



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

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 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