application processes and broad-based categorical eligibility to improve the fairness of public benefits enrollment.

Since the Civil Rights Act of 1964, eliminating discrimination from government programs and services has been an aspirational principle of U.S. society. An extensive network of laws and regulations prohibits discrimination based on race, national origin, sex, ability status, age, and other protected characteristics; however, researchers and advocates have expressed concern about the potential for government agencies and bureaucrats to discriminate in less explicit ways. For example, one experimental study found that local election officials were less likely to respond to emails concerning voter ID laws if the messages came from individuals with Latino-sounding names.[1]

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Discrimination in access to public benefit programs, such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, can occur as a function of harmful interactions with caseworkers and/or as a disproportionate effect of program design choices. One study found no evidence of racial and ethnic bias in the treatment of applicants for public housing,[2] yet a different study found that rates of unfair treatment based in applicant race or ethnicity were higher among Black and Hispanic public-benefit applicants and applicants with other racial or ethnic identities than among their White counterparts.[3] Black recipients of childcare subsidies had negative experiences that they attributed both to the bureaucratic system and caseworker actions, while White recipients attributed problems only to the system.[4]

Yet, having public agency staff that share racial/ethnic identities with applicants does not necessarily result in positive experiences; administrative and monitoring requirements and time constraints also shape applicant experiences.[5] In addition, enrollees may experience problems in attempting to use their benefits—for example, racial discrimination by landlords when enrollees attempt to redeem Housing Choice Vouchers.[6] Differences in how program staff and others treat applicants and beneficiaries can lead to feelings of powerlessness and disrespect, and these feelings may be exacerbated by racial, gender, or other biases.

Although laws and regulations concerning the administration of public benefits are race neutral, discrimination can also occur when certain population groups have greater problems interacting with public benefit systems. People who live with disabilities, lack reliable transportation, live in rural areas, and/or have limited access to and ability to use digital technology may experience more difficulties in accessing public benefits. Moreover, complex rules around eligibility, documentation, and compliance may disproportionately affect some groups. For example, work requirements are associated with lower SNAP enrollment among Black and Hispanic adults than among White adults.[7] Learning about and applying for programs online may be more difficult for those who lack reliable internet access and/or whose digital literacy is low.

Difficulties in learning about programs, complying with program requirements, and negative interactions with program staff are collectively known as *administrative burdens*. Researchers categorize these burdens in three ways:[8]

- *Learning burdens*: difficulties in identifying program benefits and eligiblity criteria.

- *Compliance burdens*: requirements to provide paperwork, attend meetings, and meet other administrative conditions to access benefits.

- *Psychological burdens*: the stresses, stigma, and negative feelings that emerge from interacting with the benefits system.

While research on administrative burdens is expanding, relatively little has examined how these burdens intersect with protected characteristics such as race and ethnicity. One recent study found that charter schools were more likely to impose learning, compliance, and psychological costs on Black applicants than on their White counterparts,[9] while another

has documented the use of racialized burdens in the context of recent immigration-restriction efforts.[10] Other research has found that penalties for failing to navigate these burdens are also racialized, showing that case workers in the Temporary Assistance for Needy Families program were more likely to impose sanctions for program noncompliance on Black and Hispanic clients than on White ones.[11]

In previous work, we presented a new measure of administrative burden that captured different aspects of learning, compliance, and psychological burdens, and we examined rates of administrative burden in SNAP and Medicaid among low-wage workers.[12] In this brief, we examine how the experience of SNAP and Medicaid burdens varies by the race and ethnicity of the individual interacting with the program. To do so, we draw upon data from the Workforce Economic Inclusion and Mobility Survey, which was administered to a nationally representative sample of 2,511 low-wage U.S. workers with incomes below 250% of the federal poverty line (i.e., low-wage workers). The analysis for this brief draws on data from Wave 1 of the survey, which was administered in November and December of 2023.

Measuring Administrative Burden

To construct our administrative burden scale, we conducted a literature review, identifying different types of burdens public benefits recipients might face and any prior survey questions on administrative burden. We also consulted with field experts. As a starting point, we drew from the Urban Institute's 2021 Well-Being and Basic Needs Survey, which included three questions: one on difficulties in determining program eligibility, another on difficulties in providing documentation, and a third on feeling discriminated against because of race or ethnicity. Following our research review and expert input, we updated and expanded this scale to measure seven components of administrative burdens. Respondents who reported receiving, applying for, or considering applying for SNAP or Medicaid in the prior 12 months were asked whether they ever experienced any of the following:

Learning Burdens
- You had trouble figuring out if you or your family members were eligible for the program?

- You had trouble learning about the program's benefits?

Compliance Burdens
- You had trouble providing required documentation or paperwork to apply or re-enroll (re-certify) in the program?

- You had trouble attending caseworker meetings, traveling to government offices, attending classes, or other activities required to apply, enroll, or re-enroll in the program?

Psychological Burdens
- You felt that program staff did not treat you with courtesy or respect?

- You felt frustrated, powerless, or violated when you interacted with program or program staff?

- You felt treated or judged unfairly because of your racial or ethnic background?

FIGURE 1

Learning Burdens in SNAP, by Race/Ethnicity
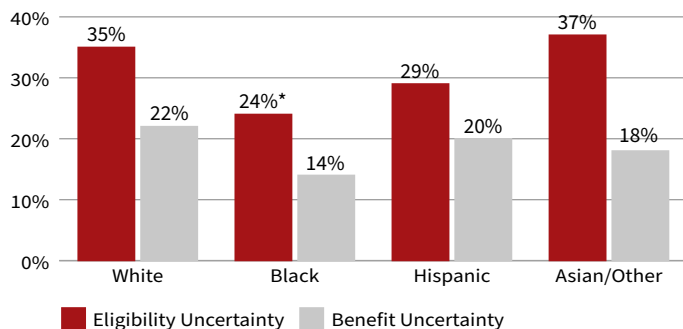
Note. SNAP = Supplemental Nutrition Assistance Program. *N* = 1,027–1,037. Statistical differences for each group assessed relative to White respondents. *$p < .05$.

FIGURE 2

Learning Burdens in Medicaid, by Race/Ethnicity
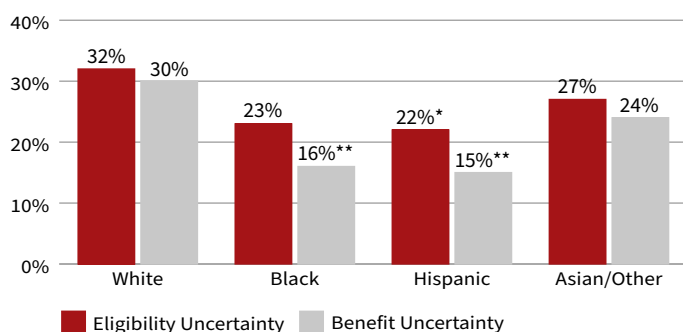
Note. *N* = 1,023–1,034. Statistical differences for each group assessed relative to White respondents. *$p < .05$; **$p < .01$.

We focused specifically on SNAP and Medicaid recipients in this study for two reasons. First, both have been identified as programs that impose an array of administrative burdens on participants.[13] Second, Medicaid is the largest nonretirement social safety-net program in the country, and SNAP is the third largest (behind the Earned Income Tax Credit, which, as a tax credit, is likely not subject to the same considerations in other programs around administrative burdens).[14]

Key Findings

How Do Experiences of Administrative Burden Differ by Race and Ethnicity?

Learning Burdens

First, we examine how rates of learning burdens—that is, difficulty in learning about program eligibility and program benefits—vary by the race/ethnicity of individuals who received, applied for, or considered applying for SNAP (Figure 1) and

Medicaid (Figure 2). We find that, in general, Black individuals reported the lowest rates of learning burdens in both programs: 14% of Black individuals and 22% of White individuals reported difficulty in learning about SNAP program benefits (benefit uncertainty). White and Hispanic individuals reported SNAP learning burdens at similar rates, while the rates of learning burdens in Medicaid were higher among White individuals than among individuals from any other race/ethnicity. For example, approximately 30% of White individuals reported uncertainty about eligibility requirements (32%) and benefits levels (30%). Those rates were roughly 50% higher than the rates at which Black individuals reported these burdens.

Compliance Burdens

Compliance burdens include difficulties in providing the required documentation or paperwork to enroll or re-enroll in a program, as well as difficulties accessing or participating in required activities to gain or maintain eligibility for the program. Figures 3 and 4 present results from an examination of how compliance burdens differ by race and ethnicity for SNAP and

FIGURE 3

Compliance Burdens in SNAP, by Race/Ethnicity
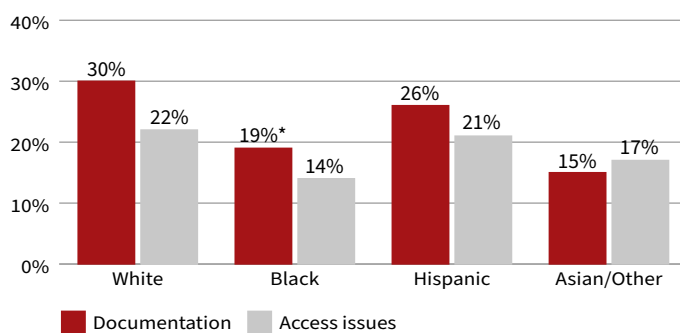
Note. SNAP = Supplemental Nutrition Assistance Program. *N* = 1,024–1,029. Statistical differences for each group assessed relative to White respondents. *$p < .05$.
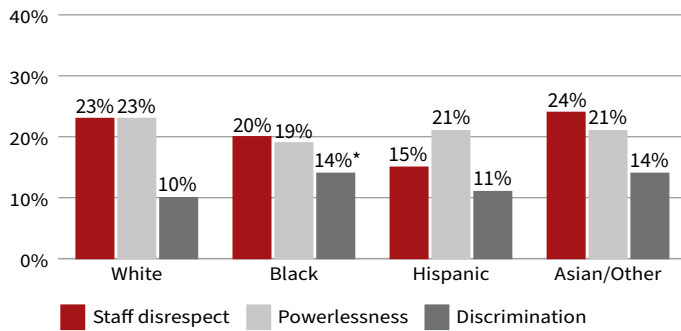
FIGURE 4

Compliance Burdens in Medicaid, by Race/Ethnicity
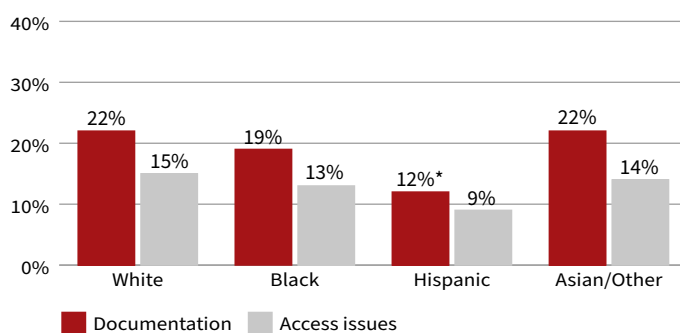
Note. *N* = 1,011–1,020. Statistical differences for each group assessed relative to White respondents. *$p < .05$.
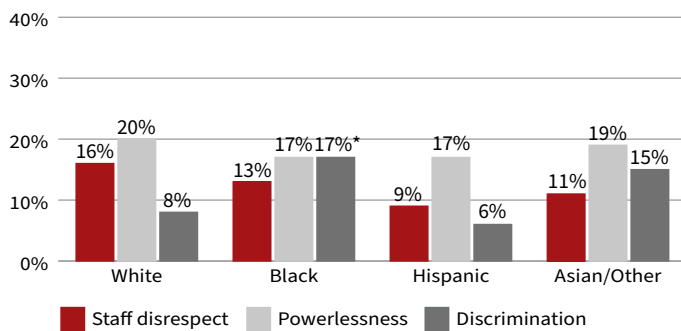
FIGURE 5

Psychological Burdens in SNAP, by Race/Ethnicity

Note. SNAP = Supplemental Nutrition Assistance Program. *N* = 1,020–1,026. Statistical differences for each group assessed relative to White respondents. **p* < .05.

FIGURE 6

Psychological Burdens in Medicaid, by Race/Ethnicity

Note. *N* = 1,007–1,017. Statistical differences for each group assessed relative to White respondents. **p* < .05.

Medicaid, respectively. The patterns observed for compliance burdens were similar to those observed for learning burdens. White individuals tended to be the most likely to report these burdens, and Black individuals were less likely. Although Hispanic individuals tended to be more likely than Black individuals to report compliance burdens in SNAP, they were less likely to report these burdens in Medicaid.

Psychological Burdens

Finally, we present findings on race/ethnicity's relationship with the experience of psychological burdens, which include feeling disrespected by program staff, feeling powerless in interactions with staff, and feeling discriminated against by staff because of race/ethnicity. Figure 5 presents these results for SNAP, and Figure 6 presents these results for Medicaid. While White individuals were more likely than Black or Hispanic individuals to report feeling disrespected or powerless in interactions with program staff, the differences for these psychological burdens were less pronounced than the ones we saw for the learning and compliance burdens.

However, the exception to this pattern came from individuals' experiences of feeling discriminated against due to their racial or ethnic background. Here, Black and Asian/Other individuals who interacted with the SNAP program were roughly 40% more likely than White or Hispanic individuals to report feeling discriminated against; 14% of both Black and Asian/Other individuals reported discrimination, as compared to 10% of White and 11% of Hispanic individuals. Interestingly, this pattern held for experiences of discrimination in Medicaid as well.

Do Other Factors Explain the Racial/Ethnic Discrepancies in Administrative Burdens?

Each of the results presented above only examines the relationship between different types of administrative burdens and race/ethnicity. While we see some evidence that experiences of administrative burden vary by race/ethnicity, it is also possible that this relationship is explained by some other factor that is related to both race/ethnicity and administrative burden. For example, if White SNAP participants have higher incomes on average (even in our low-income sample) and higher incomes correlate to more difficulty in proving that one are eligible for SNAP, then it would be income rather than race/ethnicity driving this relationship. To assess the possibility that the relationship between administrative burden and race/ethnicity is driven by other major differences in program participants, we used linear regression techniques that allow us to assess whether the relationship between race/ethnicity and administrative burden holds when accounting for other differences between individuals. In this case, we controlled for gender, income, age, education, marital/partner status, disability status, and whether the respondent's household had an immigrant.

The results are in Figures 7, 8, 9, and 10, which present results from examining the predictors of experiencing any administrative burden generally, and any learning, compliance, or psychological burdens, specifically. For ease of presentation, we combine SNAP and Medicaid burdens into a single outcome measure. Overall, we find that Black and Asian, and other individuals were less likely to report any administrative burden than White individuals after controlling for other factors (Figure 7), while Black and Hispanic individuals were less likely than White individuals to report learning burdens (Figure 8), and Asian/other individuals were less likely to report compliance burdens than White households (Figure 9). There were no differences by race/ethnicity in the experience of psychological burdens after controlling for other factors (Figure 10).

Black and Asian/Other individuals who interacted with the SNAP program were roughly **40% more likely** than White or Hispanic individuals **to report feeling discriminated against**; 14% of both Black and Asian/Other individuals reported discrimination, as compared to 10% of White and 11% of Hispanic individuals. Interestingly, **this pattern held for experiences** of discrimination **in Medicaid** as well.
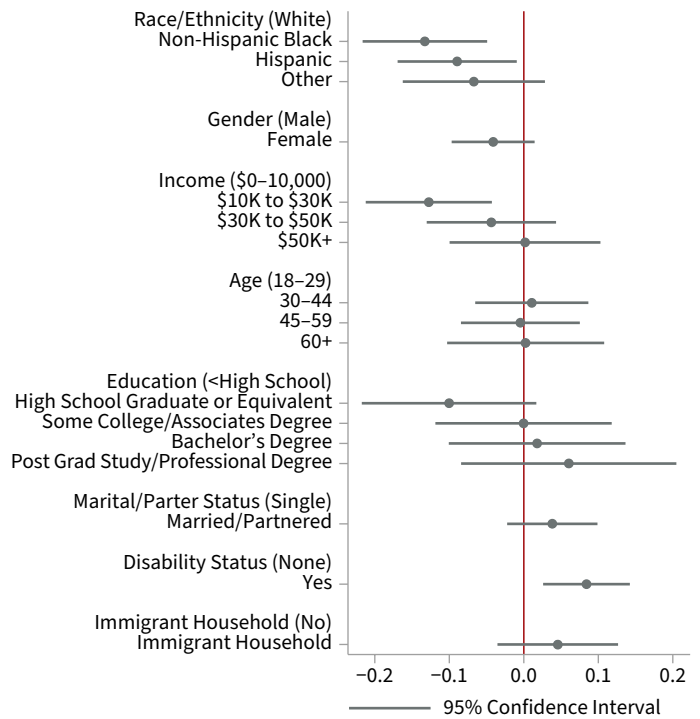
FIGURE 7
Any Administrative Burden in SNAP and/or Medicaid
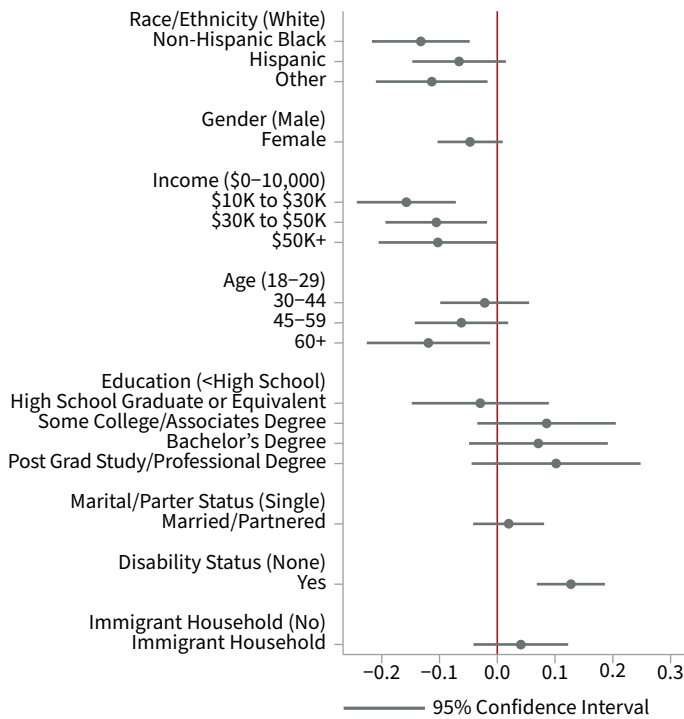
Note. SNAP = Supplemental Nutrition Assistance Program.
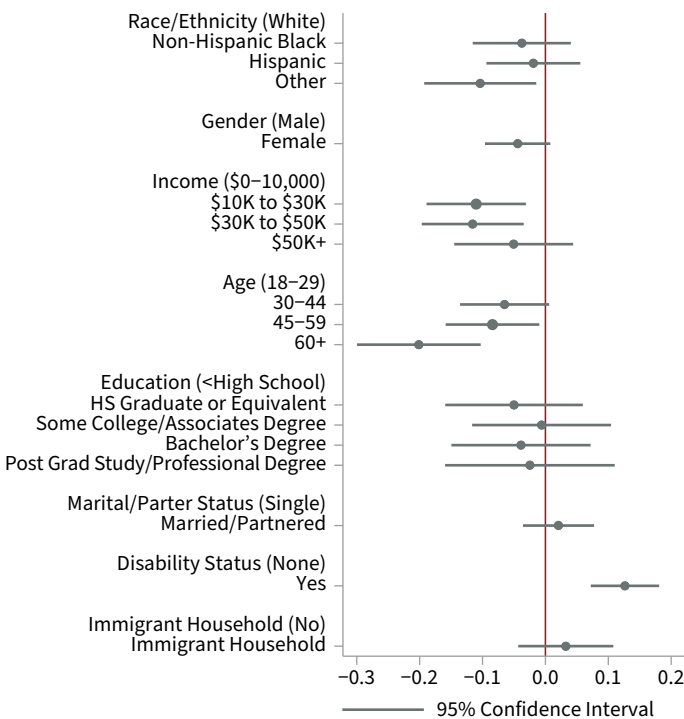

FIGURE 8
Any Learning Burden in SNAP and/or Medicaid

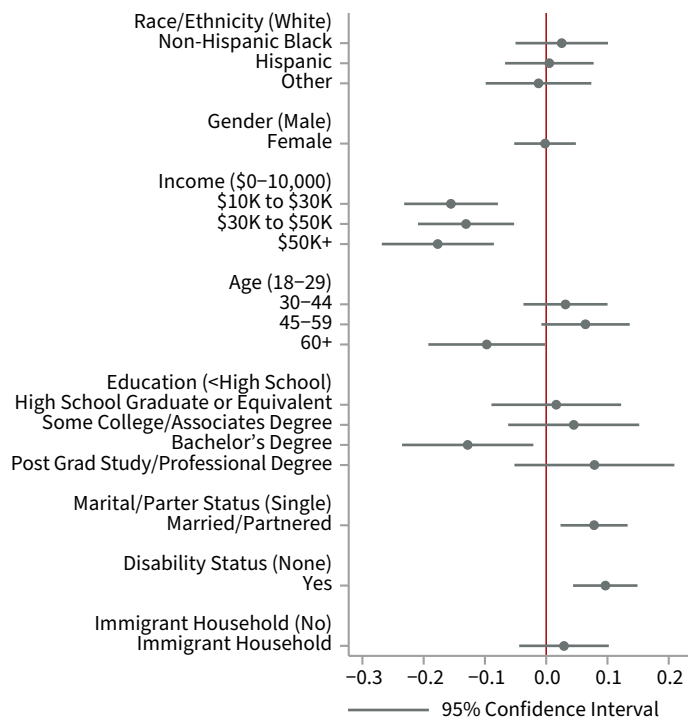*Note.* SNAP = Supplemental Nutrition Assistance Program.

FIGURE 9
Any Compliance Burden in SNAP and/or Medicaid

Note. SNAP = Supplemental Nutrition Assistance Program.

FIGURE 10
Any Psychological Burden in SNAP and/or Medicaid

Note. SNAP = Supplemental Nutrition Assistance Program.

Conclusion and Implications

Overall, we find that, in low-income households with workers, Black, Hispanic, Asian, and other race/ethnicity adults experience fewer administrative burdens than do White adults. The one clear exception is that Black adults experience greater rates of being treated or judged unfairly because of their race/ethnicity. The finding is consistent with prior research and underscores the salience of client-caseworker interactions.

One reason why people of color may experience less administrative burden—especially learning costs—is the cultivation of social capital to aid in economic survival,[15] whereas racial and ethnic minority cultures in the United States tend to be more collectivist and less individualist in orientation.[16] Thus, there may be a greater volume of information sharing and support within and across communities of color for navigating public benefits systems. White applicants' and recipients' economic advantages and higher rates of economic mobility compared to Black and Hispanic applicants and recipients may mean they are less experienced in learning about and interacting with public benefits, particularly given knowledge transfer differences with respect to generational economic inequality and geographic concentrations of poverty.

It is important to note that experiences of administrative burden are largely psychological in nature. The same 10-page application and set of documentation requirements may be experienced quite differently between two applicants. Because levels of resilience and optimism are higher among Black and Hispanic individuals than among White counterparts, despite greater social and economic disadvantages,[17] and higher rates of sanctioning in public benefit programs,[18] psychological assessments of their experiences navigating the public benefits system may be less negative among Black and Hispanic individuals. Alternatively, White applicants and recipients may experience greater administrative burdens due to reluctance and discomfort in interacting with a highly racialized public-benefits system.[19]

Our study shows that there are noteworthy differences concerning the experiences of low-income adults in interacting with SNAP and Medicaid. Our findings highlight the importance of understanding different types and dimensions of administrative burden, as we find that learning burdens are more common than compliance and psychological burdens. However, the results may have been different if we looked at universal, non-means-tested benefits like Social Security Retirement or Medicare—benefits that are not racialized and are designed to have lower administrative burden overall.[20]

Administrative burden can be reduced for all applicants and recipients if applications are shortened and streamlined, eligibility requirements simplified (or perhaps automated) via presumptive or categorical eligibility mechanisms, and digital portals and mobile applications designed for ease of use. Still, the persistence of perceived discrimination among Black applicants and recipients is a reminder of the need for continued efforts to promote cultural humility among caseworkers and program administrators.[21]

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Notes

[1] White et al. (2015).

[2] Einstein and Glick (2017).

[3] Pratt and Hahn (2021).

[4] Barnes and Henly (2018).

[5] Watkins-Hayes (2011).

[6] Barnes (2021).

[7] Brantley et al. (2020).

[8] Moynihan et al. (2015).

[9] Bell and Jilke (2024)

[10] Moynihan et al. (2022).

[11] Schram et al. (2009).

[12] Roll et al. (2025).

[13] Herd and Moynihan (2019).

[14] Macartney and Ghertner (2023).

[15] Domínguez and Watkins (2003).

[16] Vargas and Kemmelmeier (2013).

[17] Graham et al. (2022); Graham and Pinto (2019).

[18] Schram et al. (2009).

[19] Soss et al. (2011).

[20] Ray et al. (2023).

[21] Fisher-Borne et al. (2015).

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