



May 23, 2022

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 Consortium for Constituents with Disabilities (CCD) Financial Security and Poverty Task Force and Social Security Taskforce urge you to include the ABLÉ Age Adjustment Act (S. 331/H.R. 1219) and the SSI Savings Penalty Elimination Act (S. 4102) in the final SECURE 2.0 legislation.

Our two taskforces work to engage in concerted advocacy for national public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society free from racism, ableism, sexism, and xenophobia, as well as LGBTQ+ based discrimination and religious intolerance; that enhances the civil rights and quality of life of all people with disabilities and their families; and that reflects the values of the Americans with Disabilities Act and all civil rights law.

**ABLE Age Adjustment Act (S. 331/H.R. 1219)**

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 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 future expenses related to their disability. It is time for Congress to pass the ABLÉ Age Adjustment Act and expand access to ABLÉ accounts. The bipartisan, bicameral ABLÉ Age Adjustment Act would allow people who develop their disabilities before age 46 to establish ABLÉ accounts, allowing them to save for future expenses without placing needed disability services, health care, and income support at risk.

**SSI Savings Penalty Elimination Act (S. 4102)**

Supplemental Security Income (SSI) provides an extremely modest cash benefit, a maximum of \$841 a month in 2022, for low-income individuals with disabilities and older

adults that meet the strict means-tested criteria. In March 2022, nearly 7.6 million people: 4.3 million working-age individuals with disabilities; 1 million children with disabilities; and 2.3 million older adults relied on the program. Unfortunately, the benefit's low, outdated countable asset limit of \$2,000 for individuals/\$3,000 for couples does not allow people to save for emergencies, such as a leaky roof, car repair, or other unexpected expense. The current asset limit does not adjust for inflation and was last updated in 1989.

Introduced by Senators Sherrod Brown (D-OH) and Rob Portman (R-OH), the bipartisan SSI Savings Penalty Elimination Act would significantly improve the lives of SSI recipients by raising the asset limit to \$10,000 per individual/\$20,000 per couple. This would allow SSI beneficiaries to save more for unexpected expenses, improving their financial security and independence. The legislation also adjusts that number for inflation every year, a critical element in today's inflationary environment.

### **Conclusion**

Again, promoting greater economic independence for people with disabilities, including increased opportunities for people with disabilities to save for unexpected expenses and retirement, is a CCD priority. Accordingly, we urge Congress to include both the ABLE Age Adjustment Act (S. 331/H.R. 1219) and the SSI Savings Penalty Elimination Act (S. 4102) in the final SECURE 2.0 legislation. We are eager to work with you to ensure broader access to financial security for people with disabilities. Please contact Cyrus Huncharek (cyrus.huncharek@ndrn.org) or David Goldfarb (goldfarb@thearc.org) with any questions or to discuss further.

Sincerely,

### **CCD Financial Security and Poverty Task Force Co-Chairs**

David Goldfarb  
The Arc of the United States

Cyrus Huncharek  
National Disability Rights Network (NDRN)

Aaron Kaufman  
The Jewish Federations of North America

Michael Morris  
National Disability Institute

### **CCD Social Security Task Force Co-Chairs**

Stacy Cloyd  
National Organization of Social Security Claimants' Representatives

David Goldfarb  
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Justice in Aging

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National Association of Disability Representatives (NADR)