**Supporting Youth Independence through an ABLE Account**

*By Brian Ingram, Technical Assistance Liaison and Subject Matter Expert, National Disability Institute*

Hello, my name is Brian Ingram and I have worked in the fields of disability and employment for nearly 30 years. I currently work as a Technical Assistance Liaison and Subject Matter Expert for National Disability Institute (NDI). I was asked by my colleagues at the ABLE National Resource Center to share some of my personal experiences with ABLE accounts.  Although I am not eligible for an ABLE account myself, I am a parent of a child who is. My son is currently 22 years old and is the owner of an ABLE account through the Oregon ABLE Savings Plan. The story I would like to share today is how our family supported my son through his transition and how his ABLE account played an important role in making this possible.

Our son had a relatively uneventful childhood until he entered middle school when he began to struggle with a variety of issues around mobility, mental health and executive functioning. He began missing a lot of school due to experiencing increasing levels of physical pain, a lot of anxiety and depression and issues related to tolerating environmental and social interactions. Each of these challenges intersected and contributed to the others and led to a series of health/mental health crises as he attended high school.

Our family engaged with the healthcare system in an attempt to get our son diagnosed and eligible for treatment and services. This was a long complicated and expensive process but, by the time he began his senior year in high school, he was receiving Supplemental Security Income (SSI), state developmental disability (DD) services and mental health supports from a counselor and psychiatrist. With these supports in place, and over time, his life changed from a wild ride of reacting to crisis after crisis to a more planful attempt at anticipating and meeting his unique needs. That’s the background to my son’s ABLE story, however, the point of this blog is to explain how important his ABLE account was to our son’s transition and that story begins with Ellie.

Ellie is a golden retriever, a member of our family, and my son’s service animal. Adopting Ellie was entirely his idea. His mother and I were less than enthusiastic about it to begin with (we already had two dogs in the family). We decided if our son did the research, found a strategy to make it work and agreed to be responsible for the dog once it arrived, and ever after, it maybe could happen. We were surprised and impressed with our son’s response to this challenge. He researched service animal certification providers, identified breeders of golden retrievers who had successfully completed service training and finally identified an ABLE account as a strategy to build cash assets to pay for both the training and upkeep of his service animal without impacting his means-tested benefits. So, Ellie arrived, and our son opened his ABLE account in his senior year in high school.

After graduating from high school, our son was accepted into a graphic design program at a local college. He was living at home and doing well but, as he got used to college life, he realized that he wanted more independence; he wanted an apartment of his own. His mother and I presented the same challenge to him as we had with Ellie; figure out how to do it and how to fund it and we will support the plan you develop. He again rose to the challenge (although this time we were not surprised) and he identified an organization that ran an apartment complex with 24-hour support staff, met with his DD support team to plan how he could be supported in his own place and identified a number of local nonprofits providing rental assistance to people with disabilities that he would be eligible for. This is where his ABLE account became really important.

Social Security does not count federal housing assistance as a cash contribution, but these subsidies were local and would count as income if they were given directly to him, lowering the amount of his monthly SSI payment and essentially making the rent unaffordable. However, if the funds are not “due” (i.e., they could be stopped at any time), and when the nonprofit placed these subsidies in our son’s ABLE account like any third-party contributor, he could still receive the full SSI check. He worked with Oregon ABLE Savings Plan to develop a deposit schedule that worked for his new landlord and, today, he lives quite happily in his own apartment with Ellie the service dog! He continues to use his SSI payment and his ABLE funds for his basic living expenses including food and rent.

What I hope you can learn from our family’s experience is that an ABLE account is both a flexible and essential tool for any youth with disabilities who is trying to transition into adulthood and live independently. So take my advice and check out the ABLE Transition Toolkit on the ABLE NRC Website to explore all the ways an ABLE account can support financial independence for transitioning youth.