

IDAs and SSI SSDI payments

Question: Will I lose my Social Security disability benefits if I participate in an AFI IDA project?

Answer: No. Participating in an AFI IDA project will NOT cause you to lose your Social Security disability benefits.

Social Security disability benefits can be provided in two ways: through Social Security Disability Insurance (SSDI) or through Supplemental Security Income (SSI). For the former (SSDI), any resources or assets do not affect income when determining eligibility or when calculating benefit payment amounts. As for SSI, [the Social Security website](#) states explicitly that money saved in an Individual Development Account is not counted when determining SSI eligibility or when calculating benefit payments. Moreover, in response to a question about the affect of IDA savings on SSI benefits, the [website](#) states, "Your SSI benefit will not go down—it might even go up! This is because the earnings, the matching money, and the interest that goes into your IDA do not count as your income or resources when we figure your SSI benefit."

In addition, any interest earned on an individual's own contributions and on matching funds to an AFI IDA is excluded from SSI's definition of countable income and resources. Payouts from an AFI IDA can be made only for a qualified purpose (such as for a home purchase, business capitalization, and higher education or training) or for an allowable emergency (as determined by AFI policy). These payouts and emergency withdrawals are also not counted as income for SSI purposes.

The AFI Resource Center provides ongoing assistance to AFI grantees and their partners on strategies for serving people with disabilities. For more information on this topic, please contact the Resource Center on 1-866-778-6037 or via email at info@idaresources.com.