



## **Addressing Barriers Mixed Immigration Status Households Encounter within the State Individual Development Account (IDA) Program**

### **Overview**

The State IDA program’s funding structure can create barriers to enrollment for households whose members have mixed immigration statuses, in that, per the State IDA program qualifications, an IDA saver must be a “legal resident or U.S. citizen.”

Based on Prosperity Works’ experience working with savers in New Mexico, a significant percentage of households include undocumented family members. Mixed-status households will undoubtedly experience uncertainty around what savings options are available to them through the State IDA program, and what assets they could save toward—and subsequently share jointly—with undocumented family members.

### **IDA Savings Options for Households with Undocumented Members**

If your agency serves households that include undocumented members, the household as a whole may still be eligible to participate in the State IDA program.

Regardless of the immigration status of every household member, any family member that is a U.S. citizen or legal resident (e.g., spouse, parent, adult dependent, of-age child) can enroll in the State IDA program. In this way, an enrolled household member can act as the IDA program representative for an entire household—including undocumented members—as they save collectively toward an IDA-aligned asset, such as a home or business. Moreover, once the IDA program is complete and the enrolled family member secures the asset, the asset’s affiliated ownership paperwork—such as a deed or a small business license—can list an undocumented family member.

Despite the fact that an undocumented family member cannot officially enroll in the State IDA program, they can still work with the enrolled household member to secure access to a change-making asset—through their listing on the asset’s affiliated paperwork.