



September 3, 2021

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

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

Chairman Neal  
House Ways and Means Committee  
1102 Longworth House Office Building  
Washington, DC 20515

Ranking Member Brady  
House Ways and Means Committee  
1139 Longworth House Office Building  
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 ABLÉ 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 ABLÉ Act for nearly a decade - were left behind. Last minute cost constraints led to ABLÉ accounts being limited to only people whose disabilities onset before age 26. Despite the introduction of the ABLÉ Age Adjustment Act in every Congress since the passage of the original ABLÉ Act, people with disabilities that developed after age 26 still cannot use ABLÉ accounts to save for large disability expenses or for retirement. It is long past time for Congress to pass the ABLÉ Age Adjustment Act and expand access to ABLÉ 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](mailto:cyrus.huncharek@ndrn.org)) or Bethany Lilly ([lilly@thearc.org](mailto: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