



DHS Wants to Check Immigrant Credit Scores Before Granting Green Cards

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A Department of Homeland Security proposal could deem immigrants with low credit scores inadmissible to the United States.

Signed Friday by DHS Secretary Kirstjen Nielsen, the proposal's intent is to prevent immigrants from becoming legal permanent residents if they're 'public charges.' A public charge, writes MarketWatch.com, refers to individuals or households which draw substantial government assistance.

To prevent possible 'drains' on the American taxpayer, Homeland Security would seek to ensure that immigrants have private health insurance and healthy credit. Health credit entails having a history and reasonably high score.

Along with a credit screening, immigrants seeking to reside and work in the United States legally would have other aspects of their financial past investigated, too. Migrants who've used food stamps and cash benefits would also be ineligible.

The Department of Homeland Security's original proposal would have excluded immigrants who've purchased health insurance using an Affordable Care Act exchange. Similar restrictions were placed upon Medicare and Medicaid recipients, although the DHS has since backtracked.

The United States Citizenship and Immigration Services would consider a "good" credit score to be "a positive factor as it demonstrates an applicant may be able to support him or herself and any dependents assuming all other financial records are sufficient."

MarketWatch quotes USCIS as defining a "good" credit report as "generally near or slightly above the average of U.S. consumers."

Lenders, claims MarketWatch, typically consider scores between 670 and 739 to be "good."

Critics of the agency's proposal have said it may discourage immigrants from seeking assistance when they're most in need. Aside from hurting individual sustainability, the effects of financial deprivation could spill over to families and children.

"Allowing an immigration officer to pull your FICO before a final decision will take us bad places. Quickly," said immigration attorney Matt Cameron of Cameron Law Offices in Boston. Cameron added that many immigrant families—especially first-generation migrants just started off in the U.S.—do need temporary help with food.

Cameron told MarketWatch that opting out of WIC benefits for “women, infants and children” could prove disastrous.

“I grew up on WIC and public housing,” Cameron said. “I don’t know what my parents would have done without it.”

“To make immigrants choose a green card in the future or take care of their kids right now is really cruel.”

Meanwhile, Republican leaders and conservative ideologues have stuck to the party line. Independent organizations have had mixed reactions.

“We have had too lenient a definition of public charge since the 1990s,” said Jessica Vaughan, director of the Center for Immigration Studies, a D.C. nonprofit that recommends lowering immigration entries. “There’s nothing political about it.

A POLITICO publication on the same proposal quoted the libertarian Cato Institute as noting that immigrants tend to draw public assistance less often than their native-born counterparts.