

## ***Support Passage of Achieving a Better Life Experience Act (H.R. 1205)***

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June 28, 2010

The Honorable Nancy Pelosi  
Speaker of the House  
United States House of Representatives  
Washington, DC 20515

The Honorable Steny Hoyer  
Majority Whip  
United States House of Representatives  
Washington, DC 20515

Dear Committee Leadership:

Our organizations, representing millions of citizens with disabilities and their family members throughout the United States, urge Congress to move expeditiously in passing H.R. 1205, ***the Achieving a Better Life Experience Act of 2009 (ABLE Act)***. **Specifically, we respectfully request that you do everything in your power to pass this bill on the House floor before the August Congressional recess.**

We are committed to ensuring that every citizen living with a disability requiring significant supports has the opportunity, encouragement, and support required to attain optimal independence and productivity. We believe the ABLE Act will go a long way in enabling citizens with disabilities to develop assets and private resources without restriction or penalty, and we urge you to move now in passing this important legislation.

Currently, there is no tax advantaged savings instrument available to individuals with disabilities or their families to appropriately save for education, health, housing, transportation and other costs. This bill would allow citizens with disabilities to have access to the same type of savings instruments that all other Americans utilize (through the use of 401K, IRA, and College Savings Accounts) without jeopardizing access to necessary public supports. H.R. 1205 would provide individuals with disabilities and their families with a savings instrument for specified education, medical and community-based services, including housing, transportation, employment training, and supports for their child without disqualifying that child from receipt of funds from entitlement programs which are vital in ensuring their quality of life. 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 assistance.

Congress should act now to pass the ABLE Act for the following reasons:

- **The legislation possesses widespread, bipartisan support.** *Currently, H.R. 1205 has 180 cosponsors, including 19 members of the House Ways & Means Committee.*
- **Overwhelming support across the disability community.** *Over 40 national organizations representing millions of citizens with disabilities and their families have publicly endorsed the ABLE Act.*
- **Individuals and families face exorbitant financial challenges in providing adequate care and long-term supports and services related to one's disability throughout the lifespan.**
  - Research demonstrates that it costs on average \$2.5 million dollars to raise and provide for a child with specific disabilities throughout life.
  - Research also indicates that the income of the family of a child or adult with a disability is often reduced because of the care giving responsibilities parents and families undertake.

- **Citizens with disabilities are chronically disadvantaged in the current economic mainstream by virtue of inadequate public supports that discourage working and savings.**
  - Working-age adults with disabilities are 3 times more likely than their nondisabled peers to live at or below the poverty line.<sup>1</sup>
  - Only 21% of taxpayers with disabilities have incomes over \$40,000.<sup>2</sup>
  - Over a one-year period, from January 2009 to January 2010, the number of employed workers with disabilities declined at a rate more than three times that of workers without disabilities, and the unemployment rate rose dramatically to levels far exceeding that of other workers.<sup>3</sup>
- **Encouraging savings through a tax-advantaged savings vehicle will reduce the reliance citizens with disabilities and their families on public resources for needed services and supports.**<sup>4</sup>
- **Through the use of ABLE Accounts, individuals and families will be able to plan for their children with disabilities as parents are able to plan for children without disabilities.** The inability to plan for the future due to current asset limitations is a perverse punishment and unfair burden placed on parents of children with disabilities.

Every citizen, regardless of severity of disability, possesses the propensity and potential to contribute in meaningful ways to the nation's economic mainstream. Citizens with disabilities desire and deserve optimal opportunities and support aimed at attaining sustainable, gainful employment in integrated community settings. It is incumbent upon this Congress to do everything in its power to stimulate a real response to the growing inequities that exist in today's economy for citizens with disabilities. The ABLE Act would provide one of the most significant legislative steps ever undertaken in increasing the economic independence of citizens with disabilities.

The country will celebrate the 20<sup>th</sup> anniversary of passage of the Americans with Disabilities Act on July 26, 2010. Congress has an opportunity to pass a new landmark bill that would create an unprecedented opportunity for citizens with disabilities to generate income, build savings, and fully engage in the economic mainstream. **Please don't let the opportunity to pass to make history again by passing landmark legislation aimed at enhancing the economic security of Americans with disabilities in July.**

The time is now to act on this important legislation and demonstrate that Congress is committed to supporting citizens with disabilities to generate savings and build for their economic future. On behalf of the 54 million Americans living with disability, we appreciate your leadership and hope you will do everything in your power to support the economic advancement of citizens with disabilities through passage of the ABLE Act.

Sincerely,

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<sup>1</sup> National Disability Institute, 2009. [www.reitour.org](http://www.reitour.org)

<sup>2</sup> National Disability Institute, 2009. [www.reitour.org](http://www.reitour.org)

<sup>3</sup> Kaye, H. 2010.

<sup>4</sup> Citera, 2007.

**American Association of People with Disabilities**  
**American Network of Community Options and Resources (ANCOR)**  
**APSE**  
**Association of University Centers on Disabilities**  
**Autism National Committee (AutCom)**  
**Autism Society of America**  
**Autism Speaks**  
**Center for Outcome Analysis**  
**Center for Self-Determination**  
**Children & Adults with Attention-Deficit/Hyperactivity Disorder**  
**Down Syndrome Association of Northern Virginia**  
**Easter Seals**  
**Family Voices**  
**Goodwill Industries International, Inc.**  
**National Council for Community Behavioral Healthcare**  
**National Association of Councils on Developmental Disabilities**  
**National Association of State Head Injury Administrators (NASHIA)**  
**National Council on Independent Living**  
**National Disability Institute**  
**National Disability Rights Network**  
**National Down Syndrome Congress**  
**National Down Syndrome Society**  
**National Fragile X Foundation**  
**National Spinal Cord Injury Association**  
**NISH**  
**Paralyzed Veterans of America**  
**Physician-Parent Caregivers**  
**Special Olympics**  
**TASH**  
**TecAccess**  
**The Arc of the United States**  
**The National Association of State Directors of Developmental Disabilities Services**  
**The Jewish Federations of North America**  
**United Cerebral Palsy**  
**United Spinal Association**  
**World Institute on Disability**