

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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CONTENTS

[Texas Launches ABLE Program](#)

[House Committee on Small Business Holds Hearing Highlighting People with Disabilities](#)

[Senator Introduces Public Option for Accessing Basic Banking Services](#)

[National Disability Institute Meets with Assistant Secretary of Education](#)

[April Employment Numbers](#)

Texas Launches ABLE Program

The ABLE National Resource Center, managed by National Disability Institute (NDI), recently announced that the State of Texas has launched the **Texas ABLE Program**. The Texas ABLE Program is managed by NorthStar Financial Services Group, LLC and maintained by the Texas Prepaid Higher Education Tuition Board, with assistance from the Texas Comptroller of Public Accounts. The Texas ABLE Program will only be available to eligible Texas residents with disabilities.

The Texas ABLE Program allows 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 the account can be used for disability-related expenses that assist the beneficiary in increasing and/or maintaining his or her health, independence or quality of life.

Millions of individuals with disabilities and their families are often relegated to a life of poverty as a result of not being allowed to build even the most modest levels of financial resources. Individuals receiving supports through Social Security, Medicaid and other publicly-funded programs are often disqualified from those supports if they have more than \$2,000 worth of resources or assets. Now, with the launch of ABLE programs nationwide, individuals with disabilities and their families will be able to better secure their financial futures and help offset the often significant financial challenges that can accompany living with a disability.

Like other ABLE programs across the country, the Texas ABLE Program focuses its efforts to ensure minimal costs associated with establishing and maintaining an ABLE account. Additionally, Texas ABLE offers online account management; a gifting feature; and payroll deduction. There is no enrollment fee and the program has a low minimum contribution limit.

For more information on the Texas ABLE Program, including how to enroll, please visit <https://www.texasable.org/>.

[Back to top](#)

House Committee on Small Business Holds Hearing Highlighting People with Disabilities

On May 9, the House Committee on Small Business held a hearing titled “Ready, Willing, and Able to Work: How Small Businesses Empower People with Developmental Disabilities.” The hearing, chaired by Representative Steve Chabot (R-OH), sought to examine the role small businesses have played in employing individuals with differing abilities and the lessons that have been learned. During the hearing testimony was provided by the following:

- Ms. Angela Timashenka Geiger, President and CEO, Autism Speaks
- Mr. Dave Friedman, Founder and CEO, AutonomyWorks
- Mr. John Cronin, Co-Founder and Chief Happiness Officer, John’s Crazy Socks
- Ms. Lori Ireland, Vice Chair, Autism Society of America

In addition to the testimony provided by the individuals documented above, the Committee released a [Hearing Memo](#) which provides context with respect to the current employment realities for working-age adults with developmental disabilities and offered recommendations to small businesses as to where they can find resources to help with the employment of people with disabilities. Included in these resources was information on the [LEAD Center](#). The LEAD Center is led by National Disability Institute with funding from the U.S. Department of Labor’s Office of Disability Employment Policy (ODEP). The LEAD Center – known formally as the National Center on Leadership for the Employment and Economic Advancement of People with Disabilities – brings together a range of organizations, thought leaders and best practice innovators to expand policy, employment, leadership and economic advancement opportunities and outcomes for all people with disabilities.

NDI would like to thank Chairman Chabot, and the other members of the Committee on Small Business, for bringing attention to how small businesses can make a difference in the hiring of people with disabilities, and for including information about the LEAD Center in the Committee’s Hearing Memo.

To watch the hearing, please visit: <https://smallbusiness.house.gov/calendar/eventsingle.aspx?EventID=400842>.

[Back to top](#)

Senator Introduces Public Option for Accessing Basic Banking Services

Senator Kirsten Gillibrand (D-NY) recently filed S. 2755 titled “Postal Banking Act.” This piece of legislation would allow U.S. Postal Service facilities to offer low-cost, short-term loans to low- to moderate-income Americans. Research shows that many Americans, including those with disabilities, are significantly unbanked or underbanked as a result of having limited access to conventional banking services and products.

Many believe that allowing U.S. Postal Service facilities to provide several basic banking services to these individuals would not only deter the use of predatory lending, such as payday loans and title loans, but could also provide additional revenue to assist in the financial sustainability of the U.S. Postal Service.

National Disability Institute supports this legislation and applauds Senator Gillibrand for introducing it. We plan to work with the Senator’s office, along with our disability-related partners, to inform other Members of Congress about the positive outcomes that this legislation could have on the greater disability community.

[Back to top](#)

National Disability Institute Meets with Assistant Secretary of Education

This past month, NDI had the opportunity to meet with the newly appointed Assistant Secretary of Education (Office of Special Education and Rehabilitative Services) to discuss the importance of promoting competitive integrated employment (CIE) for people with disabilities. This meeting comes soon after the Department of Education has moved forward with a procedural step that would allow them to revisit regulations that govern the Workforce Innovation and Opportunity Act (WIOA) that specifically speak to the current definition of CIE.

NDI finds it troubling that the Department of Education continues to indicate a willingness to open the WIOA regulations despite strong opposition from a wide range of disability-related groups, as articulated in the [letter](#) recently sent to the Assistant Secretary. NDI believes that the current definition, as stated in WIOA and supported by the regulations, does promote competitive integrated employment and offers a pathway to better financial well-being.

NDI will continue to voice its opposition to opening the WIOA regulations and/or the weakening of the current definition of CIE. We look forward to continuing to work with the Department of Education to address their concerns and to further educate them on the promising potential of current policy.

[Back to top](#)

April Employment Numbers

Disability employment statistics for April 2018 show that the unemployment rate among people with disabilities was 8.0 percent. This shows a 2.7 percent decrease from April 2017. The latest employment statistics also find that only 20.9 percent of people with disabilities are actively in the labor force, as compared to 68.3 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	
	Apr. 2017	Apr. 2018	Apr. 2017	Apr. 2018
Percent of Population in the Labor Force	20.1	20.9	68.6	68.3
Employment-Population Ratio	18.0	19.2	66.0	65.9
Unemployment Rate	10.7	8.0	3.8	3.5

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

[Back to top](#)



**NATIONAL DISABILITY INSTITUTE: Celebrating 10 Years of
Real Economic Impact for People with Disabilities**

1667 K Street, NW
Suite 480
Washington, DC 20006
Tel: (202) 296-2040
Fax: (202) 296-2047

www.realeconomicimpact.org
info@ndi-inc.org