

NATIONAL DISABILITY INSTITUTE'S

# Washington Insider



National Disability Institute's Washington Insider is a monthly newsletter highlighting key federal policy news that impacts the financial futures and economic empowerment of all people with disabilities. The Washington Insider tracks legislative and policy initiatives gaining momentum on Capitol Hill, specifically in the areas of taxation, asset building and economic development.

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## Senator Casey Introduces the “Disability Employment Incentive Act of 2018”

Senator Robert "Bob" Casey (D-PA) recently introduced the Disability Employment Incentive Act (DEIA). This legislation strengthens tax-related incentives and aims to encourage employers (including small businesses) to hire and retain individuals with disabilities. Additionally, the legislation strengthens the Architectural and Transportation Barrier Tax Credit to ensure that businesses of all sizes have the ability to make needed architectural modifications that eliminate any physical barriers to individuals with disabilities.

National Disability Institute (NDI) believes that the DEIA is a business-friendly approach to assisting employers, large and small, in recognizing the wealth of contributions that people with disabilities have to offer. We look forward to working with Senator Casey and his staff to help educate other Members of Congress about the benefits of this legislation.

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## **New Jersey and Washington Become Latest States to Launch ABLE Programs**

NDI is excited to congratulate the States of New Jersey and Washington on being the most recent states to launch ABLE programs.

The New Jersey ABLE program (NJ ABLE) is a member of the National ABLE Alliance, and will be administered by the New Jersey Department of Human Services and managed by Ascensus College Savings Recordkeeping Services, LLC. The Washington State ABLE Savings Plan (Washington State ABLE) will be managed by BNY Mellon, through their Sunday Administration, LLC platform. NJ ABLE Accounts will offer enrollment to all ABLE-eligible individuals regardless of residency while Washington State ABLE will be available to eligible Washington State residents with disabilities.

Both NJ ABLE and Washington State ABLE allow qualified individuals with disabilities to save up to \$15,000 a year in an ABLE account without jeopardizing their eligibility for federally-funded means tested benefits, such as Supplemental Security Income (SSI) and Medicaid. The funds in these accounts can be used for disability-related expenses that assist the beneficiary in increasing and/or maintaining their health, independence or quality of life.

Like other ABLE programs across the country, the NJ ABLE and Washington State ABLE programs focus their efforts to ensure minimal costs associated with establishing and maintaining an ABLE account (which can be completed online). The NJ ABLE program has annual account fees of \$45 for electronic statements or \$60 for paper statements, payable quarterly. Fees associated with investment options range from 0.34-0.38 percent. Until June 30, 2019, the Washington State ABLE Savings Plan annual account fee will be waived for all those who remain Washington State residents. After this date, the annual cost will be \$35 with an additional \$10 fee for paper statements. Fees associated with investment options for these accounts range from 0.30-0.37 percent.

[Get more information on the NJ ABLE program and how to enroll.](#)

[Get more information on the Washington State ABLE Savings Plan and how to enroll.](#)

To see how NJ ABLE and Washington State ABLE compare to other programs, [use the ABLE National Resource Center's program comparison tool.](#)

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## **Senate Holds Hearing on “Supporting Economic Stability and Self-Sufficiency as Americans with Disabilities and their Families Age”**

This month, the Senate Special Committee on Aging [led by Chairwoman Collins (R-ME) and Ranking Member Casey (D-PA)] held a hearing titled, “Supporting Economic Stability and Self-Sufficiency as Americans with Disabilities and their Families Age.” The hearing primarily focused on the status of individuals with disabilities regarding employment and their ability to save for their futures.

Witnesses included:

- Kelly Nye-Lengerman, Ph.D., MSW, LGSW, Research Associate, University of Minnesota
- Benjamin Wright, Father and Business Owner
- Edward Mitchell, MBA, Independent Living Specialist and ABLE National Resource Center Advisor
- Jack Stollsteimer, Deputy State Treasurer For Consumer Programs, Pennsylvania Office of the State Treasurer

During the hearing, there was a particular emphasis on the importance of providing individuals with disabilities a fair wage and the need to expand eligibility of the ABLE Act. NDI appreciates Chairwoman Collins and Ranking Member Casey for highlighting these important issues and will continue to work with their offices to push sound legislation to address the financial instability of individuals with disabilities and their families.

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## June Employment Numbers

Disability employment statistics for June 2018 show that the unemployment rate among people with disabilities was 8.3 percent. This shows a 0.6 percent decrease from June 2017. The latest employment statistics also find that only 18.6 percent of people with disabilities are actively in the labor force, as compared to 66.4 percent of people with no disability. Data on people with disabilities covers those between the ages of 16 to 64 who do not live in institutions.

U.S. Disability Employment Profile				
Statistic	With Disability		Without Disability	
	June 2017	June 2018	June 2017	June 2018
Percent of Population in the Labor Force	20.7	20.2	69.1	69.1
Employment-Population Ratio	18.9	18.6	66.1	66.4
Unemployment Rate	8.9	8.3	4.3	4.0

*As reported by the U.S. Department of Labor's Bureau of Labor Statistics, Table A-6*

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**NATIONAL DISABILITY INSTITUTE: Celebrating 10 Years of**  
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