



The ABLE Act: A Tool for Financial Stability and Employment Outcomes National Online Dialogue

**May 1, 2017 – May 19, 2017
Final Report**



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Introduction

ePolicyWorks is home to a thriving online community through which the U.S. Department of Labor’s Office of Disability Employment Policy (ODEP) hosts a series of online dialogues to inform policymaking efforts related to the employment of people with disabilities. In partnership with the LEAD Center, the most recent dialogue served as a means of gathering input and ideas to inform the LEAD Center’s work focused on innovation in policy, employment and economic advancement to advance individual and systems level change for all people with disabilities.

The following report outlines the results of the dialogue, “The ABLE Act: A Tool for Financial Stability and Employment.” This virtual effort, held from May 2 – May 19, 2017, invited ABLE account owners, family members, potential ABLE account owners, community-based service providers, disability-related advocacy groups, state ABLE account administrators, workforce professional and vocational rehabilitation (VR) professionals and public agency staff (e.g., schools, developmental disabilities, behavioral/mental health, etc.) to share insight on how ABLE accounts can be used to secure and maintain competitive integrated employment and to advance a person’s financial self-sufficiency.

This dialogue was divided into two main dialogue topics:

- 1. ABLE Accounts and Employment or Self-employment/Entrepreneurship**
- 2. ABLE Accounts and Economic Empowerment and Financial Self-sufficiency**

Participants were asked to keep the following questions in mind when commenting on these topics and voting on submitted ideas:

- **What do you think is the best way to reach and educate potential ABLE account owners?**
- **What supports do people with disabilities and families need to feel comfortable opening and/or maintaining an ABLE account?**
- **What do advocates and service providers need to know about the benefits of ABLE accounts?**
- **What concerns, if any, do people with disabilities and families have about opening and/or maintaining an ABLE account?**

Included in this report is information about dialogue participants, outreach conducted during the dialogue, and top ideas contributed and voted on by participants. An archive of the complete dialogue is available for viewing at LEADCenter.ePolicyWorks.org.

Note: The following section outlines the key metrics from the online dialogue and provides a snapshot of the participation results.

Dialogue Participation Summary

- Dialogue opened on Tuesday, May 1, 2017 at 8:00 am ET
- Dialogue closed on Friday, May 19, 2017 at 11:59 pm ET

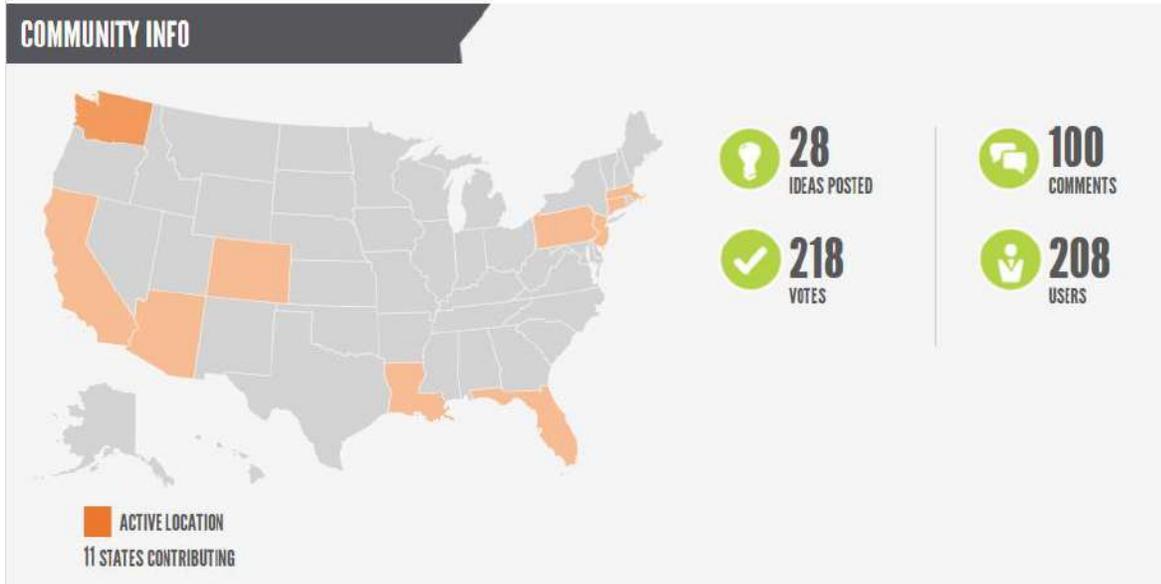
- Total Unique Visitors during the dialogue: 1,686
- Total Registrants: 245
- Total Users: 208
- Active Community Members during the dialogue: 43 (submitted ideas, voted or commented on either topic)

ABLE Accounts and Employment or Self-employment/Entrepreneurship

- Total Ideas: 9
- Total Comments: 31
- Total Votes: 83

Accounts and Economic Empowerment and Financial Self-sufficiency

- Total Ideas: 19
- Total Comments: 69
- Total Votes: 135



Top 5 Ideas by Vote Contributed by Dialogue Participants

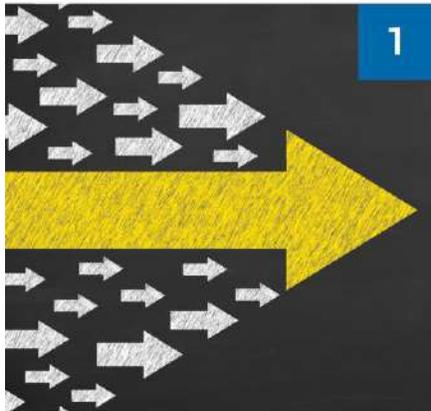
The following top ideas were the most popular ideas under the ABLÉ Accounts and Employment or Self-Employment/Entrepreneurship topic:



= number of votes idea received



= number of comments idea received



The Future of Disability Employment

I believe that all persons with disabilities not only should be employed to serve but to thrive!! To have all the advantages that a good salary and entrepreneurship can provide. Having access to ABLE Accounts is the next step in creating these opportunities. Isn't it about time that we have our Bill Gates of the disability community?



Involve State Rehabilitation Councils to promote benefits of AB

I am a volunteer member of the Massachusetts Statewide Rehabilitation Council (SRC). The SRC is an Advisory Board to the Massachusetts Rehabilitation Commission Vocational Rehabilitation (VRO Program. All states are required to have an SRC..

As part of our program this year, we are requesting the VR Benefits Planning group formally inform all VR Clients (Existing and New) of the benefits of the ABLE program, especially the Youth Transitioning from the Educational Systems to the Adults Services system) - and to include these youths families/Guardians.





How to get the word out about ABLÉ Accounts

Information on ABLÉ accounts should be introduced at the PPT during a student's transition years. (age 14/15). Sharing ABLÉ account information at the school PPT with the parent/guardian will assist in preparing a funding source early for the supports the individual may need for job search or day support programs. This will allow more control by the parent/guardian over the funds, especially where states are struggling with budget cuts/constraints. With an ABLÉ account the individual would be able to begin a job/day program after exiting school without having to rely on a state agency and their funds to assist. This would reduce the time and could eliminate the "waiting list" for funding these types of supports.

Other areas that could "advertise" the ABLÉ Account information: Local Banks, Public radio and Public television, School settings and Community Health Centers.



**PPT – Planning and Placement Team Meeting*



Assuring Benefits Continuation

With most benefits programs, an increase in salary reduces the benefits one receives, or makes one ineligible for those financial supports. So, coordination with all benefits programs, and educating consumers and their advocates about the way they all are intertwined is critical to both the use of services and maintaining the benefits.



Using ABLÉ Funds for Employment Related Expenses

Although many people with disabilities may have access to multiple supports and services to assist them in pursuing and maintaining employment, sometimes these supports and services don't cover 100% of that person's needs. Funds in an ABLÉ account can be used to pay for employment related expenses that perhaps are not fully covered by other supports, services, and/or resources.



The following top ideas are the most popular ideas under the ABLA Accounts and Economic Empowerment and Financial Self-Sufficiency topic:



= number of votes idea received



= number of comments idea received



A Place to call Home

Consumers are finding it harder and harder to find affordable accessible housing. Everyone deserves a home to call their own allowing ABLA account holders and contributors the right to own a home of they're own is a foundation for Independence .Making a home safe and accessible makes sense for everyone .Keeping PWD's healthy and Happy in our communities.





2

Use your ABLE Account as a protected savings account

ABLE Accounts provide a new way for qualified individuals to save money without negatively impacting federally-funded public benefits. The asset limit under an ABLE Account depends on the state. For people who receive SSI, the asset limit is \$100,000.



3

Educating the population

A critical step in the success of ABLE accounts is the education of consumers and their advocates. A multi-faceted, multi-phased communication system is a necessity. As a parent, I know that it is very difficult to "hear" new information the first time it is shared, as well as how difficult it is for service providers to maintain currency with all the new opportunities which become available. Establishing straightforward PR materials which are shared universally will be a major step toward assuring access to families in need.



4

Define Clear Role for Representative Payees

Social Security appoints Rep Payees - and expressly states that a Power of Attorney does NOT grant Rep Payee status. So many Organizational Representative Payees read the "account ownership" provisions as 'the beneficiary cannot open an ABLE Account because it has already been determined that they cannot manage their own funds'.

Later in the law it goes on to mention those with 'signature authority' without expressly mentioning Representative Payees. There are far too many people who COULD benefit from establishing an ABLE account, but cant due to the lack of definition in the Rep Payee role when it comes to ABLE accounts.





5 How ABLE accounts can help entrepreneurs with disabilities

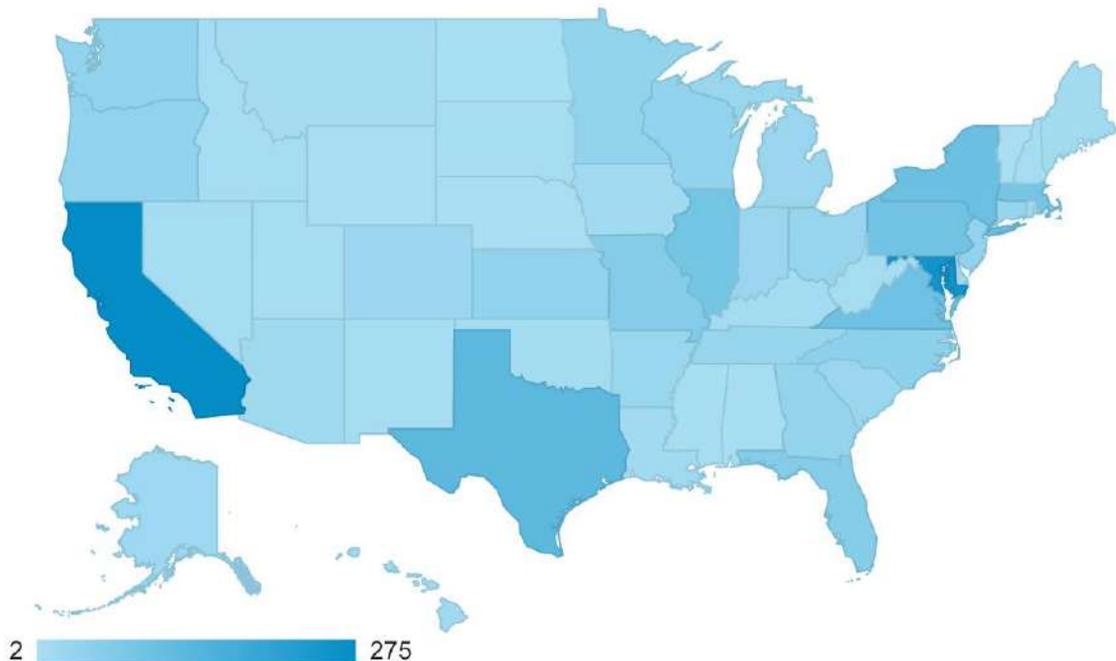
ABLE accounts can help entrepreneurs with disabilities to invest money for short-term and long-term goals and can be an important financial factor in starting a business. If you or someone you know has a disability and is considering starting a business, make a list of costs associated with the disability that are needed in order to build a business that an ABLE account could cover. Here are some examples: Legal and business planning expenses, Purchase of computers and internet services, Benefits planning help, Office furniture and supplies, Assistive technology, Bookkeeping services, Transportation costs, Accessible van, Business-related transportation. Can you think of other costs associated with a disability needed in order to become a successful entrepreneur that could be invested in an ABLE account?



Visits during the Dialogue (5/1/17 – 5/19/17)

- Total visits: 2,308
- Unique visitors: 1,686
- Total page views: 7,664
- Average pages per visit: 3.32
- Average visit duration: 3:18
- Returning visitors: 28.4%
- Bounce rate (percentage of participants who leave after viewing the first page of the dialogue): 51.39%

Map of Demographics of United States Visits (darker shaded areas indicate more dialogue visits)



Outreach and Registration Metrics

In order to engage a broad range of participants in the ePolicyWorks online dialogues, our team engages in a multitude of strategic outreach efforts, including emails and social media posts. Email blasts are sent to previous ePolicyWorks dialogue participants and key stakeholders in the current dialogue topics. Our outreach strategy is critical to informing and shaping the conversation in every online dialogue, ensuring that the right people are brought to the table to contribute.

Total Dialogue Outreach Emails

- Email Blasts – 6
- Emails Delivered – 15,041
- Emails Opened – 3,884 (25.82% open rate)
- Total number of clicks on links in emails (excluding multiple clicks of the same link) – 687

Total Tweets

- Tweets pointing to LEAD Center homepage – 17
- Tweets pointing to Topic 1: ABLE Accounts and Employment or Self-employment/Entrepreneurship – 3
- Tweets pointing to Topic 2: ABLE Accounts and Economic Empowerment and Financial Self-sufficiency – 3
- Direct Tweets to targeted individuals and organizations – 21

Registration Information

In order to join the community and participate in the dialogue, registrants were asked to answer a series of questions. Below is a summary of their responses.

Do you or does a family member have an ABLÉ Account?

Choice	Count	Percentage
Yes	18	8%
No	209	92%
Total	227	

Role (please choose all that apply)

Choice	Count	Percentage
Person with a disability	80	21%
Family member	80	21%
Workforce development professional	34	9%
Disability services professional	80	21%
Educator	29	8%
Administrator	24	6%
Financial services professional	14	4%
Other	33	9%
Total	374	

Would you like to be added to the email list for the ABLÉ National Resource Center?

Choice	Count	Percentage
Yes	207	91%
No	20	9%
Total	227	

Would you like to be a part of an ongoing engagement effort with the LEAD Center?

Choice	Count	Percentage
Yes	179	79%
No	48	21%
Total	227	

Conclusion

Through the most recent dialogue titled, *The ABLE Act: A Tool for Financial Stability and Employment*, ODEP's LEAD Center successfully leveraged leading-edge crowdsourcing tools to engage individuals and organizations interested in participating in a robust conversation related to how ABLE account owners can use their ABLE funds to support employment-related needs, without jeopardizing essential benefits and/or support from public programs.

In summary, the online event attracted more than 1,680 visitors, of which 245 completed the registration process. The dialogue had 43 active participants who posted 28 ideas, 100 comments and 218 votes. The multitude of ideas gathered from this dialogue illustrate that collaboration and crowdsourcing with key stakeholders are imperative for the advancement and development of best practices to support inclusive employment for people with disabilities. The input and responses of the participants will play an integral role in informing the LEAD Center's work to increase understanding and provide guidance on how ABLE accounts can be used to assist youth and adults with disabilities in securing and maintaining competitive integrated employment, as well as in shaping the policies and best practices for advancing innovative employment outcomes and greater financial stability for Americans with disabilities.