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**Written Testimony**

**Senate Bill 592 - Maryland Achieving a Better Life Experience (ABLE)  
 Program - Materials for Individualized Education Program Meetings  
 Education, Energy, and the Environment Committee – February 23, 2024  
 Support**

**Background:** Senate Bill 592 would require a local school system to provide to parents of children with disabilities certain written informational materials regarding the Maryland ABLE Program; require the State Treasurer to develop informational materials about the Maryland ABLE Program for distribution; and require the State Treasurer to provide informational materials to the State Board of Education and county boards of education.

**Written Comments:** The Baltimore Jewish Council represents The Associated: Jewish Federation of Baltimore and all of its agencies. This includes the Jewish Connection Network, which has an entire department dedicated to ensuring that every member of our community, regardless of their background or abilities, can fully embrace Jewish life.

According to the 2020 Community Study, 14% of our community has a disability or medical condition that limits their ability to work or attend school. *(Of course, they are not all eligible for ABLE or for programs that pay for personal assistants.)*

Despite its benefits, many people who are eligible for an ABLE account do not know that these accounts exist. In 2022, only 120,000 of the estimated 8 million nationwide eligible beneficiaries have opened an ABLE account. Less than one percent of the eligible disabled survey participants had an ABLE account, all of whom had less than \$10,000 in their accounts. 93% of survey respondents said they were unfamiliar with ABLE accounts.

Millions of individuals with disabilities and their families depend on a wide variety of public benefits for income, health care, and food and housing assistance. ABLE is a mechanism to avoid poverty for individuals with disabilities, and it is imperative that there is proper education about the program so that those in need can reap the benefits.

**For these reasons, the Baltimore Jewish Council asks for a favorable report on SB592.**

***The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.***