



Sara C. Wolff

Self-Advocate & Board Member, National Down Syndrome Society (NDSS)

Written Testimony before the Senate Finance Committee

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Good morning, my name is Sara Wolff. I am 31 years old from Moscow, Pennsylvania and I happen to have Down syndrome. I live a busy life – I have two jobs. I am a law clerk at O’Malley and Langan Law Offices in Scranton, Pennsylvania and work at Keystone Community Resources in the office of advocacy. I also serve on a number of state and local boards throughout Pennsylvania; I enjoy swimming, keeping up on social media, and my advocacy work. I have been a board member of the National Down Syndrome Society (NDSS) since 2007.

I am honored to be here today to testify before the Senate Finance Subcommittee on Taxation and IRS Oversight. I am excited to share with the Committee today my personal story and discuss how the Achieving a Better Life Experience Act, best known as the “ABLE Act”, will dramatically change my life forever.

I especially want to thank my hometown Senator, Chairman Bob Casey, for being a Champion of the ABLE Act and calling today’s hearing. I also want to thank Ranking Member Enzi for his leadership in calling today’s hearing along with his cosponsorship of the ABLE Act. I also want to thank Senator Richard Burr from North Carolina, our other ABLE Act Champion in the Senate, for his leadership and dedication to getting the ABLE Act across the finish line this year. We couldn’t do it without each and every one of you!

I want to share with the Committee my personal story and what brings me here today before this esteemed committee. This is not my first time to DC, I have traveled here countless times to advocate on the ABLE Act.

Last year, I lost my mother and number one fan, Connie, to a sudden, rapid illness. My mother was always my strongest supporter and always stood in my corner. She accompanied me all over this great country for speaking engagements, conferences, and appearances – and together, we helped increase awareness and advocacy for people with Down syndrome and other disabilities by sharing our stories. We traveled to Connecticut, Missouri, California, Oklahoma and many more states to inspire others to make a difference in the lives of all people with special needs. While I know my mom continues to watch over me from above as I continue to travel the country focused on my advocacy work, it’s our memorable moments and the life lessons that she taught me, that inspire me to continue on my journey and to do all that I can to pass the ABLE Act (this year, you will hear me say this a lot in my desperate tone today – “**this year!**”).

My mom was my advocate. And, she and I had many conversations about the ABLE Act over the last several years. She said to me, “Sara, we have to get this bill passed.” She promised me that she would be at the signing of this bill. I want to keep this promise alive for her, for me, and for the thousands of people with Down syndrome and other disabilities.

With my whole life ahead of me, I need an ABLE account to plan for my future **NOW**. And I am not alone. Like most individuals with disabilities, people with Down syndrome and other conditions are out living their parents. Families, like mine, need to rest assured that they can equally care for their children and adults with disabilities, just like they can for their other children and family members.

Just because I have Down syndrome, that shouldn't hold me back from achieving my full potential in life. I can work a full-time job, be a productive member of society, and pay taxes – but because of these outdated laws placed on individuals with disabilities, people like me are held back in life. This is the year, we call on leaders in Congress to put an end to the inequities that exist for people with disabilities by passing the ABLE Act and allowing individuals and families to save for the future and break down the barriers to employment for these individuals.

Currently, I cannot have more than two-thousand dollars in assets before the government aid that I need is cut off. In this day and age, two-thousand dollars is not a lot of money and with the rising costs of housing, transportation and medical assistance that I need, it is tough for me to be able to save. I currently work two part-time jobs, and my employers have been gracious enough to work with me so I do not earn more than seven-hundred dollars a month; and maintain my government benefits. The ABLE Act would provide a way for Americans with disabilities to save for their futures as we would be able to make a positive impact on the workforce and hold meaningful jobs.

The ABLE Act would amend Section 529 of the Internal Revenue Service Code of 1986 to create tax-free savings accounts for individuals with disabilities. The bill aims to ease financial strains faced by individuals with disabilities by making tax-free savings accounts available to cover qualified expenses such as education, housing, and transportation. The bill would supplement, but not supplant, benefits provided through private insurances, the Medicaid program, the supplemental security income program, the beneficiary's employment, and other sources.

An ABLE account could fund a variety of essential expenses for individuals, including medical and dental care, education, community based supports, employment training, assistive technology, housing, and transportation. The ABLE Act provides individuals with disabilities the same types of flexible savings tools that all other Americans have through college savings accounts, health savings accounts, and individual retirement accounts. The legislation also contains Medicaid fraud protection against abuse and a Medicaid pay-back provision when the beneficiary passes away. It will eliminate barriers to work and saving by preventing dollars saved through ABLE accounts from counting against an individual's eligibility for any federal benefits program.

Earlier this year, I authored a change.org petition calling for Congress to pass the ABLE Act. To date, my petition has over two-hundred and fifty thousand signatures and counting. This petition has been supported by people all over the country and even people beyond the disability community think the ABLE Act is a good idea and a no-brainer! Even *The New York Times* in a recent [editorial](#) urged Congress to move the ABLE Act!

We now have 75 cosponsors in the Senate, including Leaders Harry Reid and Mitch McConnell, **and 365 cosponsors in the House on the ABLE Act** – As you all know, this is a historic number and further shows the need and urgency to pass the ABLE Act. Last time I did the math, that's eighty-five percent of the entire US Congress supporting the ABLE Act. I'm only 31 years old, but I can't remember a time when in the last 31 years – that many members of Congress agreed on anything that much!

I want to especially thank our Champions of this bill for getting us to this point and making the ABLE Act a reality for me and all people with disabilities. Again, a special thanks to Senator Casey and Senator Burr; and Congresswoman Cathy McMorris Rogers, a fellow panelist here today, and her colleagues in the House - Congressman Ander Crenshaw, Congressman Pete Sessions, and Congressman Chris Van Hollen.

In closing, I want to reiterate that with the ABLE Act, we aren't asking Congress to create a new program or give us a hand out, we are asking Congress to give us the chance to provide and save through savings tools that all other Americans have access to today. I need a way to save for my future and the ABLE Act would do just that. Passing this landmark legislation will go a long way to help people with Down syndrome and other disabilities realize and achieve our own hopes, dreams, and aspirations. I want to again thank my dear friend Senator Casey for his dedication and leadership on behalf of all people with disabilities. I am excited and look forward to joining both of you - Senator Casey and Senator Burr - with President Obama at the White House when he signs this bill into law **this year**!