

**Statement for the Record of Lydia Xīnzhèn Zhāngsūn Brown, National Disability Institute
Submitted to the U.S. Senate Special Committee on Aging**

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My name is Lydia Xīnzhèn Zhāngsūn Brown and I am the director of public policy at National Disability Institute as well as a proudly disabled advocate. Thank you for the opportunity to provide testimony before the Committee today.

Disabled people represent at least 20 percent of the U.S. population or more than 65 million people, although the real number is likely higher than current surveys indicate, including people who have newly acquired disabilities due to long COVID.¹ Our community faces deep economic disparities with poverty² and unemployment³ rates for people with disabilities about twice those of nondisabled people along with higher rates of homelessness⁴ and food insecurity.⁵

- According to our research with the Financial Health Network, disabled people are more than twice as likely to be financially vulnerable as nondisabled people.⁶

¹ See Bonnielin K. Swenor, "A Need For Disability Data Justice," Health Affairs, Aug. 22, 2022, <https://www.healthaffairs.org/content/forefront/need-disability-data-justice?ref=disabilitydebrief.org>; Centers for Disease Control & Prevention, Disability and Health Data System, "Disability Impacts All of Us," Jul. 2024, <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html> (estimating close to 28%). But see U.S. Census Bureau, 2022 American Community Survey (ACS) Content Test report for Disability, Nov. 13, 2023, https://www.census.gov/content/dam/Census/library/working-papers/2023/acs/2023_Steinweg_01.pdf (noting current Census estimates at only 13.9% of the population and estimating drop to 8.1% if the Census altered its measurement of disability).

² Office of Disability Employment Policy, Spotlight on Women with Disabilities, U.S. Department of Labor, Mar. 2021, <https://www.dol.gov/sites/dolgov/files/ODEP/pdf/Spotlight-on-Women-with-Disabilities-March-2021.pdf>, based on 2019 data by gender, disability status, and using the official poverty measure for means-tested program eligibility and 2020 data from the Current Population Survey. 2020 Annual Social and Economic Supplement, U.S. Census Bureau, <https://www.dol.gov/sites/dolgov/files/ODEP/pdf/Spotlight-on-Women-with-Disabilities-March-2021.pdf> (as analyzed by NDI with Asset Funders Network)

³ Bureau of Labor Statistics, U.S. Department of Labor, Persons with a Disability: Labor Force Characteristics—2022, Press Release, Feb. 23, 2023, <https://www.bls.gov/news.release/pdf/disabl.pdf>.

⁴ Jaboa Lake, Valerie Novack, & Mia Ives-Rublee, "Recognizing and Addressing Housing Insecurity for Disabled Renters," Center for American Progress, May 27, 2021, <https://www.americanprogress.org/article/recognizing-addressing-housing-insecurity-disabled-renters>; Pooja Paode (2020), "Housing for Adults with Autism And/or Intellectual and Developmental Disabilities: Shortcomings of Federal Programs," Daniel Jordan Fiddle Foundation Center for Public Policy. https://www.researchgate.net/profile/Pooja-Paode/publication/346041472_Housing_for_Adults_with_Autism_andor_Intellectual_and_Developmental_Disabilities_Shortcomings_of_Federal_Programs/links/5fb8202c92851c933f47f1eb/Housing-for-Adults-with-Autism-and-or-Intellectual-and-Developmental-Disabilities-Shortcomings-of-Federal-Programs.pdf.

⁵ Coleman-Jensen, A. & Nord, N. (2013). *Disability is an Important Risk Factor for Food Insecurity*, United States Department of Agriculture, Economic Research Service. <http://www.ers.usda.gov/amber-waves/2013-may/disability-is-an-important-risk-factor-for-food-insecurity.aspx#.Vt3GrPkrKUK>.

⁶ Andrew Warren, Wanjira Chege, Meghan Greene, & Lisa Berdie (August 2023), RESEARCH PAPER: THE FINANCIAL HEALTH OF PEOPLE WITH DISABILITIES: KEY OBSTACLES AND OPPORTUNITIES, Financial Health Network, National Disability

- Only 51% of working-age disabled adults are confident they can pay their bills on time and 46% of disabled adults carry more debt than they can manage.⁷
- Fewer women with disabilities, disabled people of color, and LGBTQ+ people with disabilities are financially healthy than people with disabilities who are men, white, or non-LGBTQ+.⁸
- Over 30% of disabled households have an income below \$15,000 – a rate 5.6 times higher than for households without a disability – and those numbers are substantially higher for Latinx and Black households with disabilities.⁹

These economic disparities in earnings, savings, banking, and wealth building are exacerbated for the many people with disabilities who rely on means-tested public benefits to survive. Many disabled people rely on Medicaid as the sole provider of long-term supports and services — help with eating, taking meds, getting dressed, and even positioning their bodies — that can keep people in their own homes instead of nursing homes and institutions, as well as enable people to enter and remain in the mainstream workforce. Eligibility for Medicaid, however, is tied to eligibility for Supplemental Security Income or SSI. A beneficiary is prohibited from having more than \$2,000 in countable assets if single and \$3,000 between both spouses if married – asset limits that were last updated in 1989.

A person with a disability who wants to work and is able to work for any amount of hours is precluded from seeking the same array of opportunities as a nondisabled person if that disabled person relies on Medicaid-funded support to live at home or get to work. Some disabled people turn down promotions, hours increases and raises in order to maintain eligibility for Medicaid because accepting the increased wages would not cover the gap if they lost their benefits. These asset limits can force people to choose between going without necessary medication or paying their light bills, or buying enough food, or making rent. An emergency bill of \$2,100 — a modest amount for some hospital stays — could leave a disabled person on SSI with no savings at all and snowballing consequences of carrying the debt.

Ten years ago, Senator Casey’s leadership in introducing and passing The ABLE Act changed the game. People whose disabilities began before age 26 can now access a savings vehicle that can conserve up to \$100,000 total without their savings counting against them in determining eligibility for SSI and Medicaid. Money in an ABLE account can be used for a wide range of qualified disability expenses, including otherwise unaffordable assistive technology and health care, as well as educational and employment related costs. For many disabled people on Medicaid, an ABLE account is also their only available means to save for retirement.

Institute, The Harkin Institute, & Principal Foundation, <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2023/09/the-financial-health-of-people-with-disabilities-report-final-0923.pdf> at 15.

⁷ *Id.* at 6.

⁸ *Id.* See generally also, Nanette Goodman, Michael Morris, Kelvin Boston, National Disability Institute, FINANCIAL INEQUALITY: DISABILITY, RACE AND POVERTY IN AMERICA, <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2019/02/disability-race-poverty-in-america.pdf>.

⁹ Ramonia Rochester, Elizabeth Jennings, Joe Antolin, & Christi Baker (June 2023), ADVANCING ECONOMIC JUSTICE FOR PEOPLE WITH DISABILITIES, National Disability Institute & Asset Funders Network, https://www.nationaldisabilityinstitute.org/wp-content/uploads/2023/06/afn_2023_persons-with-disabilities_brief.pdf at 14.

In recent years, NDI also championed Senator Casey's leadership in passing multiple improvements to ABLE, including the ABLE Age Adjustment Act, which widened ABLE eligibility to people whose disabilities began by the age of 46, a provision that comes into effect a year from now and will ensure eligibility for more than 6.2 million additional people with disabilities including 1 million veterans.

As we look forward to the future of the ABLE program, we know there are many opportunities for further growth and improvement, especially to benefit the most impoverished people with disabilities, who may not be able to make contributions to an ABLE account, and disabled people who are working and earning enough to make contributions in excess of the current \$18,000 annual limit.

Members of the Senate are currently considering a range of improvements for the ABLE program, all of which would greatly increase financial capability for people with disabilities. The ABLE Direct Deposit Act and The ABLE Employment Flexibility Act would codify common-sense improvements like allowing direct deposits and employer retirement contributions into an ABLE account. The ABLE Awareness Act, The ABLE Tomorrow Act, and The ENABLE Act would collectively support engagement and education efforts around ABLE to increase enrollment for eligible beneficiaries, protect against Medicaid clawbacks after a beneficiary's death, and allow one-time lump sum contributions over the annual limit. Language in these bills would also permanently adopt provisions allowing additional contributions to ABLE accounts for working people with disabilities, a saver's credit for ABLE contributions, and rollovers from 529 education savings accounts to ABLE accounts.

Opportunities remain for increasing economic opportunity and participation for people with disabilities, who deserve to have the full range of financial choices and freedom as people without disabilities. Future legislative efforts can expand eligibility to more people with disabilities, protect rights of youth in the foster system and adults under guardianship, and increase disabled people's ability to save for retirement on par with nondisabled people. I believe in a future where all people – both disabled and nondisabled – can be assured of basic economic security and opportunity. This includes a future in which disabled workers can save for retirement on par with nondisabled workers and disabled people have no ceiling on the amount of income they can earn and savings they can build – just like everyone else.

Thank you again for the opportunity to speak before this Committee today. I urge you to continue championing policies that advance equity, financial inclusion, and economic opportunity for people with disabilities. Together, we can create a society where all people have the resources and opportunities to achieve financial stability and economic security.