



Advocates for Children and Youth is a statewide non-profit focused on improving the lives and experiences of Maryland's children through policy change and program improvement. We champion solutions to child welfare, education, health, and juvenile justice issues, positioning us to influence the full spectrum of youth experiences. This multi-issue platform helps us to improve the entirety of children's worlds—the systems they touch, the people they interact with, and the environment where they live.

Testimony before the Health and Government Operations Committee

In SUPPORT of

House Bill 431- Maryland Achieving a Better Life Experience (ABLE) Program

**Melissa Rock, Child Welfare Director, Advocates for Children and Youth
February 23, 2016**

Thank you for the opportunity to provide testimony on House Bill 431- Maryland Achieving a Better Life Experience (ABLE) Program - Establishment. Advocates for Children and Youth (ACY) supports this bill.

On December 19, 2014, the President enacted Public Law 113-295 known as the Achieving Better Life Experience (ABLE) Act. This federal law allows individuals with disabilities to open special accounts to save up to \$100,000 without jeopardizing their eligibility for Social Security, Medicaid and other government programs. House Bill 431 would establish a Maryland ABLE Savings Program.

House Bill 431 would help support some of the most vulnerable members of our population as they transition into adulthood. Young people are expected to live independently, continue their education, pursue careers, establish relationships, and participate in their communities. Meeting these goals is only part of the picture for youth with disabilities; additional social, academic, health, and environmental barriers must also be addressed.¹ For foster youth with disabilities, the barriers to successful outcomes can be nearly insurmountable.² Youth with disabilities who are aging out of Maryland's foster care system face the sudden loss of their financial support.³ These youth are forced to first address basic, critical needs such as housing or medical care that youth in stable situations do not face.

Research has shown that youth with disabilities are disproportionately represented in the child welfare system.⁴ Thirty to forty percent of foster youth have chronic medical problems and twice as

¹ Lehman, C., Hewitt, C., Bullis, M., Rinkin, J., & Castellanos, L. (2002). Transition from school to adult life: Empowering youth through community ownership and accountability. *Journal of Child and Family Studies*, 11(1), 127-141.

² Osgood, D., Foster, E., Flanagan, C., & Ruth, G. (2004). Why focus on transition to adulthood for vulnerable populations? (Research Network Working Paper No. 2). Network on Transitions to Adulthood. Retrieved July 19, 2005 from: <http://www.transad.pop.upenn.edu/downloads/vulnerable.pdf>.

³ Social Security Bulletin, Vol. 73, No. 3, 2013, Youth Transitioning Out of Foster Care: An Evaluation of a Supplemental Security Income Policy Change.

⁴ Social Security Bulletin, Vol. 73, No. 3, 2013, Youth Transitioning Out of Foster Care: An Evaluation of a Supplemental Security Income Policy Change.

many have repeated a grade, changed schools, or enrolled in special education as compared to their peers.⁵ Establishment of an ABLE account would allow these youth to save a portion of their Social Security benefits while in care to assist with the transition into adulthood.

Additionally, research has found approximately one-third of youth leaving foster care were receiving public cash assistance within two years.⁶ Currently, individuals with disabilities cannot have more than \$2,000 worth of assets before some of their critical benefits are cut off. Establishing ABLE accounts will allow these vulnerable youth the opportunity to pay for a variety of expenses, such as medical care, education, community-based supports, employment training, housing, and transportation without jeopardizing their eligibility for Social Security and Medicaid benefits. **Advocates for Children and Youth urges this committee to issue a favorable report on HB 431 and to uphold its commitment to Maryland's most vulnerable youth.**

⁵ Osgood, D., Foster, E., Flanagan, C., & Ruth, G. (2004). Why focus on transition to adulthood for vulnerable populations? (Research Network Working Paper No. 2). Network on Transitions to Adulthood. Retrieved July 19, 2005 from: <http://www.transad.pop.upenn.edu/downloads/vulnerable.pdf>.

⁶ Foster, E. & Gifford, E. (2004, October). Challenges in the transition to adulthood for youth in foster care, juvenile justices, and special education. Network on Transitions to Adulthood Policy Brief, 15.