



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

March 2, 2021

Senator Bob Casey  
393 Russell Senate Office Building  
Washington, DC 20510

Senator Jerry Moran  
521 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Casey and Senator Moran:

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 114<sup>th</sup>, 115<sup>th</sup> and 116<sup>th</sup> 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 26<sup>th</sup> 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

DELAWARE

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