

Saving for an Uncertain Future: How the ABLE Act Can Help
Individuals with Disabilities and Their Families

Testimony of Congresswoman Cathy McMorris Rogers
July 23, 2013

Good Morning Mr. Chairman, Ranking Member Enzi, and other members of the Committee. I am honored to be here this morning with Sara Wolff and our distinguished panel on behalf of the millions of Americans with disabilities and their families who would have the opportunity for better lives with the 529 accounts that would be created under the Achieving a Better Life Experience Act (ABLE).

I would like to thank you, Mr. Chairman, for your commitment to this issue, as well as Senator Burr; the 74 Senate cosponsors; Representative Crenshaw, the bill's lead House sponsor; and the 365 House cosponsors. Rarely, do we see such overwhelming bipartisan support for an issue, which has the potential to land on the President's desk.

But this legislation is not about Senators and Representatives achieving legislative success. It's about people like Sara and my son Cole, who was born with an extra 21st chromosome. People who need financial security and peace of mind. People who deserve the opportunity for greater independence that is limited by our current laws.

Right now, individuals with disabilities and their families spend countless hours worrying about their financial security. How will we pay for medical care not covered by our health care plan? How can we make it work to get much-needed job skills training and still pay the bills at the end of the month? Questions like these generate unnecessary worry and concern because – too often – individuals and families have to pick and choose what care and services they can afford.

Our outdated laws encourage women and men with disabilities to resign themselves to a life of dependence by spending down their assets rather than saving them for future expenses. Unless families have the resources to hire an attorney to create a special trust or some other complicated savings vehicle, there is no other option to establish

financial security without risking access to critical government programs for individuals with disabilities. And that's just not fair.

As Americans, we believe in empowering all people regardless of where you come from or who you are. Policies, like the ABLE Act, will bring this very empowerment to millions of Americans – transforming them from a state of dependence into one of independence.

For me, the ABLE Act is much more than a piece of reform legislation that will help so many – it's personal. When my son Cole was born, my husband Brian and I were presented with the same joys and fears that all families experience. We want Cole to live his life to the fullest and have every opportunity to reach his full potential. But, I see firsthand how our federal policies limit his opportunities because of his disability.

The ABLE Act will help change that. It will help make sure Sara, Cole and the millions like them who have special needs will be able to save for their futures and reach their full potential.

With overwhelming support from the House, the Senate, and the American public, the time is now to get the ABLE Act across the finish line. I'm proud to stand with all of you to advance this critical legislation. Thank you again for your time and commitment to this issue.