



September 23, 2022

Chairman Wyden
Senate Committee on Finance
Washington, DC 20510

Ranking Member Crapo
Senate Committee on Finance
Washington, DC 20510

Chairman Neal
House Ways and Means Committee
Washington, DC 20515

Ranking Member Brady
House Ways and Means Committee
Washington, DC 20515

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

The Collaboration to Promote Self-Determination (CPSD) writes to thank you for your work on the ABLE Age Adjustment Act (S. 331/H.R.1219) and urge you to include this bill in the final SECURE 2.0 tax legislation.

Founded in 2007, the Collaboration to Promote Self-Determination (CPSD) is a national advocacy coalition of organizations representing people with intellectual, developmental, and other disabilities and their families, disability service agencies, and other individuals with experience and expertise. The mission of CPSD is to push for major systemic reform of the nation's disability laws and programs to advance economic security, enhance integrated community participation, and increase opportunities for people with disabilities so that they can lead self-determined lives.

As Congress works to complete the SECURE 2.0 legislation, we wish to underscore the importance of including policies that allow people with disabilities to save. 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 future expenses related to their disability. It is far past time for Congress to pass the ABLE Age Adjustment Act and expand access to ABLE accounts. The bipartisan, bicameral ABLE Age Adjustment Act would allow people who develop their disabilities before age 46 to establish ABLE accounts, allowing them to save for future expenses without placing needed disability services, health care, and income support at risk. We are so thankful that the Senate Finance Committee's recent bipartisan and unanimous vote to advance the EARN Act included the ABLE Age Adjustment Act, and that this addition is fully paid for.

46 states and D.C. have active ABLE programs, resulting in nearly 120,000 open accounts with assets totaling over \$1.1 billion. By expanding eligibility of ABLE accounts, people with disabilities, including a significant number of veterans, will be able to save and pay for critical needs including education, housing, transportation, employment training and support, assistive technology, and more. The National Association of State Treasurers has stated that to reach self-sustainability for ABLE programs, a greater number of accounts will need to be opened. The ABLE Age Adjustment Act would do just that, nearly doubling the pool of eligible account holders from 8 million to 14 million people.

ABLE accounts provide the opportunity for people with disabilities to gain financial freedom and take charge of their financial futures. These accounts empower them to achieve and maintain their health, independence, and quality of life. Enacting this legislation is supporting the millions of people with disabilities, including veterans with disabilities, across the nation and their families and thus it is imperative that this legislation be included in the final SECURE 2.0 tax legislation. Should you have any questions, please contact Cyrus Huncharek at cyrus@ndscenter.org.

Sincerely,

Allies for Independence

Applied Self Direction

Association of People Supporting Employment First

Association of University Centers on Disabilities (AUCD)

Autism Society of America

Autistic Self Advocacy Network

Marc Gold Associates

National Association of State Directors of Developmental Disabilities Services (NASDDDS)

National Disability Institute

National Disability Rights Network (NDRN)

National Down Syndrome Congress

National Organization on Disability (Ridge Group)

Williams Syndrome Association

Center for Public Representation

National Alliance for Direct Support Professionals

Association of Programs for Rural Independent Living (APRIL)

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