March 14, 2022

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Katherine Neas  
Deputy Assistant Secretary  
Office of Special Education and Rehabilitative Services  
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Taryn Williams  
Assistant Secretary  
Office of Disability Employment Policy  
Department of Labor  
Dear Federal Partners:

On behalf of members of the Consortium for Citizens with Disabilities (CCD) Financial Security and Poverty Task Force, we urge you to work together to design and implement a public education campaign to increase awareness, understanding and enrollment in the Achieving a Better Life Experience (ABLE) Act program. There are over eight million eligible children and adults with disabilities nationwide who could benefit from opening and growing individual ABLE accounts with their preferred choice of state ABLE programs. As of January 2022, less than two percent of eligible individuals with disabilities and their families have opened accounts (112,000 accounts) and begun to benefit from setting short- and longer-term financial goals that improve education, employment and community living outcomes. We welcome the opportunity to work together on the ABLE program.

Since 2016 when the first states began to offer ABLE accounts following federal regulations and guidance, there has never been a coordinated, comprehensive approach engaging relevant federal agencies that you lead to reach the ABLE-eligible population to explain the opportunity, the benefits, enrollment choices and stories of ABLE account owners who are using their ABLE account to advance independence, employment and community inclusion. Working together, a common unifying set of messages and materials with reach across your grantees and contractors could dispel myths and misinformation and positively transform thinking and financial behavior of the target audience.

Such a coordinated campaign would be a direct response to President Biden’s Executive Order (EO) 13571 on “Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government” and we also want to take this opportunity to thank the Administration for issuing that EO. The order states that the purpose of government is to “deliver services more equitably and effectively, especially for those historically underserved.” The campaign would also further your collective objectives that are spelled out in EO 13985 “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” to support people with disabilities who have been “adversely affected by persistent poverty and inequality” and we also want to take this opportunity to thank the Administration for issuing that EO. EO 13985 and EO 13571 provide compelling reasons for this administration across federal agencies to commit time and resources to expand awareness and increase utilization of ABLE accounts that do not supplant government funding but complement it to increase options to ABLE.

Every week, many of our organizations meet individuals with disabilities and their families who are unaware of the ABLE program. Teachers, vocational rehabilitation counselors, case managers, job coaches, independent living staff and other direct support personnel remain unaware and do not discuss the benefits of opening an ABLE account with the people they support. Although there are now over $1 billion invested and growing in ABLE accounts, it is a program that only a small number of individuals and families are benefiting from. Representation in communities of color remains a significant challenge with limited focused outreach to date. While an array of activities is occurring within your respective agencies, there
is a lack of coordination across agencies and there tend to be one-time efforts without further reinforcement of message.

This administration’s development of a coordinated messaging campaign that leverages your relationships at a regional, state, community and national level would have significant results. Utilization of your grantees and contractors nationwide and your substantial administrative infrastructure can reinforce to eligible people with disabilities and their families that increased financial well-being can happen through opening and growing tax-advantaged 529(A) ABLE accounts.

We stand ready to work with you with and your vast dissemination networks and to engage the National Association of State Treasurers (NAST) which manages state level ABLE programs so that there is a maximum return on investment of resources in a campaign.

We welcome the opportunity to work together to help and work with the targeted audience to realize the promise of ABLE as a short- and long-term investment strategy to advance freedom, employment, economic stability, community living and community inclusion.

Please contact Cyrus Huncharek (cyrus.huncharek@ndrn.org) or Michael Morris (mmorris@ndi-inc.org) with any questions or to arrange a meeting.

Sincerely,

American Association on Intellectual and Developmental Disabilities (AAIDD)
Association for University Centers on Disabilities
Autism Speaks
Center for Law and Social Policy (CLASP)
Easterseals
The Jewish Federations of North America
Muscular Dystrophy Association
National Association of Councils on Developmental Disabilities
National Council on Independent Living
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
TASH
The Arc of the United States
World Institute on Disability