Speaker 1:

Welcome to the ABLE to Save podcast series, brought to you by the ABLE National Resource Center, which is managed by National Disability Institute. Hear from leaders in the public and private sectors as well as from ABLE account holders and their families, about how ABLE accounts can be an effective savings tool to help improve health, independence, and quality of life for people with disabilities. And now here's your host and Director of the ABLE National Resource Center, Miranda Kennedy.

Miranda Kennedy:

Hello. My name is Miranda Kennedy, and I'm the Director of the ABLE National Resource Center. Thank you for joining us today for the next in our ABLE to save podcast series. I would like to thank this week's ABLE to Save sponsors, CalABLE and TIAA. Our theme this week is best practices for ABLE eligible individuals and working age adults. And our podcast today is perspectives on ABLE from a disability rights advocate and ABLE account owner. Our guest today is Hector Ramirez.

Miranda Kennedy:

I've had the pleasure of collaborating with Hector since 2019 when they came on board with the ABLE National Resource Center as one of our ABLE ambassadors. A Chiricahua Apache Mexican, Hector is a disability rights advocate serving on the board of directors for disability rights, California, and with the national disability rights network in Washington, D.C. Hector is autistic and has a psychiatric disability, which makes him eligible for a tax advantaged ABLE savings and investment account.

Miranda Kennedy:

As somebody who is formerly homeless and who is formerly an institutionalized person, Hector now lives with their family in beautiful Yaanga, Tovaangar, which many of you listening might know is Los Angeles, California. These are the ancestral lands of the Fernandeño Tataviam Band of Mission Indians. Hector's pronouns are he, they, them. And when Hector is not working as a disability rights advocate, they co-parent their one-year-old niece and two-year-old nephew with their sister. Welcome, Hector. Thank you for joining us today. We're really looking forward to hearing your story as well as your thoughts on ABLE accounts.

Hector Ramirez:

Thank you. Thank you, Miranda. Thank you very much for having me today.

Miranda Kennedy:

Well, before we get started, I just wanted to see if ... Can you tell our audience a bit more about yourself? What didn't I say about you that you think people should know?

Hector Ramirez:

I think one of the things that people should know is that I think I'm just another person with a disability just surviving like the rest of us. I think nowadays, more of us, people with disabilities, with not disabilities have more in common than ever before. So I think I'm just somebody that is always trying to find something in common somebody else. That's a big thing that I do.

Miranda Kennedy:

I know you've talked a lot about with us at the center about the last year and what that has been like for you. In particular, can you share a little bit about what does having an ABLE account mean to you both personally and in your work as a disability rights advocate, especially in this moment in time that we have gone through and that we're going through?

Hector Ramirez:

Yes, Miranda. Wow. That's definitely a big question. So much has changed, not just for me, but for everybody else. And I think, for me, the ABLE account, I got my ABLE account right when it started here in California, almost ... Gosh, I want to say two to three years ago. And when I got it, for me, it transformed my life. But little did I know, my ABLE account was actually going to be something that allowed me and my family to stay safe during the pandemic. I used my ABLE account savings to be able to get a ... I used it as a down payment for a mobile house.

Hector Ramirez:

And it was not only for me, my ticket from the kitchen floor into a bedroom with a door, but it also a place that was a little bit safer for me and my family during the pandemic, and definitely a place where I could do my advocacy work during the pandemic. It was a lot safer for me and my family to have our own place. We were in a hot zone here in Los Angeles county. In our entire family, we had 17 people contract COVID and we lost four of them, including my younger brother who was the last one.

Hector Ramirez:

I don't know how much harder things would have been, have we had been living in the apartment building where we were in a very tight, busy area part of town where the outbreak was a lot more devastating for that community. And actually, I was in that area yesterday visiting and I passed by one of the nursing homes next to the building where I used to just hang out all the time. And that nursing home, 80% of the residents passed from COVID. And so, it's definitely ... ABLE was literally a way for me to shelter me and my family as much as we could.

Hector Ramirez:

You mentioned my niece and my nephew who have really have had the life that we all needed to survive and having this particular place for my mom that lives with me and the kids to be every day while my sister and my brother-in-law go to work, has been really good and healthy, not just for the kids so that they could run around the house and they're safe and my mom can spend time, but it also gave us a place to shelter during the storm, especially as an impacted.

Hector Ramirez:

So ABLE really has transformed my life from having my own place to being able to keep as much as my family safe, but then also to just really set roots for our young ones. And they're so happy, so healthy, so thriving, that I think I'm not sure how I would have been in my previous one-bedroom apartment, where we were so crowded. We were so crowded. There's no way at all. So that that's one of the ways or ... I mean, ABLE just means a lot to me.

Hector Ramirez:

Because had I not been able to have been able to save money or for people to give me money into my ABLE account, I think I would have been perhaps ... I'm going to put it positively. It allowed me to really be in a more thankful way given everything that has happened to so many people. And so, the ABLE, for me, has been a lifesaver and something to, not only help me with my mental health, but also to help my family with their mental health.

Hector Ramirez:

We have a little backyard in my house and everybody was planting during the pandemic, but we were busy taking care of our loved ones. And we kept a pumpkin in the house last Thanksgiving, and it lasted. And the kids loved the pumpkin. And I think we cut it in May, finally cut it in May. And it had some seeds in there that were sprouting. We put them in the back, and now we have pumpkins. And the kids, they just love it. And that makes me feel good about so many things, that they're just excited, that they planted something, that they saw something grow, and that they're safe. I never thought that a little ABLE account that I opened with just a couple of dollars was going to blossom like my pumpkin seeds into what it is today.

Miranda Kennedy:

You talked about putting down roots and the pumpkin is a great metaphor. I hadn't heard or thought of that before of it, especially with the little ones. And just thinking about too, the arc of your entire life, Hector. I mean, you've lived a life that has had a lot of different challenges and diversity of issues, but you've overcome so many things. And one of the things that I think you stick to, and that one of the reasons we wanted you to speak on our podcast to our audience and share your story is around how everything leading up to, and prior to the pandemic, having that ABLE account in place and what it provided for you on multiple different levels.

Miranda Kennedy:

And you're talking about that and sharing that right now. But one of the things that you say is you talk about what money is for you and what money is for people with disabilities as a disability rights advocate. And it's a very simple phrase. Money is ...

Hector Ramirez:

Money is medicine, baby. And it's not everything, but money is a very important thing as far as an equalizer, particularly for people with disabilities. If you're a person with a disability and you are utilizing some of your Intel benefits, some of your test benefits. There have always been significant restrictions that impede you from saving money to do things, to buy things that you don't really wouldn't have been able to afford, unless you would be able ... You have a certain amount of money, like a car or a house or even some medical equipment that sometimes you're not able to get.

Hector Ramirez:

Being able to have an ABLE account, it's like medicine, a medicine for the inequities that oftentimes as people with disabilities experience of not being able to be self-sufficient. As a person with a disability, sometimes, at least for me, it felt really hard having to have somebody else, your family members support you, not having money for Christmas, not having money to contribute to the family because you can't work or you can save.

Hector Ramirez:

ABLE account doesn't necessarily solve for that, but what it does do is that allow individuals like myself to have a level of independence and self-sufficiency and control over our lives that it is like medicine. I have felt a lot better about myself since I opened my account. When I opened my account, I didn't thought I was going to save any money at all. I was like, this is ... Well, I did it because I really wanted to, and I was a big advocate for it, but I'm just human. So when I opened my account, I remember, oh, this is not going to work. This is not going to last. This is a scam.

Hector Ramirez:

They're going to take my benefits. It's like all of those things. It's like, okay, I'm like everybody else. I'm finding those commonalities. And I just calmed myself down. And I would look at different states, different resources. And little by little, I realized that I had more control than I realize about how I felt and about what's happening about me. And that's medicine. That's a type of medicine. There's all sorts of medicines. And that's why I say that money is medicine, because it allows you to solve for a lot of those things that there really isn't a pill for.

Hector Ramirez:

There's no real pill for poverty or loss of sense of control or a lot of those things, but being able to have some money saved up in the back for things that you might need or things that you want because you can plan and use them. They're like, oftentimes, when you have a disability, you're not able really to plan ahead because there's a lot of resources that are limited or not there. With this, you can plan ahead. In the mental health community, there's like this old saying, for people that are dealing with depression is like, what is life worth living? What is your life worth living?

Hector Ramirez:

What is your life worth living? They always tell you and aim for that goal. And for a lot of people who are suffering from depression or other things, it's very difficult to do that, especially because of money or lack of resources. ABLE gives you that back. ABLE can give you the back that sort of thing that you needed. And so, again, that's like I think ... And I think of this a lot, ABLE is a clear realization that money is medicine. And so, it really transforms that and makes it realistic for people because there's a lot of things out there that can be solved or taken care of in different ways. And this is just one of them.

Miranda Kennedy:

Hector, when you talk about ... And you had purchased that home in May of 2019 and were able to save up money for that. And you're working, being able to potentially contribute from your own earnings and saving there. But also, in the past, you've talked to that people giving you gifts and the kinds of gifts they could give you that weren't things that you could really move forward with. You talk about you have many socks that have been given to you as gift.

Hector Ramirez:

Miranda, I love getting presents, but that's not necessarily ... I like many people, I'm actually a shy person. I'm autistic. And so, I pushed myself to be social. And as a consequence of that, I've met a lot of people and great people, wonderful people. And so, sometimes for my birthday, I've gotten all source of gifts. But people couldn't always give me money or things like that because they knew that I couldn't take crew a lot of stuff, because it would impact my benefits.

Hector Ramirez:

When I opened my account, I told people about it and they realized that they can finally put money for me and help me with something. And my first year, that's actually what happened. A lot of my friends and family deposited money into my ABLE account, because they knew they could do it and it wouldn't impact me. And it was a lot of money, but it was a lot of people, a lot of great people. And it makes such a big impact collectively. And so, I joke to people that, now, instead of buying me socks, they can feel free to put money in my ABLE account.

Hector Ramirez:

Because I do have a lot of socks, because they're so special to me because they've given to me. I always keep them, even when there's only one of them left. And I'm not kidding you, Miranda, I do. It's a weird trait of mine, but I think that's something else that for a lot of people, I think a lot of folks, oftentimes, if they're able to get something like this that can change their lives, I'm pretty sure they would say, yeah, I'll take the ABLE contribution over the socks. I don't know how pretty they are.

Miranda Kennedy:

I love socks also. I have too many. And socks are great. But when you can save up towards making that down payment on a home or towards a goal that you have, and then the powerful thing there too, is that you had your community, your network, your circle of support helped contribute towards that down payment on your home. But then when you were able to turn your home into for your family and for your community in turn and give that back and that level of engagement, I think when you talk about money being medicine, it's that back and forth. You're now engaged, right?

Hector Ramirez:

During the pandemic, we turned our home in not just as a place to take care of the children, but to take care of some of our folks who get sick. Because they hear where I was. A lot of the hospitals, they weren't taking people up at one point, they were turning people away. And so, for some of our family members, like my brother, we had him in my room. He was isolated, and I was the one that took care of him. And so, even though it was hard, it's hard still, I never imagined that I could do that with an ABLE account. And it still gets me, Miranda, but I don't know.

Hector Ramirez:

I got to take care of him and my family and my children. But we also, it was weird, but ... Because I was volunteering at a food pantry. And in our area, so many of our folks were impacted that we actually turned my driveway, we turned it into like a deployment area for food pantry volunteers. So a lot of our food pantry volunteers would bring over the food here. We would organize it in my parking garage and we distributed to our neighbors.

Hector Ramirez:

So my home, which was originally just supposed to be like a place for me to have, a bedroom with a door, it turned into a place for the children. It turned into a place for those who are ill and those who moved on. But then, it became something else. Actually, I didn't think that was going to happen. I never imagined that was going to happen, and it did, but it was for the good. And that just started with ... I think it was $15 that I put into my account and hope. And it's like that pumpkin. I've had no idea. That pumpkin in my backyard overgrown us everywhere.

Hector Ramirez:

And we have flowers and little pumpkins everywhere. I had no idea that was going to happen. And it's just like my ABLE account. We'll see what comes next. But it's interesting because the other thing that I was able to do with my ABLE account, because I do a lot of advocacy work and policy work, I'm hard of hearing, so I use hearing aids. And everybody moved to remote, which many of us have been doing for a long time. And so, everything was done remotely. And I had a laptop, an Apple laptop that I think it was from 2005 that I've been using or 2006.

Hector Ramirez:

It was very good, but it wasn't keeping up with what I needed to be able to do ... So I was able to save some money and use as a medical purchase to be able to get this laptop because it was supposed to the only way that I could communicate with my service providers, my doctor, my psychiatrist. Everything was remote. And if I had not been able to save a little bit of money to buy this particular device, I would have been in big trouble because I can't use the phone and I couldn't use my other laptop. And so, this, for me, was also something else that came out of it.

Hector Ramirez:

It's just finding creative or just understanding the different ways in which I was able to use my ABLE account. I think that's a continuous thing, just looking at how other people across the state, across the country are using theirs.

Miranda Kennedy:

And, of course, we always encourage folks to make sure that they're not covered by other resources or services first. But these are the things where you can go above that $2,000 limit to receive those public benefits. Do you have other ideas for the future for your ABLE account, Hector?

Hector Ramirez:

Yes. I guess, I always do. And now I do. I didn't use to. It's not weird that I can. Before, I felt bad if I would like to plan. It's like, Hector, don't think about that. You're not going to get it. You're just going to depress yourself. Now, I do. That's something that has change in me for some reason, and it's for the good. I want to get a car. I live in a place where we have great public transportation. They do. But I think I would like to get a car, I really do. I want to finish paying my house, maybe sell this one and get a house with more routes. It's weird.

Hector Ramirez:

I never thought I could have any of this stuff back. I had given up. I always did. Then I gave it up when things happened, then I would get hope again. I would give it up. And that was very depressing. And I had given up on that stuff. I don't know. Maybe buy a house and move to a different city. I love the beach. I love the water, moving somewhere close to place like that. I'm feeling optimistic. And I see a lot of opportunity for people with disabilities like myself, maybe move somewhere else and get a child somewhere else. I've never been able to do that.

Hector Ramirez:

That's a new possibility. I have so many more opportunities right now that I had before. I think I want to stop being afraid of looking at those opportunities and go for it. I just like a different house. I didn't thought I was going to get a house. I had no idea that I was going to get a house. And I had my family helped me out. And I remember when I found it and I slept, I actually go, hmm, I think I have enough for a down payment. And I remember going and check it out. And I was like, nope, I'm not going to get it. They're going to turn me down. No, no, no.

Hector Ramirez:

And I remember signing the paper. I remember going into escrow. I've never gone into escrow in my life. I didn't even know what escrow was. I used to think it was like some like build this because people would ... And I did it. This wasn't familiar to me. And I remember picking up the key. I remember opening the door and remember moving in and closing the door and just feeling like I wasn't going to have to move ever again. That was pretty good. It was just very tiring to move. But I have a mailbox, I have neighbors. I go outside. I don't know. I want to get a car.

Hector Ramirez:

And the fact that I want a car makes me feel like I want to explore. And I am glad that I feel like that, because I thought that was ... I had given up on that. I am 46 now. And I feel like I just turned 20 or 21. I feel like my life is just starting. And I don't know. I think I have a lot of catching up to do.

Miranda Kennedy:

Now you have an opportunity to do that. I mean, with your ABLE account, it's pretty spot on with it standing for achieving a better life experience. You hadn't thought about putting down those routes, buying that home. And now you're thinking about maybe I want to move somewhere else, have the wheels to do so, have the ability to change and continue to explore and move forward. Hector, for those folks who are listening, who might be where you were, because maybe they are just now learning about an ABLE account. You've got your personal story.

Miranda Kennedy:

You've also got your disability rights advocacy, which you're passionate about, which has been your life work. From both of those, wearing both of those hats, what might you tell someone who's listening in and hearing your story and what you've done with this? What advice might you give our audience?

Hector Ramirez:

I really want people to know that this is like your right. This is your opportunity. This is an opportunity to really have control of your life. I grew up in an institution where everything, every decision was decided for us, whether we liked it or not. I am now in a totally different place where every decision I make, I have fought to get to point for so long and focusing on my goals. I know that I'm saving for this particular vehicle that I want. So I'm not going out a lot. I'm not buying a lot, I recycle, things like that. I look at my accounts on a regular basis when I'm not feeling good.

Hector Ramirez:

And I see that I have money there saved for emergencies. That makes me feel a little bit better than I was before. That's a big thing. I didn't grow up learning or knowing anything about investments or accounts or things like that, and neither did my family. So when I was looking at the ABLE account, at first, it was very overwhelming because it was a whole new world to me. And so, just following along, with the great research at the National ABLE Resource Center and the information that I had and just going on my pace really allowed me to have opportunity to really do better.

Hector Ramirez:

And I'm still learning. I'm continuously learning. It feels like I'm continuously saving. I'm continuously learning about this. And it's little by little, take it at your own pace, ask people. You don't have to do it alone, ask family members, service providers.

Miranda Kennedy:

Well, and Hector, too, I think it's a common thing we hear from our ambassadors. All of you is just, don't feel like you have to get a PhD in ABLE accounts before you take the first couple of steps. You can learn as you go and you can start small and build up. And I think your story is a perfect illustration of taking those first steps and then being able to achieve some of those outcomes and then dream bigger and different and go in different directions.

Miranda Kennedy:

Any thoughts on ... You've mentioned the ABLE National Resource Center, and you've certainly collaborated with us, any resources there that you find particularly helpful that you would recommend folks check out? You mentioned the ambassadors. We have the ambassador stories on our website, and that shares different strategies that folks can use. They can definitely check that out as well as your story and others. But any other resources that you think are particularly helpful for folks just getting started?

Hector Ramirez:

Yeah, Miranda, definitely. So, I mean, definitely, I signed up for the AchievABLE newsletter. It has a lot of really great content on a regular basis. But for me, the ABLE decision guide was a big tool. And then, of course, the ABLE program comparison tool. That definitely was one of the things. You folks are constantly adding and updating information. But for me, those were two of the main things that I, even today, go back to it. And I think that's something that I would definitely recommend to people.

Hector Ramirez:

And I think, also for people to understand that, I think another thing that I didn't like, I'm Mexican, I'm Chiricahua Apache. So I'm a person of color. I'm what people would consider to be a minority. I think minority. And there's a lot of ethnic minority people on this country, a lot of Black, Indigenous, people of color, or BIPOC, because you hear ... And the disability community, they were supposed to have a big representation of BIPOC people in the disability community.

Hector Ramirez:

And I think a lot of people don't realize that national liberty or financial independence is not just a civil rights issue, but it's just for a disability rights issue. Because we see that a lot of our BIPOC communities, even before the pandemic have been severely impacted economically in a variety of ways. And COVID really made that more obvious than ever. So I think this is another way to really empower our Black, and our Indigenous, people of color, or Black and our Latinx, our API, our immigrant communities of disability, that [inaudible 00:27:46] for an ABLE account.

Hector Ramirez:

Because it provides that additional support, not only to help yourself, but to help our community. It's just like I did with my family and with my food pantry. Those are ways that I was able to not only help them, but I also ... I saw my work and my community saw my work. Nobody in my area, where I lived, first knew that I had a disability because I had my food pantry going and I was volunteering. And then when they found out that I had a disability, they were very confused. They were very confused that I was coordinating this.

Hector Ramirez:

And I was like, hey, honey, I actually coordinated this for this state. And so, I think people oftentimes surprised not only of what a person with a disability can do, but just also as a person of color with a disability or a woman of color with disability. I think that that's something else that allows us to be able to be more resilient, to obtain more wellness and independence. It's like I said, it's another type of medicine for our communities. Those are the tools that I would definitely recommend. The ABLE program comparison tool, the ABLE decision guide, and definitely sign up for the newsletter.

Miranda Kennedy:

Well, Hector, thank you so much for sharing your insights, your perspectives, your personal story, your lens as a disability rights advocate and a member of your family and your community. We really appreciate you joining us today and the work and the collaboration you've had with us these many years that continues. Thank you for joining us today. And we'd like to thank, again, our sponsors for this week of ABLE to save, CalABLE and TIAA. I encourage you to check out the rest of our materials and information at the ABLE National Resource Center website, ablenrc.org. Thank you and have a good day.