September 3, 2021

Chairman Wyden          Ranking Member Crapo
Senate Committee on Finance Senate Committee on Finance
219 Dirksen Senate Office Building 219 Dirksen Senate Office Building
Washington, DC 20510         Washington, DC 20510

Chairman Neal          Ranking Member Brady
House Ways and Means Committee House Ways and Means Committee
1102 Longworth House Office Building 1139 Longworth House Office Building
Washington, DC 20515        Washington, DC 20515

Dear Chairman Wyden, Ranking Member Crapo, Chairman Neal, and Ranking Member Brady:

The undersigned members of the Consortium for Citizens with Disabilities (CCD) Financial Security and Poverty Task Force and allies write to urge you to include the ABLE Age Adjustment Act (S. 331/H.R. 1219) in the upcoming SECURE 2.0 legislation. The CCD Financial Security and Poverty Task Force works to promote public policy aimed at increasing the financial security of all individuals with disabilities and their families. Because of the disproportionate number of people with disabilities living in poverty, our task force also advocates for public policy that impacts people living in poverty, including the disproportionate number of people of color with disabilities living in poverty.

When Congress passed the original Stephen Beck, Jr. Achieving a Better Life Experience Act of 2014 (ABLE Act), millions of people with disabilities could now lift themselves out of poverty, no longer subject to archaic program rules governing the services they rely on to live in their communities and work. But millions of people with disabilities – many of whom had advocated for the ABLE Act for nearly a decade - were left behind. Last minute cost constraints led to ABLE accounts being limited to only people whose disabilities onset before age 26. Despite the introduction of the ABLE Age Adjustment Act in every Congress since the passage of the original ABLE Act, people with disabilities that developed after age 26 still cannot use ABLE accounts to save for large disability expenses or for retirement. It is long past time for Congress to pass the ABLE Age Adjustment Act and expand access to ABLE accounts.

As the Senate Finance and House Ways and Means committees consider the SECURE 2.0 Act and strengthen retirement security for Americans, we ask that the retirement security of
people with disabilities be included. The bipartisan, bicameral ABLE Age Adjustment Act (S. 331/H.R. 1219) would allow people who obtained their disabilities up until age 46 to open ABLE accounts, allowing them to save for retirement and large expenses without placing needed disability services, health care, and income support at risk. The ABLE Age Adjustment Act is our top ABLE-related priority in the 117th Congress.

The undersigned members of the Task Force understand that there are many other improvements that advocates and Members of Congress would like to see to improve the ABLE program, but we must first address this matter of basic fairness. People with spinal cord injuries, traumatic brain injuries, and other later-onset disabilities, including veterans with non-service related disabilities, should not be excluded from the benefits of ABLE programs because of a quirk of timing. The influx of additional eligible people with disabilities will also benefit current ABLE plans and participants. With more individuals and more money invested, fees for the plans will be lower for everyone and states will have more flexibility in administering their specific plans.

We are eager to work with you and other Members of Congress to ensure broader access to ABLE accounts for people with disabilities. Please contact Cyrus Huncharek (cyrus.huncharek@ndrn.org) or Bethany Lilly (lilly@thearc.org) with any questions or to discuss further.

Sincerely,

American Association of People with Disabilities
American Network of Community Options & Resources (ANCOR)
Association for Education and Rehabilitation of the Blind and Visually Impaired
Association of People Supporting Employment First (APSE)
Autism Society of America
Autistic Self Advocacy Network
Cure SMA
Easterseals
Epilepsy Foundation
Family Voices
The Jewish Federations of North America
Justice in Aging
National Academy of Elder Law Attorneys
National Alliance on Mental Illness
National Association of Councils on Developmental Disabilities
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
National Organization of Social Security Claimants' Representatives
TASH
The Arc of the United States
United Spinal Association
World Institute on Disability

CC:
Majority Leader Chuck Schumer
Minority Leader Mitch McConnell
Speaker Nancy Pelosi
Minority Leader Kevin McCarthy