



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

The Honorable Robert Casey  
Senate Banking Committee  
United States Senate

The Honorable Christopher Dodd  
Senate Banking Committee  
United States Senate

The Honorable Orrin Hatch  
Senate Finance Committee  
United States Senate

The Honorable Ander Crenshaw  
House Appropriations Committee  
United States House of Representatives

Dear Senators Casey, Hatch and Dodd/Representative Crenshaw:

On behalf of the Consortium for Citizens with Disabilities Asset Development, Tax policy and Financial Literacy Task Force, we are pleased to offer our support for the Achieving a Better Life Experience Act of 2009 (H.R. 1205/S. 493). The ABLE Act will create a valuable savings mechanism that will enable individuals with significant disabilities to develop assets and private resources without restriction or penalty, and we applaud your leadership on this significant public policy issue.

The Consortium for Citizens with Disabilities (CCD) is a coalition of over 100 national disability organizations and advocates for national public policy that ensures the inclusion of children and adults with disabilities in all aspects of society. The Asset Development, Tax Policy and Financial Literacy Task Force is a smaller group within the coalition that focuses attention on federal public policies that promote full access to the formal economy for persons with disabilities, their families and employers.

The need for savings is often greater for a child with a disability, particularly a significant disability, than other children in order to offset additional spending on medical treatment, adaptive equipment or personal supports over the course of the individual's life. The savings accounts created by the ABLE Act would provide the option to invest private funds for the long-term well-being of individuals with disabilities through tax-advantaged savings tools. This bill will enable individuals with disabilities to live a meaningful and productive life without having to impoverish themselves, as is currently the case, and will ultimately help individuals become less dependent on public benefits.

One issue we would encourage you to consider as the bill moves through the legislative process would be in the inclusion of a tax credit for account contributions in favor of or in combination with the proposed deduction allowance. Our concern stems from our belief that the ABLE Act intends to provide savings incentives for many families with low or moderate annual incomes. The majority of these families opt for the standard deduction on their tax returns in favor of itemization, compromising the value of the bill's proposed deduction for

those families who will benefit the most from having an ABLE account. A tax credit approach would more effectively incentivize savings for these families.

We are pleased to support this critically important piece of legislation and look forward to working with you to see this bill enacted. Please contact either task force co-chair if we can offer additional assistance.

Sincerely,

CCD's Asset Development, Tax Policy and Financial Literacy Task Force Co-Chairs

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