



April 2, 2015

TO: Senate Committee on Human Services and Early Childhood

FROM: Leslie Sutton, Oregon Intellectual and Developmental Disabilities Coalition

RE: Support for SB 777

Chair Gelser and Members of the Committee:

The Oregon Intellectual and Developmental Disabilities Coalition (IDD Coalition) is a group of approximately 30 organizations across Oregon that promote quality services, equality and community integration for Oregonians with intellectual and developmental disabilities (IDD) and their families.

The IDD Coalition believes that everyone benefits when a person with a disability has the supports they need to live a healthy and fulfilling life as a member of their community. The IDD Coalition **supports SB 777 because ABLE Accounts will help Oregonians with disabilities save money and be strong members of their communities by, among other things, going to school, obtaining job supports, and having transportation and stable housing.**

For decades, people with disabilities could not access tax-advantaged savings tools to save for basic life expenses like housing, education, employment and transportation. Families had to create complex and expensive special needs trusts - or disinherit their child with a disability - to ensure the person could still access important federal disability benefits like Social Security and Medicaid. These were very hard decisions that left many people with disabilities without access to basic services that could improve their lives.

It all changed in 2014 when Congress passed the ABLE Act, which creates a new Section 529 account type within the Internal Revenue Code. The new section allows people with disabilities to save for certain expenditures as a supplement to their federal disability benefits. SB 777 implements the ABLE Act accounts in Oregon.



Oregon is strongest when all people can save for education, housing, and transportation costs. Many Oregonians with IDD have jobs today and have high expectations of themselves. Others are looking for work, but also have expectations to save for their futures. Families of children with IDD tell a similar story of high expectations. A recent Oregon Consortium of Family Networks survey indicated that 82% of Oregon parents with children with IDD expect their child have a paying job. Finally, Oregon believes that all people with IDD can work and is currently transforming its support services to facilitate employment opportunities for people with IDD.

As Oregonians with disabilities earn or acquire money, they should have the opportunity to access a flexible savings tool that will ensure financial security and stability - just like other Americans. SB 777 will eliminate barriers to saving that Oregonians with disabilities currently experience by allowing them to save for life's most important expenses.

We urge you to pass SB 777 to the Senate floor with a "do pass" recommendation so that thousands of Oregonians with disabilities and their families can take advantage of this opportunity to save for and build an independent life in the community.