

**POLICY BRIEF**

# **BEYOND THE PRIVATE SAFETY NET: A CALL FOR POLICY PROTECTIONS FOR OLDER UNDOCUMENTED IMMIGRANTS**

Vanessa Delgado, Ph.D.

A Berkeley Interdisciplinary Migration  
Initiative publication.



# INTRODUCTION

There are nearly 11 million undocumented immigrants living in the United States (U.S.) today.<sup>1</sup> Traditionally, undocumented immigrants have been seen as a relatively young population by researchers, media pundits, and policymakers. However, recent demographic trends suggest that a significant number of undocumented immigrants are now entering middle adulthood and old age. For example, it is estimated that 40% of all undocumented immigrants will be age 55 and older by 2038.<sup>2</sup> Researchers and policymakers must contend with the rise of older undocumented immigrants as this demographic shift will have important implications for immigrant families and society at large.

Undocumented immigrants are prohibited from accessing what researchers call the “public safety net,” that is, government-sponsored programs aimed at providing individuals some relief during times of economic hardship. Undocumented immigrants cannot apply for supplemental nutrition assistance programs (i.e., “food stamps”), social security retirement benefits, unemployment benefits, and state-funded healthcare coverage programs—even though undocumented immigrants contribute close to \$100 billion in federal, state, and local taxes each year.<sup>3</sup> Barriers to the public safety net positions older undocumented immigrants to work until their bodies cannot perform physical and manual labor. Undocumented immigrants are known to work in substandard and even outright exploitative conditions, meaning that older undocumented immigrants endure decades of unsafe working conditions. Exclusion from the public safety net is also deadly as older undocumented immigrants face higher rates of morbidity and mortality.<sup>4</sup>

***Researchers and policymakers must contend with the rise of older undocumented immigrants as this demographic shift will have important implications for immigrant families and society at large.***

1 Passel, J. and J. M. Krogstad. 2024. What we know about unauthorized immigrants living in the U.S. Pew Research Center. Retrieved from: <https://www.pewresearch.org/short-reads/2024/07/22/what-we-know-about-unauthorized-immigrants-living-in-the-us/>

2 Ro, A. J. Van Hook, and K.M. Walsemann. 2022. Undocumented Older Latino Immigrants in the United States: Population Projections and Share of Older Undocumented Latinos by Health Insurance Coverage and Chronic Health Conditions, 2018-2028. *Journal of Gerontology: Series B*. 77(2): 389-395.

3 Davis, C., M. Guzman and E. Sifre. 2024. Tax Payments by Undocumented Immigrants. Institute on Taxation and Economic Policy. Retrieved from: <https://itep.org/undocumented-immigrants-taxes-2024/>

4 Ayon, C., J. Ramos Santiago, J., and A. S. Lopez Torres. 2020. Latinx Undocumented Older Adults, Health Needs, and Access to Healthcare. *Journal Immigrant Minority Health*. 22(5): 996-1009.



The structural exclusion that middle-aged and older undocumented immigrants face positions them to rely on their loved ones during tough times. In my research, I find that families operate as a “private safety net” and young adults help their undocumented parents weather through economic hardships.<sup>5</sup> My study, [“Stratified Private Safety Nets: How Legal Status Shapes Financial Contribution by Immigrant-Origin Young Adults,”](#) examines how parental immigration status shapes the financial contributions of their young adult children. I show how the adult children of undocumented immigrants feel compelled to “give back” because their undocumented parents face significant financial hardships and barriers to public safety net programs. I reveal how restrictive immigration laws negatively affect the lives of young adults who have undocumented parents, demonstrating how restrictive immigration laws “spill over” onto the children of undocumented immigrants.

***I reveal how restrictive immigration laws negatively affect the lives of young adults who have undocumented parents, demonstrating how restrictive immigration laws “spill over” onto the children of undocumented immigrants.***

## METHODOLOGY AND FINDINGS

This study draws on 120 in-depth longitudinal interviews from a multi-wave study that examined the labor that adult children of immigrants contributed to their families before, during, and after the COVID-19 pandemic. The young adults in this study ranged from undocumented, mixed-status, and documented immigrant families. A third of young adults were undocumented (most with Deferred Action for Childhood Arrivals work permits) with undocumented parents, the other third were U.S. citizen young adults with undocumented parents, and the last third of young adults were U.S. citizens with documented parents. Using this data, I identified four major themes on the money-sharing patterns among young adults with undocumented parents and set forth a set of recommendations policymakers should consider to bolster the economic well-being of undocumented and mixed-status immigrant families.

<sup>5</sup> Delgado, V. 2024. Stratified Private Safety Nets: How Legal Status Shapes Financial Contributions by Immigrant-Origin Young Adults. *Social Problems* (online first)

## THEME 1

**Young adults share their bank accounts with their undocumented parents because most financial institutions require a social security number to open checking and savings accounts.**

Undocumented immigrants are prohibited from most banking institutions because they do not have a social security number to open a checkings or savings account, nor are they able to open a line of credit from most banks. As a result, young adults opened credit cards, created banking accounts under their name, and shared the cards with their undocumented parents. Undocumented parents used the cards to make purchases and buy big-ticket items without fear of repercussions. Nidia shared how she opened a line of card and allowed her mother to use the card as an authorized user:

***“For a long time, she was even anxious about having a debit card or a bank account. She doesn’t have a credit card herself... I was able to have a credit card and add her as an authorized user.”***

In addition to traditional credit cards, young adults were also asked to apply for retail store credit cards. Javier was asked by his undocumented mother to open a Macy's credit card to purchase Christmas presents for the family. The holidays were always a tough time for Javier's mother because she had to figure out how to make her money stretch to cover rent, the bills, and Christmas gifts. She figured that a Macy's credit card would help her make small payments over time (instead of paying for everything in one sitting). Javier went to Macy's and applied for a credit card but was denied. He did not meet the income requirement because he worked a part-time job while he attended the University of California. His story demonstrates how young adults attempt to apply for credit cards:

***“She wanted to get a Macy's credit card and she'll was like, put it under your name so we can use it. I applied but I didn't qualify for it.”***

## THEME 2

Young adults feel they are their parents' "retirement plans" and investigate how to open and fund makeshift retirement accounts for their undocumented parents.

Undocumented parents worked in precarious jobs that provided no options for retirement and their immigration status excluded them from the federal Social Security Program. Undocumented immigrants are known to pay into the Social Security Program but are ineligible to receive benefits. Even if undocumented immigrants seek to open an Individual Retirement Account (IRA) or an independent 401(k) retirement plan, many of these accounts require a social security number to open an account. Young adults sought creative efforts to pool money into savings accounts for their undocumented parents. Maria learned that her father could not open a retirement plan on his own and suggested they open a savings account together:

***"My dad is ten years away from [retirement] he doesn't have anything. It scares me [I told him] 'Hey Dad, let's try to figure out how to get you a 401(k), or let's start a bank account where we could just allocate a hundred bucks a month or something."***

Gilberto shared that he expected to be his parents' "retirement plan" as they got older: "I am pretty much their retirement plan. We're (him and his siblings) pretty much our parents' retirement plan because they weren't able to access that [retirement plans]." Gilberto knows he will financially support his parents into old age. He has even decided to limit the number of children he will have in the future so that he will have enough money to cover his parents' expenses later in life. Gilberto said:

***"I do think about the future a lot so I am planning in terms of like okay, how many kids do I actually want? I want to limit it to two because I'm going to be taking care of my parents as well. I'm definitely thinking about all of that."***

## THEME 3

### Young adults take on and finance their undocumented parents' medical expenses.

Undocumented immigrants generally have jobs that do not provide employment-sponsored health insurance and are excluded from state-funded healthcare coverage, making them apprehensive to seek medical care because of the exorbitant costs of doctor's visits. Young adults stepped in to provide financial support to their undocumented parents when they exhibited health problems and medical emergencies. For example, Diana expects that as her undocumented mother grows older, without access to traditional safety nets, she will take on most of the financial burdens of her medical bills. Diana fears what this financial responsibility will mean for her future, but always assures her mother that they will work together to find a solution:

***“I told her that whatever it costs, I will pay for all the medical costs, and to not worry about it. I was like, “Hey, it’s okay. We’ll make it work. We’ll do payment plans. I’ll put it on my credit card. I’ll handle everything.” I just kept telling her, “No matter what, you come first.”***

Nidia too recently helped her undocumented mother cover her dental expenses. Her mother was in an auto accident and she was sued for the damage on the other person's car. She was forced to attend court. As an undocumented person, her mother feared that accident would lead to her deportation. She was so afraid of being deported that she began to grind her teeth at night—to the point that she began to chip the crowns of her teeth. Nidia helped her pay for the corrective procedure at the dentist, a whopping \$25,000. Nidia hoped that it was the last procedure she needed because she maxed out her credit card in an effort to pay for the medical expenses. She constantly worries about how she will pay for her mothers' medical expenses in old age:

***“How am I going to make sure that she is provided for? [My mother] is a housekeeper, which takes a toll on her body. She’s 50 now and she gets aches here and there... [Recently she needed to see the doctor] I kept on trying to figure out how to pay for these things she really needed and just praying she wouldn’t need anything else. Because regardless of what I had to do I would cover it, like increase my credit limits as much as possible.”***

## THEME 4

Young adults indirectly shared their access to short-term social services with their undocumented parents.

Undocumented immigrants are excluded from short-term social services, such as Unemployment Benefits and Supplemental Nutrition Assistance Program. Young adults leveraged their access to these social services to indirectly help their undocumented parents during times of need. For instance, during the pandemic, Adriana applied to the Federal Pandemic Unemployment Compensation (FPUC) Program and began to earn unemployment benefits plus an additional \$600 a week. The additional funds came in at the perfect time because her father lost his job in construction and could not find a stable position. She used her access to the FPUC program to help the family stay afloat:

*“I was definitely helping at home because my dad's income was definitely affected a lot due to COVID so money was pretty tight... I pay my whole family's phone insurance. I pay our Wi-Fi and other utilities. That's what I help my dad pay. Then for the unemployment I was getting money every two weeks, so then on top of helping pay the utility bills, mainly for my dad, I was giving my mom \$200 to \$300 every two weeks... it [FPUC] made it a lot easier to help out my parents and to save money for my future bills.”*

Christopher was set to apply for Cal Fresh—the Supplemental Nutrition Assistance Program in California—after our interview. His undocumented mother had recently had her hours cut at work and contemplated applying for Cal Fresh for her youngest son. But she was scared that her application would someday negatively affect her chances at an adjustment of status—or be used against her in the future. She asked Christopher if he would consider applying under his name, given that he was a U.S. citizen. Christopher met all the requirements for Cal Fresh and agreed to apply without hesitation. He wanted to ensure his mother and younger brother had enough groceries to eat at home:

*“She's told me, “Can you get Cal Fresh?” Because obviously we are from a low-income family, so you can get while at school. ...I told her, “I don't need it, but I could get it and just give it to you.”*

## KEY TAKEAWAYS

The findings demonstrate that the adult children of undocumented immigrants operate as a “private safety net” in undocumented and mixed-status families. Policymakers can develop policies to intervene to mitigate the financial pressures that young adults with undocumented parents face in the U.S.

**Recommendation 1: Financial institutions should remove social security number requirements so that all immigrants are able to create banking accounts, save their funds, and access their money.**

Bank and retirement institutions should allow immigrants of all legal statuses the opportunity to create accounts. Banks should allow undocumented immigrants to open savings and checking accounts so they can safely store their funds and use their liquid cash. Financial service corporations that offer retirement plans should also offer undocumented immigrants the ability to create Individual Retirement Arrangements (IRAs). In this way, undocumented immigrants can also use the record of these accounts to demonstrate fiscal responsibility in immigration cases.

**Recommendation 2: Allow long-term tax paying undocumented immigrants access to the Social Security Program.**

It is well established that undocumented immigrants pay into the Social Security Program, and estimates suggest that undocumented immigrant pay nearly \$25 billion in Social Security taxes each year.<sup>6</sup> However, they are prohibited from the program when they enter retirement ages. The Social Security Program should remove the social security number requirement for long-term tax paying undocumented immigrants and allow them access to the program when they retire from work.

<sup>6</sup> Davis, C., M. Guzman and E. Sifre. 2024. Tax Payments by Undocumented Immigrants. Institute on Taxation and Economic Policy. Retrieved from: <https://itep.org/undocumented-immigrants-taxes-2024/>



**Recommendation 3: Extend healthcare protections to undocumented immigrants, regardless of age and income.**

Most healthcare plans—both state-funded and private—require a social security number. Healthcare plans should remove this barrier and allow all undocumented immigrants access to health insurance. Additionally, state-funded Medi-Care programs should remove immigration status barriers for individuals. The federal government should continue to expand healthcare options for undocumented immigrants beyond age and income requirements.

**Recommendation 4: Allow undocumented immigrants access to short-term public safety net programs, including Unemployment Benefits and the Supplemental Nutrition Assistance Program.**

In addition to the Social Security Program, federal and state governments should consider extending Supplemental Nutrition Assistance Program and Unemployment Benefits to undocumented immigrants. Undocumented immigrants contribute almost \$2 billion in Unemployment Benefits but are ineligible to receive services if they are fired or furloughed by their employer.<sup>7</sup> Extending these short-term public safety net programs to undocumented immigrants can help offset hardships and provide support through economic turmoil. Efforts should also be made to eliminate threats of public charge.

## CONCLUSION

Undocumented and mixed-status immigrant families are negatively affected by immigration laws. As a greater proportion of undocumented immigrants enter retirement ages, their adult children take on a greater responsibility at home and economically support their aging undocumented parents. It is imperative that we extend the public safety net to undocumented immigrants, and work to strengthen the existing public safety net to ensure it works for all Americans. These policy recommendations are a starting point for policymakers, and more must be done to provide undocumented immigrants a dignified retirement in old age.

<sup>7</sup> Davis, C., M. Guzman and E. Sifre. 2024. Tax Payments by Undocumented Immigrants. Institute on Taxation and Economic Policy. Retrieved from: <https://itep.org/undocumented-immigrants-taxes-2024/>



# This brief is produced by Berkeley Interdisciplinary Migration Initiative.

## Citation

---

Delgado, Vanessa. 2024. "Beyond the Private Safety Net: A Call for Policy Protections for Older Undocumented Immigrants." BIMi Policy Brief Series. Berkeley, CA: Berkeley Interdisciplinary Migration Initiative.

## Design & Layout

---

Salomé Ragot, Harpreet Mangat

## Contact

---

Berkeley Interdisciplinary Migration Initiative  
bimi@berkeley.edu  
www.bimi.berkeley.edu

118 Philosophy Hall,  
Berkeley, CA 94720

## About the Author

---

Vanessa Delgado is an Assistant Professor of Sociology at Washington State University. Dr. Delgado's research explores the incorporation pathways and educational experiences of Latino/a families. She employs qualitative methods to examine how Latino/a families navigate punitive immigration laws and policies and a restrictive socio-political climate. Articles from her research are published in *Law & Policy*, *Journal of Latinos and Education*, *Sociology Compass*, *Socius*, *Sociological Forum*, *Social Sciences*, and *Journal of Marriage and Family*. She is currently working on a book manuscript that examines how Latino/a children of immigrants support and challenge immigrant integration.