IM/MIGRANT WELL-BEING SCHOLAR COLLABORATIVE

Three Ways the New Public Charge Rule will Harm U.S. Citizen Young Adults

Vanessa Delgado, Ph.D.
Scholar Affiliate, Im/migrant Well-Being Collaborative

On July 16, 2026, the Department of Homeland Security (DHS) issued a new final rule that grants U.S. Citizenship and Immigration Services (USCIS) officers greater discretion over what counts as a "public charge" when immigrants apply for certain visas or lawful permanent residency (LPR). Immigration advocates warn that this new rule will lead to arbitrary adjudication wherein USCIS officers can consider factors such as education level, English fluency, and health as factors for inadmissibility and possibly discriminate against poor immigrants of color who are deemed "undesirable" in the U.S. It also makes it possible for any use of public benefits—such as Head Start, Supplemental Nutrition Assistance Programs, and even Weatherization Assistant Programs—to be considered when immigrants apply for LPR. This new ruling will take effect on September 18, 2026.

The harms of this ruling will extend beyond immigrants. For example, experts warn that undocumented parents may refrain from life-saving programs in order to avoid being perceived as a public charge to the U.S. government. This means that undocumented parents may choose to forgo or disenroll their U.S. children from important programs such as Medicare, Head Start, and supplemental food programs. The impact of this new rule will be profound within immigrant families, as there are nearly 5 million children in the U.S. that live with at least one undocumented parent. These "chilling effects" are perhaps most pronounced among Latino immigrant families wherein one out of every four children has an undocumented parent.

What is Public Charge?

"Public charge" is a legal term used by U.S. officials to determine whether an immigrant who applies for a visa or LPR will become "dependent" on the U.S. government in the future. It is a determination that is purported to "protect" public resources and taxpayers from welfare-dependent "aliens." The idea behind public charge is to ensure that noncitizen immigrants can care for themselves rather than rely on state aid for survival.

It is important to emphasize that the political rhetoric on public charge overstates noncitizen immigrants' use of services and programs. Research shows that immigrants are *less* likely to consume welfare benefits than native-born Americans. Undocumented immigrants are legally prohibited from most federal and state services but may apply for some public services on behalf of their U.S. born children—though they may avoid accessing benefits for fear of negative ramifications in their immigration cases. Each year, estimates suggest that undocumented immigrants pay nearly $100 billion in federal, state, and local taxes. Undocumented immigrants contribute nearly $34 billion to public benefit programs that they are legally unable to access. The research is clear: noncitizen immigrants put into social services more than they receive from it.

The "Spillover" Effects of Public Charge

The new public charge final rule will amplify the negative "spillover" effects between immigrants and their adult children, most of whom are U.S. citizens. The public charge ruling is likely to intensify three dimensions of support that adult children are known to provide to their immigrant parents: 1) legal brokering, 2) financial support, and 3) caretaking.

Young adults will engage in more legal brokering.

Prior research has shown that young adults serve as "legal brokers" for their immigrant parents. In the context of immigrant families, "legal brokers" are defined as intermediaries who possess legal capital and share it with their loved ones to empower them. In this role, young adults proactively explain policy changes to their immigrant parents, inform them about their legal rights, and provide guidance on whether it is "safe" (or not) to apply for social services.

The new public charge rule will amplify young adults' legal brokering in two ways. First, young adults are likely to update their immigrant parents about this new ruling and explain the arbitrary legalese to loved ones who hope to apply for an adjustment of status in the future. The new ruling press release was disseminated online, in English, and is unclear about which social services can or cannot be used. Such dissemination practices position immigrants with limited English and digital skills to turn to their adult children to gather more information about how this change affects them and how to avoid becoming a public charge. Second, young adults may be tasked with providing guidance on how to handle retroactive and future uses of social services. Young adults may provide informal legal advice to their immigrant parents in order to protect the family against inadmissibility claims. Such legal brokering will burden young adults, as they navigate high-stakes social service use decisions and contend with immigration-related fears for themselves and their families.

Young adults will provide greater financial support.

Scholars find that young adults with immigrant parents provide more financial support to the family than young adults with native-born parents. Research shows that young adults pay the household bills, open credit cards to allow their immigrant parents to make "big ticket" purchases, and even deplete their savings during family emergencies.

The new public charge rule will compel young adults to take on greater financial responsibilities if their low-income immigrant parents choose to disenroll from social services. Estimates suggest that nearly one in five immigrant adults avoided government benefits because of public charge threats during the first Trump Administration. Others project that between 1.4 million and 4.1 million individuals may disenroll from healthcare programs because of the new ruling. Young adults with immigrant parents who avoid social services then may be forced to cover more household expenses, provide more direct cash assistance, pay for out-of-pocket medical bills, and provide informal cash loans. Given the grim labor market and rising cost of living, such financial burdens will deplete young adults of their monetary resources and make it difficult to save, generate wealth, and contribute to the economy.

Young adults will engage in additional caregiving.
Studies find that maneuvering through government agencies is emotionally taxing for the children of immigrants. Children of immigrants worry they will make a mistake that will get their immigrant parents "in trouble," are concerned their parents will be mistreated by service providers, and wonder if they are "doing enough" to support the family.

The public charge rule positions young adults to undertake additional caretaking duties in the family. Public charge threats worsen immigrants' physical and mental health. For example, immigrants who fear public charge are more likely to experience food insecurity, report delays in medical care, and even forgo mental health treatment. Young adults who watch their immigrant parents contend with such health problems are likely to experience what researchers call "family spillover effects." These spillover effects can manifest as behavioral distress, anxiety and depression, and anticipatory stress. Young adults may worry about whether their immigrant parents can secure a "protected" immigration status in the future, if they will need to take on more financial responsibilities to help their parents avoid public charge threats, or whether retroactive social service use will place their parents in deportation proceedings. Such worries can compromise young adults' physical and mental health.

Conclusion and Policy Recommendations:

In sum, the policy changes to public charge are likely to expand and heighten the chilling effects among immigrant communities. Immigrants and *their children*—many of whom are U.S. citizens—are set to be harmed by this new ruling. It is imperative these family-based consequences are understood by the present administration, as they hold the power to relieve the children of immigrants from the burdens outlined above. Below, I provide four policy recommendations to reduce the harm of this new public charge ruling on immigrants and their U.S. children.

1. USCIS should provide a clear and detailed list of what social service programs can be used to determine public charge in immigration cases. This list should be exhaustive and disseminated to local immigrant communities in a linguistic and culturally appropriate manner so that immigrant applicants are fully aware of this information.

2. Congress should create legislation to protect U.S. citizen children's access to public benefits. Legislators can introduce and pass laws that prohibit USCIS from punishing undocumented parents who use public services for their U.S. citizen children.
3. Local and state governments should expand access to subnational public benefits to all its residents and remove immigration status requirements. These governments can also create alternative state-based public benefit programs to ensure noncitizen immigrants and their children can access early education, food, healthcare, and higher education programs.
4. Local service providers and community-based organizations should create local campaigns that inform immigrant families of their rights and up-to-date on public charge policy changes. Such local campaigns should be developed in consultation with legal advocates and disseminated in a manner that is accessible for the local residents.