
Supporting and Promoting ABLE Account Access and Enrollment

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ABLE Act Background

On December 19, 2014, President Barack Obama signed the Achieving a Better Life Experience (ABLE) Act into law as part of the Tax Extenders Package of 2014. The legislation passed with support from roughly 85 percent of the 113th Congress after years of advocacy by a group of parents of children with disabilities who wanted their children to have a method to save money without jeopardizing their public benefits, such as food stamps, Supplemental Security Income (SSI), or Medicaid.¹ As it stands, recipients of these and similar public benefit programs have strict income and asset limits to maintain eligibility; including an asset limit of no more than \$2,000 for an individual. By amending Section 529 of the Internal Revenue Service Code of 1986, the ABLE Act creates tax-free savings accounts for roughly 8 million Americans with disabilities.²

To be eligible for an ABLE account, an individual must be “receiving SSI based on blindness or disability that began before age 26; in SSI suspense due solely to excess income or resources but otherwise eligible for SSI based on blindness or disability that began before age 26; receiving disability insurance benefits, childhood disability benefits, or widow’s with disabilities or widower’s benefits based on blindness or disability that began before age 26; or the subject of a disability certification” which “[c]ertifies that the individual is blind or has a physical or mental impairment that results in marked and severe functional limitations and that such blindness or disability began before age 26.”³ Up to \$20,000 can be contributed to an ABLE account in calendar year 2026.⁴ Importantly, up to \$100,000 can be saved in an ABLE account without negatively impacting eligibility for public benefits.⁵

This money is tax-deferred and can be withdrawn tax-free when used for qualified disability expenses (QDEs). These are expenses that relate to the person’s specific disability and help maintain or improve health, independence, or quality of life.⁶ Qualifying expenses cover a broad range of areas of daily life, including basic living expenses, housing, transportation, employment training, education, assistive technology, support services, legal and financial services, and medical or health expenses. In June 2015, the Treasury Department and Internal Revenue Service released a proposed regulation stating that “qualifying disability expenses” as a term should be “broadly construed to permit the inclusion of basic living expenses and should not be limited to expenses for items for which there is a medical necessity or which provide no benefits to others in addition to the benefit to the eligible individual.”⁷ The regulation listed smart phones as an example of an item that would qualify as a QDE for certain individuals. Although no approval is required before the withdrawal of funds from an ABLE account, experts recommend maintaining detailed records of expenses that have been paid through an ABLE account, as misuse of the funds could have serious tax implications.⁸

¹ <https://www.abletoday.org/history>

² <https://acl.gov/news-and-events/acl-blog/conversation-about-able-accounts-jody-ellis-director-able-national>

³ <https://www.ablenrc.org/able-account-contribution-limits-2025/>

⁴ <https://www.ablenrc.org/able-account-contribution-limits-2025/>

⁵ <https://www.ablenrc.org/able-account-contribution-limits-2025/>

⁶ <https://static1.squarespace.com/static/627f1a6a6fa11065b43d167b/t/6439ad6fe7fabe-0f6ce55678/1681501552340/Print-Version-QDE-ABLE-today.pdf>

⁷ <https://www.federalregister.gov/documents/2015/06/22/2015-15280/guidance-under-section-529a-qualified-able-programs>

⁸ <https://specialneedsanswers.com/what-expenses-can-able-accounts-pay-for-16359>

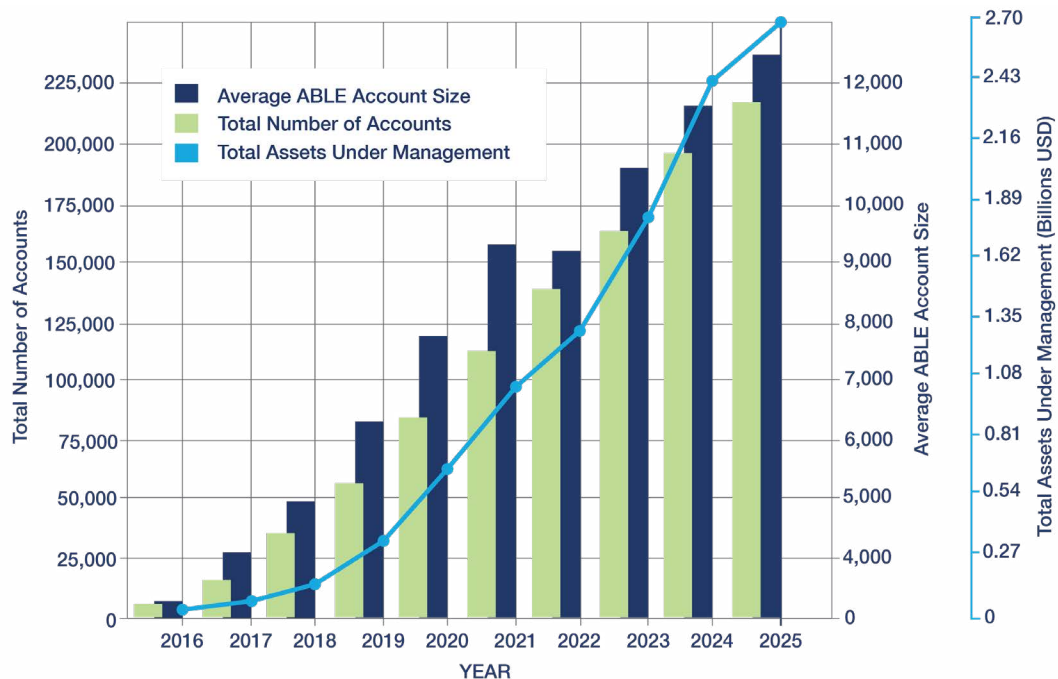
Over the years, there have been several changes to the ABLE Act, including the elimination of the state residency requirement—allowing a person to open an ABLE account in almost any state of their choosing—as well as adjustments to contribution limitations and allowing rollovers from other savings vehicles. On December 24, 2022, President Joe Biden signed the ABLE Age Adjustment Act into law, which raised the age of onset of disability eligibility criteria for ABLE accounts from 26 to 46 years of age beginning January 1, 2026. This change is expected to make more than 6 million additional Americans eligible to open ABLE accounts.

Although the number of ABLE accounts has continued to increase, barriers to opening an ABLE account remain for many that would be eligible. The number of eligible people utilizing ABLE accounts remains extremely low. This white paper will explore the challenges those eligible to open ABLE accounts face, including financial constraints, a complicated enrollment process, and limited financial literacy. The white paper will also explore the impacts the ABLE Age Adjustment Act will have on the program and its utilization.

ABLE Accounts and Barriers to ABLE Accounts

Despite the advantages ABLE accounts provide, the program has seen extremely low uptake rates. Studies have repeatedly found that less than 1 percent of SSI recipients who are eligible for ABLE accounts have opened an account.⁹ Despite the approximately 8 million eligible Americans, there were just 214,000 open ABLE accounts as of June 2025.¹⁰ Through research, three major barriers to opening ABLE accounts have emerged that could account for a large part of the limited uptake: financial constraints experienced by those who are eligible to open an account, a complicated and inaccessible enrollment process, and limited financial literacy of those who would be investing money in the account.

Figure 1, National ABLE Account Data 2016-2025



⁹ https://rdrc.wisc.edu/files/working-papers/WI23-10_Working-Paper_Pollack-et-al_4.24.pdf

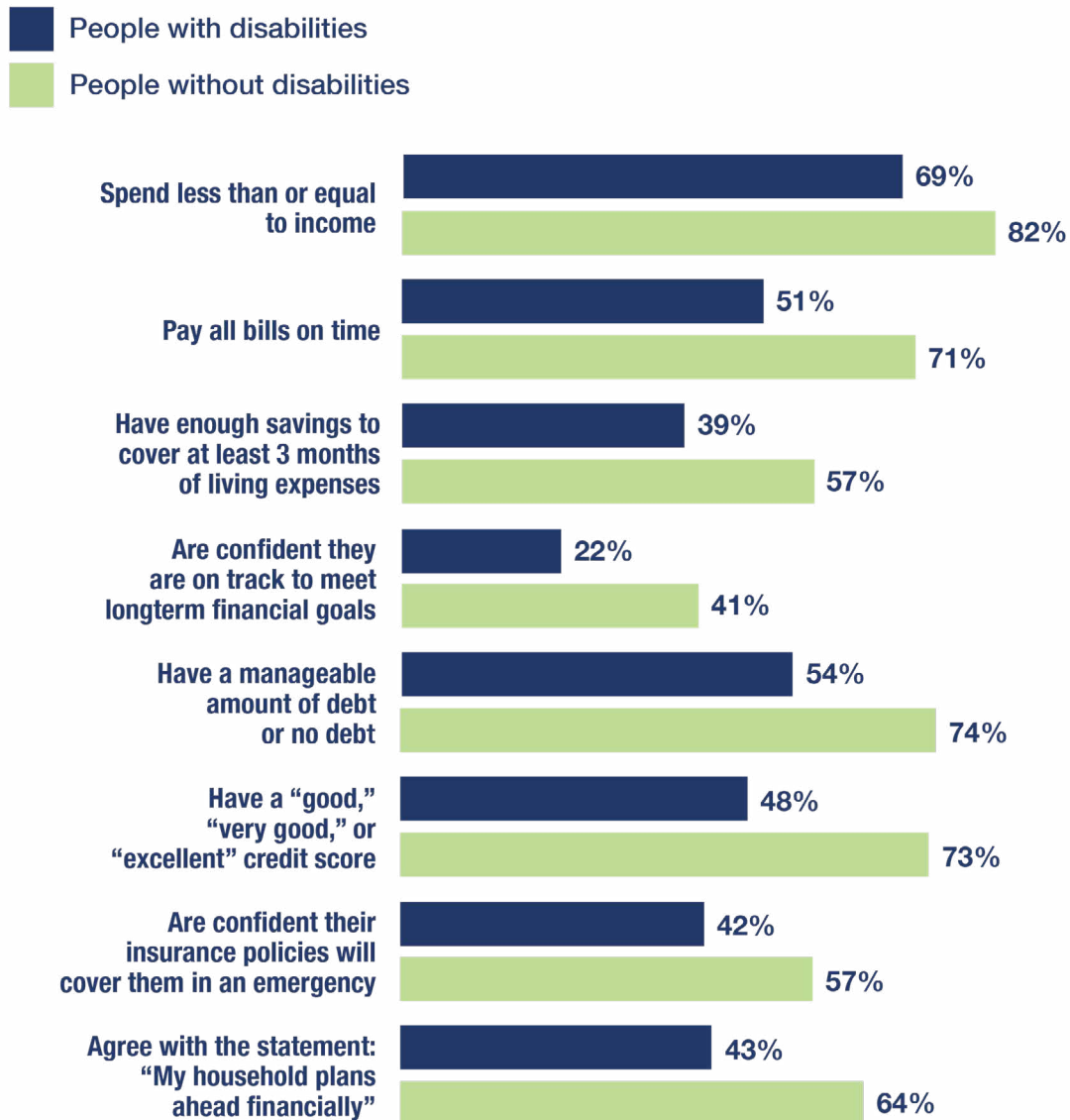
¹⁰ <https://www.disabilitybelongs.org/2025/02/all-about-able-accounts/>

Financial Constraints

One of the most common barriers to the utilization of ABLE accounts is lack of financial resources. Many people who are eligible for ABLE accounts are subject to strict asset limits if they participate in other needs-based programs, such as SSI. Some of these programs restrict an individual's resources to "less than \$2,000," and although assets accumulated in an ABLE account do not count toward that limit, it can be difficult to save enough money to put into an ABLE account while subject to these limits.¹¹

Figure 2, The Financial Health of People with Disabilities

Percentage of working-age population meeting each criteria, by disability status.



Source: Warren, A., Chege, W. C., Greene, M., & Berdie, L. (2023). The Financial Health of people with disabilities.

¹¹ <https://www.ablenrc.org/what-is-able/what-are-able-accounts/>

Only half of working-age people with disabilities reported that they could pay all of their bills on time.¹² Roughly half of people of working age with disabilities “had annual household incomes under \$30,000,” which is double the percentage of people without disabilities.¹³ The National Disability Institute has found that a mere 10 percent of working-age people with disabilities are financially healthy, which they measured by looking at eight factors. These factors include spending less than their income, paying bills on time, having sufficient liquid savings, having sufficient long-term savings, having manageable debt, having a prime credit score, having appropriate insurance, and planning ahead financially.¹⁴

Food and housing insecurity are related metrics that allow some insight into the financial picture of those with disabilities. Of households with an adult who was out of the labor force because of a disability in 2021, 28 percent were food insecure, which is more than two and a half times the national rate.¹⁵ Similarly, more than half of individuals receiving SSI “are severely housing cost burdened, spending more than 50 percent of their income on housing.”¹⁶

Enrollment Process

Once an individual has determined that they are eligible for an ABLÉ account, they still have a long process ahead of them before they officially open an account. First, eligible individuals must select one ABLÉ account program, which involves researching all of the various state ABLÉ programs and determining which one best fits that individual’s needs. After making that selection, the individual will need to open the account, which is typically achieved through the program’s website. This process can be especially onerous and complex. Proof of eligibility must be provided “such as SSI/SSDI documentation or physician certification,” as well as personal details, including Social Security Number or taxpayer identification number, address, birth date, and email address. Additionally, bank account and routing numbers must be provided if the individual wishes to transfer funds electronically. Then, the eligible individual will need to contribute money and select the preferred investment funds. Certain elements of the process, such as being almost exclusively online, are even more burdensome for people with certain disabilities.

Hurdles related to accessibility are present in the enrollment process. Digital accessibility ensures that all users have equitable access to online content (including electronic documents) and is measured through the Website Content Accessibility Guidelines.¹⁷ Section 508 of the Rehabilitation Act of 1973 “mandates that all federal electronic and information technology be accessible to people with disabilities.”¹⁸ One study by the Center for Retirement Research at Boston College found that 94 percent of ABLÉ program websites evaluated did not fully comply with standards set by

¹² <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2023/09/the-financial-health-of-people-with-disabilities-report-final-0923.pdf>

¹³ <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2023/09/the-financial-health-of-people-with-disabilities-report-final-0923.pdf>

¹⁴ <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2023/09/the-financial-health-of-people-with-disabilities-report-final-0923.pdf>

¹⁵ <https://frac.org/blog/strengthen-ssi-can-improve-food-insecurity-in-program-recipients>

¹⁶ https://rdrc.wisc.edu/files/working-papers/WI22-11-Hembre_Rinal-Report_10.25.22.pdf

¹⁷ https://crr.bc.edu/wp-content/uploads/2024/09/wp_2024-13-.pdf

¹⁸ https://crr.bc.edu/wp-content/uploads/2024/09/wp_2024-13-.pdf

the Web Content Accessibility Guidelines.¹⁹ Program disclosure documents had 12 violations on average related to web accessibility.²⁰ These challenges prevent people with certain disabilities, such as visual impairment, from having the same access to information, and in this case makes enrollment much more difficult.

Additionally, much of the material in the electronic documents was found to be complex, requiring a higher reading level to comprehend.²¹ As roughly 40 percent of people with disabilities have a high school education or less, these materials are inaccessible—or at the very least, pose a large barrier—to a large portion of the population, especially those with cognitive or learning disabilities.

Financial Literacy

Financial literacy is another imposing barrier to the uptake of ABLE accounts. On average, Americans have been found to have poor levels of financial literacy, which is associated with a lower level of financial well-being.²² Knowledge of financial topics such as earning, consuming, saving, investing, borrowing and managing debt, insuring, comprehending risk, and recognizing appropriate sources of financial information are considered in determining an individual's financial literacy.²³ People with disabilities have lower than average financial literacy rates, as this population has “lower participation rates in various aspects of the traditional financial sector, such as banking, investment, and access to credit.”²⁴ Financial literacy is also frequently tied to education levels, which, as previously mentioned, are lower for individuals with disabilities.²⁵

Individuals with cognitive disabilities often face further obstacles related to some of the financial topics associated with ABLE accounts, as these concepts require higher reading levels and reasoning skills. Individuals without cognitive disabilities or those who have a family member or other guardian assisting with the process may not be knowledgeable about investments and may also feel overwhelmed by the options when they are asked to invest their ABLE account money. The act of selecting a state with the most favorable program for an individual's needs may be too complex on its own, and although financial advisors will often assist clients with the opening of ABLE accounts, the financial burden of hiring a financial advisor can be enough to make this option inaccessible for many.

Age Adjustment for ABLE Accounts

On January 1, 2026, more than 6 million additional Americans, including one million veterans, gained access to ABLE accounts when the ABLE Age Adjustment Act took effect.²⁶ The ABLE Age Adjustment Act accomplished this by raising the age of onset of disability requirement for eligibility from 26 years to 46 years of age. However, the same barriers will exist for this expanded group as for the original group, and unless the barriers are addressed, financial constraints, the complex enrollment process, and limited financial literacy will likely contribute to a continued struggle to increase the uptake of ABLE accounts among the newly eligible group.

¹⁹ https://crr.bc.edu/wp-content/uploads/2024/09/wp_2024-13-.pdf

²⁰ https://crr.bc.edu/wp-content/uploads/2024/09/wp_2024-13-.pdf

²¹ https://crr.bc.edu/wp-content/uploads/2024/09/wp_2024-13-.pdf

²² <https://www.tiaa.org/content/dam/tiaa/institute/pdf/research-report/2022-04/tiaa-institute-gflec-2022-personal-finance-p-fin-index-ti-yakoboski-april-2022.pdf>

²³ <https://www.tiaa.org/content/dam/tiaa/institute/pdf/research-report/2022-04/tiaa-institute-gflec-2022-personal-finance-p-fin-index-ti-yakoboski-april-2022.pdf>

²⁴ <https://journals.sagepub.com/doi/10.1177/21582440241253564>

²⁵ <https://journals.sagepub.com/doi/10.1177/21582440241253564>

²⁶ <https://blog.ssa.gov/able-programs-prepare-for-expanded-eligibility/>

Financial constraints, perhaps the most pervasive barrier to those eligible for ABLE accounts, could have an even larger impact on the newly eligible group than they have had on the original group of eligible individuals. Analysis of the 2014-2017 Survey of Income and Program Participation longitudinal panel and the 2014 SSA Supplement shows that SSI recipients who were between 26 and 45 years of age at disability onset were less likely to have a savings account than SSI recipients in all other age groups.²⁷ More than 87 percent of SSI recipients in all other age groups had a savings account, while somewhere between 66-80 percent of those in the 26-45 years of age at disability onset group had one.²⁸ This could signal that the uptake of ABLE accounts in this age group will be lower than it has been in the original group eligible under the ABLE Act.

Similarly, the enrollment process will pose a significant barrier for the newly eligible group to overcome. With no changes to the enrollment process that is currently in place, the same research required to determine which state's ABLE account program best fits the needs of the individual and the amount of information needed to set up the account is likely to result in a similar number of individuals finding the process overwhelming. The lower levels of experience with savings accounts exhibited by the newly eligible group could indicate the potential for more confusion during the account creation process. Unfamiliarity with investment and banking terms could prevent successful account creation, as has been shown in the original group of eligible individuals.

Financial literacy will also be a concern for the newly eligible group. Although data on financial literacy within this specific group is limited, the financial literacy rate of Americans generally is low enough that there is no reason to believe this new group will significantly improve compared to the current trend. In fact, additional concerns about financial literacy in this group may be inferred because these individuals have less experience with savings accounts on average. As saving is one area experts examine to determine an individual's financial literacy, this could indicate lower financial literacy rates among those in the group.

Overcoming these barriers is critical to ABLE account uptake, both with the original eligible group and the expanded group under the ABLE Age Adjustment Act. Once eligible individuals open ABLE accounts, they use the accounts frequently and "express satisfaction with the accounts."²⁹ One study found that "78 percent of new account owners reported having a positive experience with the accounts."³⁰ Ensuring the newly eligible expanded group can take advantage of the benefits provided by ABLE accounts significantly increases the likelihood that the people in this group will have a more financially stable future.

Strategies to Reduce Barriers to ABLE Accounts

To reach the full uptake potential of ABLE accounts, both for individuals who have been eligible since the enactment of the ABLE Act and those who are newly eligible under the ABLE Age Adjustment Act, solutions that promote awareness of ABLE accounts must be the focus. Collaboration with disability and financial wellness organizations to reach ABLE-eligible populations is an important first step that allows for more strategies to reduce barriers in the future, such as promoting awareness of ABLE accounts through programs supporting SSI beneficiaries, targeted financial education campaigns, and enrollment fairs.

²⁷ https://rdrc.wisc.edu/files/research-briefs/JSIT23-01_Research-Brief_Kim_8.16.24.pdf

²⁸ https://rdrc.wisc.edu/files/working-papers/JSIT-23-01_Kim_Research-Report_8.16.24.pdf

²⁹ https://rdrc.wisc.edu/files/research-briefs/WI23-10_Research_Brief_Pollack-et-al_4.24.pdf

³⁰ https://rdrc.wisc.edu/files/research-briefs/WI23-10_Research_Brief_Pollack-et-al_4.24.pdf

Programs supporting SSI beneficiaries, such as Ticket to Work, should incorporate awareness campaigns for ABLE accounts. Ticket to Work is a program through Social Security that “supports career development for Social Security disability beneficiaries . . . who want to work” and “helps people with disabilities progress toward financial independence.”³¹ These programs are logical spaces in which to promote awareness of ABLE accounts as the target audience—people with disabilities—regularly interacts with them. Alternatively, state coalitions can promote awareness programs. In Kansas, for example, the “Kansas Department for Aging and Disability Services, the Kansas Council on Developmental Disabilities, and the state treasurer plan to work together on a statewide campaign to inform families and self-advocates about . . . ABLE [accounts].”³² This 2024 campaign included an online educational resource for ABLE as well as a tour of the state to discuss ABLE with eligible Kansas residents.³³

Targeted financial education campaigns, both online and in-person, can address all three of the highlighted barriers to ABLE account uptake. Financial literacy skills can be learned through programs like these, and the enrollment process can be made less daunting. Additionally, targeted financial education campaigns can touch on financial constraint issues. By giving people with disabilities and their families more information on financial skills, these programs can increase the likelihood that a person with disabilities will save up a sufficient amount of money with which to start an ABLE account. The National Disability Institute offers a Financial Resilience Center, which is “an online resource center for people with disabilities and chronic health conditions, their families and communities” to find “trusted answers to frequently asked questions in a variety of areas including money management.”³⁴ In-person financial education programs would offer similar benefits and potentially reach some individuals that cannot access online content.

Lastly, targeted enrollment fairs can be an effective solution when advocates are already tapped into disability organizations. Enrollment fairs can be effective in several different circumstances, such as regional enrollment fairs or enrollment fairs at conferences related to disability. With this type of in-person fair, those who want to enroll but are intimidated by the process or have more complex questions can work with a specialist to confidently complete the registration.

³¹ <https://choosework.ssa.gov/about>

³² https://www.kake.com/archive/stories/kansas-coalition-encourages-thousands-with-disabilities-to-open-able-savings-accounts/article_7f5a3c34-06bc-5224-aca0-b02b158a5ed7.html

³³ [Id.](#)

³⁴ <https://www.ablenrc.org/financial-education-a-foundation-for-future-and-current-able-account-owners/>

Appendix

Table 1. National ABLE Account Data, 2016-2025			
YEAR	AVERAGE ABLE ACCOUNT SIZE	TOTAL NUMBER OF ACCOUNTS	TOTAL ASSETS UNDER MANAGEMENT
2016	\$3,445	4,064	\$0.013B
2017	\$4,158	17,314	\$0.071B
2018	\$4,947	\$4,947	\$0.171B
2019	\$6,265	57,999	\$0.35B
2020	\$7,840	81,869	\$0.64B
2021	\$9,317	112,021	\$1.04B
2022	\$9,136	137,192	\$1.25B
2023	\$10,682	162,969	\$1.74B
2024	\$11,700	195,000	\$2.30B
2025	\$12,500	214,000	\$2.7B

Source: [National Able Account Data](#), *2021 through 2023 data is from [here](#)