

NLGA – For Consideration:

NLGA Consensus Resolution on Leveraging ABLE Accounts to Strengthen Financial Independence and Workforce Participation

WHEREAS, federal means-tested programs such as Supplemental Security Income and Medicaid impose asset limits that may prevent many people with disabilities from saving and building financial security while maintaining access to essential benefits,¹ and

WHEREAS, the Stephen Beck, Jr., Achieving a Better Life Experience (ABLE) Act of 2014 allows states to create tax-advantaged savings programs for eligible people with disabilities without jeopardizing benefits eligibility for means-tested benefits, subject to statutory contribution and account balance limits,² and

WHEREAS, beginning in 2026, eligibility for ABLE accounts expands to individuals with a disability onset before age 46, significantly increasing the number of adults who could benefit from ABLE programs, and

WHEREAS, ABLE accounts allow eligible individuals and their families to contribute to savings for qualified disability expenses such as education, housing, transportation, employment training and support, assistive technology, personal support services, and basic living expenses, among other needs, thereby promoting greater financial stability and self-determination, and

WHEREAS, ABLE accounts promote opportunities for improved financial security, increased labor force participation, and greater long-term economic mobility for individuals with disabilities, thereby helping states expand their talent pipelines and meet ongoing workforce needs across industries,³ and

WHEREAS, adults with disabilities require, on average, 29 percent more income to achieve an identical standard of living as those without disabilities, and individuals with disabilities continue to experience disproportionately higher rates of poverty and lower levels of savings,⁴ and

WHEREAS, despite the availability of ABLE programs in most states, overall participation rates remain low relative to the eligible population (1.1 percent), with factors impacting participation to include administrative burdens, socioeconomic factors, financial constraints, procedural costs, and lack of awareness.⁵

NOW, THEREFORE, BE IT RESOLVED that the National Lieutenant Governors Association (NLGA) recognizes that ABLE accounts can play an important role in protecting access to

¹ [Designing Savings Accounts to Promote Asset Building for Individuals With Disabilities: Experimental Evidence on ABLE Accounts - Stephen Roll, Dan Ferris, Sam Bufo, Olga Kondratjeva, 2025](#)

² [ABLE accounts - Tax benefit for people with disabilities | Internal Revenue Service](#)

³ [Improving Financial Security for People with Disabilities: The Promise of ABLE Accounts](#)

⁴ [The Extra Costs of Living with a Disability in the U.S. — Resetting the Policy Table](#)

⁵ [ABLE account use among supplemental security income recipients - Robert Weathers, Paul Kelly, Jeffrey Hemmeter, 2024](#)

[Designing Savings Accounts to Promote Asset Building for Individuals With Disabilities: Experimental Evidence on ABLE Accounts - Stephen Roll, Dan Ferris, Sam Bufo, Olga Kondratjeva, 2025](#)

[Improving Financial Security for People with Disabilities: The Promise of ABLE Accounts](#)

[Achieving a Better Life Experience Accounts | SSA](#)

33 essential public benefits, promoting financial independence, and fostering greater economic
34 security and community participation for individuals with disabilities and their families.

35 **BE IT FURTHER RESOLVED** that states and territories are encouraged to explore
36 opportunities to maximize the use of ABLE accounts and promote public awareness of ABLE
37 accounts through coordinated outreach across state agencies, including vocational
38 rehabilitation, Medicaid, workforce development systems, disability councils, and public
39 benefit programs.

40 **BE IT FURTHER RESOLVED** that states and territories can consider strategies to reduce
41 administrative barriers, improve enrollment processes, and integrate ABLE account education
42 into employment, transition, and benefits counseling services.

43 ADOPTED, this day, the ___ of April, 2026.

44 Co-Sponsors: *TBD*

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46 *Proposed for the docket by: The State Exchange on Employment & Disability (SEED), NLGA Partner*