

# Public Charge: A Threat to the Health & Well-being of California's Older Adults in Immigrant Families

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The Trump Administration is drafting a rule that would hurt millions of older adults in immigrant families. If enacted, seniors and their families in California and across the country would be forced to make impossible choices between obtaining a permanent legal status in the U.S. and meeting their basic needs, caring for their children and aging parents, and keeping their families together.

Draft changes to the “public charge” rule put immigration status at risk if an immigrant or their family—including U.S. citizen children and other dependents—accesses or seeks access to programs that support health, nutrition, and economic stability.

## What is Public Charge?

The “public charge” test has been part of federal immigration law for decades. It is designed to identify people who may depend on government benefits as their main source of support. If the government determines someone is likely to become a “public charge,” the government can deny admission to the U.S. or refuse an application for lawful permanent residency.

Under the current policy, the only benefits considered in determining who is likely to become a “public charge” are cash assistance such as Supplemental Security Income (SSI), CalWORKs, and government-funded institutional long-term care (including through Medi-Cal).

### MEET MARY

When Mary retired last year at age 70, her lifelong dream of growing old surrounded by her children and grandchildren seemed to be coming true. The process was already underway to welcome her son and his family, who live in the Philippines, to join her in San Francisco, her home for the past 30 years.

Mary had worked steady jobs, but her modest income had not allowed her to save for retirement. She nonetheless felt secure because she would soon have the support of family; she was receiving Social Security retirement benefits she had earned; she was eligible for rental assistance; she was getting some much needed dental care at a community health center; and she was getting help with her Medicare premiums and coinsurance through California's Medicare Savings Programs. Mary also knew local organizations she could turn to if she needed occasional help with food or utilities.

Unfortunately, Mary's dream would be jeopardized if the Trump Administration succeeds in changing the “public charge” policy. She would be forced to make impossible decisions between continuing to access these programs that help her meet her basic needs and reuniting her family.

## DID YOU KNOW?

If the proposed rule is finalized, immigration officials could consider whether individuals or any of their dependent family members — including U.S. citizens — have received or simply applied for numerous government programs.

## How Could the Draft Rule Change Public Charge?

Under [the draft rule](#), immigration officials could consider a greatly expanded set of programs and benefits in making “public charge” determinations, including virtually any program targeting low-income people or that helps individuals and families meet basic needs. The draft rule is clear that the following programs essential to seniors and their families would be considered in a public charge determination:

- Medi-Cal (except for Emergency Medi-Cal)
- Medicare Savings Programs and Part D Extra Help
- Affordable Care Act subsidies for health insurance
- Government-funded institutional long- and short-term care (including through Medi-Cal)
- CalFresh
- Housing assistance such as Section 8 housing vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Earned Income Tax Credit (EITC)
- Supplemental Security Income (SSI) & CalWORKs
- Comparable state and local programs

The draft rule states that the list above is “non-exhaustive,” indicating that a public charge determination could also consider other programs vital to seniors.

## Millions of Older Californians Living in Immigrant Families May Face Difficult Choices about Meeting Their Basic Needs & Keeping Their Families Together

Seniors and parents of U.S. citizens are a large and growing segment of immigrants to the U.S. and are critical to the well-being of intergenerational families.

Between 1990 and 2010, the number of immigrants in the United States age 65 and older grew from 2.7 million to [nearly 5 million](#). California has the largest number of immigrant older adults at 1.3 million, almost 30% of the total immigrant older adult population in the country. [Almost 1 in 3 older adults in California](#) is foreign born, and more than 2 out of 3 of immigrant older adults are limited English proficient. The number of parents of U.S. citizens who have been admitted as legal permanent residents [more than tripled](#) between 1994 and 2016. In making it harder for older adults to immigrate, the draft rule ignores the critical roles many grandparents play in caring for their grandchildren and other family members.

An increasing share of paid caregivers for older adults are immigrants, and many of the immigrant direct care work force are themselves over age 55.

As our aging communities grow, we will increasingly rely on immigrants to provide even more care. An [estimated one million immigrants work in direct care](#), making up a quarter of the workforce. More than four in five are women, and nearly a third are over age 55. Because caregiving jobs tend to be part time and low-wage, 40% rely on programs such as CalFresh and Medi-Cal to support themselves and their families. The draft rule would threaten caregivers' own health and economic security, as well as their important contribution to the well-being of our communities.

Many older adults, both citizens and noncitizens, live in families that benefit from programs that support their basic needs.

[Almost 60%](#) of California's noncitizen adults age 55+ live in families that receive CalWORKS, SSI, CalFresh, and/or Medi-Cal/CHIP. Almost a quarter of U.S. born older adults and over 44% older adults who are naturalized citizens are part of families receiving these benefits.

This proposal will amplify the harm that the Trump Administration's anti-immigrant policy and rhetoric is already causing immigrant families to forgo basic needs like food and health care.

[Recent reports](#) and [findings](#) indicate that growing fear and uncertainty among immigrant families is leading to decreased participation in programs like Medi-Cal and CalFresh.

#### DID YOU KNOW?

If the proposed rule is finalized, U.S. citizens and residents may no longer be able to welcome their parents into the country. Seniors and their families may be afraid to go to the doctor or get help paying for food or rent.

## California seniors and their families thrive when they have access to programs and services that help meet their basic needs.

Investing in nutrition, health care, and other essential and basic needs keeps seniors and their families strong, and allows all of us to contribute fully to our communities.

#### Seniors thrive when they have access to health care and social supports

Older adults have greater health care needs and therefore access to affordable health care is especially important. Comprehensive, affordable coverage ensures that older adults who often live on modest fixed incomes have access to medical, oral health, and behavioral health care as well as social supports that help them stay in their homes and communities as they age. While Medicare is a lifeline for most seniors, [nearly 12 million seniors and people with disabilities](#) across the country are enrolled in both Medicare and Medicaid, and more than 1.4 million of them live in California and receive Medi-Cal. [More than 1 in 5](#) of California's Medicare beneficiaries relies on Medicare Savings Programs to help them pay for Medicare premiums and cost-sharing. Medi-Cal is also critical for long-term care, home and community-based services, dental, transportation, and other services Medicare does not cover and older adults could otherwise not afford. Moreover, many older immigrants are not eligible for Medicare and instead rely on subsidies to help them afford coverage through the Affordable Care Act marketplaces and on community health centers to receive services, including oral and behavioral health care.

In addition, a network of other programs provides necessary social supports to keep seniors healthy. Many older Californians rely on Older Americans Act programs to help them get where they need to go, stay connected to their communities, and maintain their dignity and independence.

### Seniors thrive when they have nutritious food

A growing body of research extols the importance of CalFresh and other federal nutrition programs in supporting a senior's ability to stay healthy and age in place. Over 2 million seniors benefit from CalFresh each month, and millions more participate in other programs such as home-delivered and Congregate Meals Programs under the Older Americans Act (including Meals on Wheels), the Commodity Supplemental Food and Senior's Farmers Market Nutrition Programs.

### Seniors thrive when they have affordable housing

Federal housing assistance programs provide vital support to over 1.7 million households with older adults who would otherwise be unable to afford the cost of shelter. Section 202 supportive housing is focused specifically on older adults, while many other households with older adults also rely on broader rental assistance programs including Housing Choice Vouchers, Section 8 Project-Based Rental Assistance (PBRA), and Public Housing. In addition, the Low-Income Home Energy Assistance program (LIHEAP) is an important means of support for older adults who would otherwise be unable to pay for heat or air conditioning during harsh weather.

## Don't Let This Rule Harm Seniors and Their Loved Ones

If enacted, the rule would continue the trend of chilling participation in many wide-ranging and vital programs due to the threat—both real and perceived—that seeking benefits could result in being denied a change in immigration status or entry into the U.S. for seniors, their loved ones, and their caregivers. This would fuel hunger and food insecurity among seniors, and force older adults and their families to forgo filling prescriptions or visiting the doctor because they cannot afford them without health coverage.

The rule has not yet been published, but reports indicate that it will be released for public comments very soon. Justice in Aging, the Food Research & Action Center, and others are working with the Protecting Immigrant Families Campaign to make sure groups that care about seniors are ready to fight back against the rule by submitting comments once it is released. For more information, resources, and ways to get involved, [visit ProtectingImmigrantFamilies.org](https://www.ProtectingImmigrantFamilies.org).