March 2, 2021

Representative Tony Cardenas
2438 Rayburn House Office Building
Washington, DC 20515

Representative Cathy McMorris Rodgers
1035 Longworth House Office Building
Washington, D.C. 20515

Representative Judy Chu
2423 Rayburn House Office Building
Washington, DC 20515

Dear Representative Cardenas, Representative McMorris Rodgers and Representative Chu:

The undersigned members of the Consortium for Citizens with Disabilities (CCD), along with allies from all 50 states across the country, are writing to express our strong support for the ABLE Age Adjustment Act (S. 331/HR 1219). CCD is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

Previously introduced in the 114th, 115th and 116th Congresses, the ABLE Age Adjustment Act improves upon the Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act (PL 113-295), which was signed into law in December 2014 and was one of the most bipartisan bills in recent history. The ABLE Act amended the Internal Revenue Code by creating section 529A to provide for tax-favored accounts to enable people with disabilities to save for and pay for disability-related expenses that include education, housing, transportation, employment training and support, assistive technology and personal support services, health, prevention and wellness, and financial management. Importantly, resources saved in an ABLE account are not taken into consideration when determining the individual’s eligibility for federally funded means tested benefits, including Supplemental Security Income (SSI) and Medicaid. The opportunity provided through the ABLE Act to assist in securing more financial stability for individuals with disabilities and their families is profound.

Unfortunately, due to a last-minute change to the original legislation, ABLE accounts are only available to people whose disability onset prior to their 26th birthday. According to the National Disability Institute, approximately 6.1 million individuals who could benefit from ABLE accounts are left out, since many conditions can and do occur later in life, including multiple sclerosis, Lou Gehrig’s disease or paralysis due to an accident. Additionally, veterans who become disabled as a result of their service after age 25 are currently ineligible for ABLE accounts. The ABLE Age Adjustment Act would amend...
Section 529A(e) of the Internal Revenue Code to increase the eligibility threshold for ABLE accounts for onset of disability from prior to age 26 to prior to age 46.

According to recent estimates from the ABLE National Resource Center, there are now approximately 82,000 ABLE accounts across the 44 states plus the District of Columbia’s ABLE programs, with nearly $643 million in assets under management. Passing the ABLE Age Adjustment Act would nearly double the currently eligible population and improve the sustainability of ABLE programs nationwide. Most importantly, this bill would enable otherwise-eligible people with a variety of later-onset disabilities (many of whom spent years advocating for the original ABLE Act) to realize the benefits of ABLE accounts to increase their financial security without jeopardizing their much-needed public benefits.

We sincerely thank you for your continued commitment to the financial security of all Americans with disabilities, no matter the age of onset. We look forward to continuing to work with you to pass the bipartisan ABLE Age Adjustment Act in the 117th Congress.

Sincerely,

The Advocacy Institute
American Association on Health and Disability
American Association on Intellectual and Developmental Disabilities (AAIDD)
American Council of the Blind
American Music Therapy Association
American Network of Community Options & Resources (ANCOR)
The Arc of the United States
Autism Society of America
Autism Speaks
Autistic Self Advocacy Network
Center for Disability Rights
Communication FIRST
Cure SMA
Epilepsy Foundation
The Jewish Federations of North America
Justice in Aging
Lakeshore Foundation
Lutheran Services in America - Disability Network
National Alliance on Mental Illness
National Association of State Directors of Developmental Disabilities Services
National Association of Councils on Developmental Disabilities
National Association of State Head Injury Administrators
National Council on Independent Living
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
National Down Syndrome Society
National Multiple Sclerosis Society
National Organization of Social Security Claimants’ Representatives (NOSSCR)
Native American Disability Law Center
Network of Jewish Human Service Agencies
Paralyzed Veterans of America
RespectAbility
Special Needs Alliance
TASH
United States International Council on Disabilities
United Spinal Association
Wounded Warriors Project
VetsFirst
ALASKA
The Arc of Anchorage
Disability Law Center of Alaska
ALABAMA
Alabama Disabilities Advocacy Program
ARKANSAS
Disability Rights Arkansas
ARIZONA
The Arc of Arizona
CALIFORNIA
Disability Rights California
COLORADO
Disability Law Colorado
CONNECTICUT
Disability Rights Connecticut
Down Syndrome Association of Connecticut

DISTRICT OF COLUMBIA
DC Special Kids

DELWARE
The Arc of Delaware
Down Syndrome Association of Delaware

FLORIDA
Down Syndrome Association of Brevard
Down Syndrome Foundation of Florida
Disability Rights Florida

GEORGIA
Jewish Family and Career Services

HAWAII
Center on Disability Studies (HI UCEDD), University of Hawaii at Manoa
Hawaii Disability Rights Center
Hawaii Self Advocacy Advisory Council
Hawaii State Council on Developmental Disabilities

IOWA
Disability Rights Iowa
Northwest Iowa Down Syndrome Society

IDAHO
Disability Action Center – Northwest
Idaho State Independent Living Council
Living Independence Network Corporation
National Alliance on Mental Illness of Idaho

ILLIONIS
Easterseals
Illinois Council on Developmental Disabilities

INDIANA
Down Syndrome Indiana
Indiana Disability Rights

KANSAS
Disability Rights Center Kansas

KENTUCKY
Kentucky Protection and Advocacy

LOUISIANA
Disability Rights Louisiana
People First of Louisiana

MASSACHUSETTS
Disability Law Center of Massachusetts

MARYLAND
Chesapeake Down Syndrome Parent Group
Maryland Developmental Disabilities Council

MAINE
Disability Rights Maine
Maine Developmental Disabilities Council

MICHIGAN
The Arc Michigan
Coalition for Citizens with Disabilities

MINNESOTA
The Arc Minnesota
Mid Minnesota Legal Aid/Minnesota Disability Law Center

MISSOURI
Down Syndrome Guild of Greater Kansas City

MISSISSIPPI
Disability Rights Mississippi
Brain Injury Association of Mississippi
Mississippi ABLE Board

MONTANA
Disability Rights Montana
Rural Institute for Inclusive Communities
Montana Council on Developmental Disabilities
NORTH CAROLINA
Disability Rights North Carolina

NORTH DAKOTA
Designer Genes of North Dakota, Inc.

NEBRASKA
Disability Rights Nebraska
Down Syndrome Alliance of the Midlands

NEW HAMPSHIRE
Disability Rights Center New Hampshire

NEW JERSEY
The Arc of New Jersey
Center for Independent Living Inc.
Disability Rights New Jersey
JFS of Atlantic & Cape May Counties Atlantic
The Supportive Housing Association of NJ

NEW MEXICO
Arc of New Mexico
Disability Rights New Mexico

NEVADA
Nevada Disability Advocacy & Law Center
United Spinal Association

NEW YORK
Disability Rights New York

OHIO
Down Syndrome Association of Greater Cincinnati

OKLAHOMA
Oklahoma Disability Law Center, Inc.
The Arc of Oklahoma

OREGON
Disability Rights Oregon

PENNSYLVANIA
The Arc of Greater Pittsburgh
Community Legal Services of Philadelphia
Disability Rights Pennsylvania
JEVS Human Services
JRS of Pennsylvania
PA Statewide Independent Living Council (PA SILC)
Self Advocates United as 1, Inc.
The Arc of Pennsylvania
Vision for Equality, Inc.
RHODE ISLAND
Rhode Island Developmental Disabilities Council
SOUTH CAROLINA
The Arc of South Carolina
Disability Rights South Carolina
SOUTH DAKOTA
Disability Rights South Dakota
South Dakota Council on Developmental Disabilities
South Dakota Parent Connection
TENNESSEE
Autism Tennessee
Down Syndrome Association of Middle Tennessee
GiGi's Playhouse Nashville
TN Council on Developmental Disabilities
TEXAS
Disability Rights Texas
Houston JFS
UTAH
Disability Law Center of Utah
VIRGINIA
Virginia Board for People with Disabilities
VERMONT
Disability Rights Vermont
WASHINGTON
The Arc of Washington State
Washington State Developmental Disabilities Council

WISCONSIN
The Arc Eau Claire, Inc.
The Arc Greater Columbia County
The Arc Wisconsin
The Arc-Dane County
Down Syndrome Association of Wisconsin, Inc.
Waupaca County ARC Inc.
WI Board for People with Developmental Disabilities

WEST VIRGINIA
Center for Excellence in Disabilities
Disability Rights of West Virginia
Fair Shake Network, Inc.
WV Olmstead Council

WYOMING
Wyoming Governor's Council on Developmental Disabilities/WYABLE