

## Testimony on the ABLE Act 4/2/2015

As parents of adult children with Developmental Disabilities, we strongly urge Vermont to support the ABLE Act, and move it forward from a possibility to an opportunity for our children. Any way to improve access to employment or more meaningful employment is always supported. We know, from experience, that adults with Developmental Disabilities are an asset to any company. They are loyal, considerate, reliable and responsible. In many ways they improve the work environment and increase staff morale.

Our sons have been able to obtain meaningful and fulfilling part time or self employment. Each of them would benefit by being able to save money like all other responsible adults. Currently people with disabilities are penalized in many ways if they have more than \$2,000.00 in a bank account. The current limit does not allow them to learn to be responsible with their money like their non-disabled peers. Currently, as regulated, a person with a disability is encouraged to spend all the money received each month, and is not encouraged to budget money or spend responsibly by saving even small amounts for health care co pays, health care emergencies, transportation, etc. Some persons with disabilities are unable to save money for the basics in life like a car, moving costs, rainy day, or even trips away with or without family.

People with disabilities are unable to accept and save money given to them from family for birthdays and/or achieved milestones like their non-disabled brothers and sisters. Currently, parents and family members are unable to even give a person a gift of any amount for things like graduation or a wedding as it would negatively impact the monthly SSI benefit. Families don't have the ability to contribute to a savings account for a son or daughter with a disability.

Many or most middle or low income families are unable to afford a Special Needs Trust. This legislation gives families and persons with disabilities access to sound future planning for their loved one.

Even when a person with a disability has a part time employment or self employment, that job will likely not include health benefits. Persons with disabilities need to keep their health insurance while working part time. Employment is a choice that sometimes is penalized. This would help persons with disabilities to choose employment and responsibility.

One young man with developmental disabilities has his own small business doing yard and garden work for his customers. He needs to save his money in order to purchase new yard and garden equipment or to be prepared to repair equipment. The current limit that he can save does not allow him to do that. He is penalized, and could lose his social security and health benefits, if he saves money for needed equipment.

Some young adults with developmental disabilities may be able to move off of SSI and/or other benefits if given the opportunity to save money for emergencies, first and last month's rent, or to have a month's cost of living as they move toward independence. The current practice

discourages and makes it incredibly difficult for people with disabilities to become independent and move off of benefits due to the strict savings practice.

We strongly support this legislation.

Thank you,

Cindy Tabor, Berlin Vermont

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