

Administrative and Financial Barriers to Using ABLE Accounts for People with Disabilities

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Abstract

Context: This paper investigates barriers that people with disabilities face in using Achieving a Better Life Experience (ABLE) accounts. These accounts might be particularly beneficial for Supplemental Security Income recipients, who face a stringent \$2,000 asset cap, but can save up to \$100,000 in an ABLE account without jeopardizing benefits. Prior research indicates that few eligible persons use or know about ABLE accounts.

Methods: We conduct qualitative interviews with caregivers who have opened (or chose not to open) ABLE accounts. We also analyze administrative data on Illinois ABLE accounts. We assess barriers to account take-up and explore the effectiveness of small financial incentives to encourage families to open ABLE accounts.

Findings: We find low awareness of ABLE among eligible families. We also find large sociodemographic disparities. The top 12% of accounts hold more than half of total dollars held in Illinois ABLE accounts, while the bottom 50% percent of accounts hold only 9%. Roughly 40% of qualitative survey respondents report that they lack funds to make effective use of ABLE accounts.

Conclusions: Our findings underscore the importance of focused efforts to support the long-term needs of disabled persons, and to reduce administrative burdens associated with ABLE accounts.

Keywords Disability, ABLE, Supplemental Security Income, financial security, administrative burden

Administrative burdens — characterized by the time, effort, and psychological costs that eligible individuals face when accessing public benefits — pose significant barriers to effective policy implementation. A burgeoning cross-disciplinary literature documents how such burdens hinder access to essential programs such as Medicaid health coverage and home and community-based services, food and nutrition assistance, and unemployment insurance (Currie 2006; Finkelstein and Notowidigdo 2019; Herd et al. 2023; Herd and Moynihan 2018; Moffitt 1983). Herd and Johnson (2025) highlight how these burdens can be especially challenging for people with disabilities through the complex design of Medicaid waiver programs. Current policy debate regarding health harms and wrongful benefit terminations associated with Medicaid “unwinding” and work requirements underscore the contemporary policy relevance of such concerns (Chen and Sommers 2020; McIntyre et al. 2025; Sommers et al. 2020). Despite various efforts to streamline processes and reduce these burdens, experimental studies testing scalable solutions have yielded mixed results (Barnes 2021; Bell and Meyer 2024; Hopkins and Dorion 2024; Levere et al. 2025; Linos et al. 2022). Recently, several papers have documented administrative burden for those with disabilities engaging with the Social Security Administration’s disability benefit programs (Brucker et al. 2025; Savin and Barnes 2025; Rabinovich and Ozawa 2026).

In this paper, we explore whether small financial incentives can mitigate the costs associated with administrative burdens and increase the take-up of financial inclusion programs for individuals living with disabilities. Persons with disabilities, alongside their caregivers and supporters, often face compounding barriers that hinder their ability to meet immediate needs, and to make long-term investments for personal independence. While many of these challenges are rooted in the life circumstances of disability, public assistance programs themselves can exacerbate difficulties through complex enrollment and compliance processes.

Perhaps the most significant of the barriers faced by Supplemental Security Income (SSI) recipients is the \$2,000 resource limit on countable financial assets (Pollack 2021; Romig et al. 2023). SSI offers monthly cash payments to low-income families where someone has a disability, potentially including a child. It also typically automatically confers Medicaid coverage. The \$2,000 “asset cap,” constrains recipients' ability to cover uncovered medical expenses or to address other important personal needs, ultimately hindering recipients' pursuit of education and other opportunities for personal independence. More generally, asset limits in safety net programs are intended to ensure that only the neediest families get access to benefits. Yet these restrictions can also serve as a disincentive to achieving financial independence (Ratcliffe et al. 2016), and hinder SSI recipients' efforts to manage predictable contingencies of daily life. Recent qualitative work by Savin and Barnes (2025) suggests that in response to the SSI resource limit, some attempt to game the system through strategies such as keeping cash at home. Research examining whether these asset limits are binding often produces mixed evidence (Hamilton et al. 2019b), with the results potentially varying for SNAP and TANF (Hamilton 2021; Hamilton et al. 2019a; Ratcliffe et al. 2016; Todd et al. 2019).

The Achieving a Better Life Experience (ABLE) Act of 2014 was enacted to address these barriers, allowing eligible SSI recipients with qualifying disabilities acquired before age 26 to open tax-advantaged accounts that let them save up to \$100,000 before their SSI benefits are suspended, and to accumulate any amount in an ABLE account without affecting Medicaid eligibility. Built on the model of the widely-used 529 college savings accounts, ABLE accounts enable tax-free growth and support a wide range of qualified expenses. Yet only about 1% of eligible SSI recipients utilized such accounts as of December 2021 (Weathers et al. 2024).

In this study, we examine barriers that hinder ABLE-eligible persons from accessing these valuable benefits. We focus on financial constraints and administrative burdens as key barriers to the opening and use of ABLE accounts.

People with low incomes may not have the necessary resources to save in an ABLE account, which makes opening an account less feasible and less attractive. This is particularly true for SSI recipients, given the program's means test and resource limits. Administrative burdens, including learning and compliance costs, as highlighted in the Herd and Moynihan (2018) framework, also pose important barriers. *Learning costs* encompass the efforts and investments associated with becoming aware of the existence of a program and understanding its features. *Compliance costs* include the procedural barriers related to application processes and maintenance of benefits.

We examine these barriers using a mixed-method approach. We leverage a novel administrative dataset from the Illinois State Treasurer's Office (ILSTO) Illinois ABLE program that covers all ABLE accounts opened since the program's inception. We then complement these data with survey responses from 2,515 eligible individuals and caregivers, and with qualitative and quantitative data from a pilot that sought to test the impact of financial incentives on ABLE account take-up. The pilot offered a \$100 sign-up bonus deposited into a newly opened ABLE account. The administrative data allowed us to capture actual ABLE enrollment and usage for these pilot participants. We also conducted qualitative interviews with many of the pilot participants, which complement these administrative data. The interviews provided tactile insights regarding facilitators and barriers to ABLE account initiation and use, and allowed interviewees to communicate their personal perspectives about the program and their family

needs. Together, these novel data sources allow us to triangulate an in-depth assessment of diverse issues related to ABLE account take-up and continued engagement.

Our findings reveal low awareness of ABLE accounts, particularly among low-income persons. We find the highest uptake among young adults with intellectual disabilities from higher-income families, a pattern consistent with the political and social history of the ABLE program (Waynesboro Record Herald 2014). Additionally, complexities surrounding compliance with ABLE and other disability benefits contribute to misperceptions about the program's advantages for eligible recipients. Perhaps most critically, financial constraints often deter and prevent people from signing up for and using ABLE accounts.

Our study seeks to expand understanding of administrative burdens faced by persons living with disabilities and their supporters, a population that faces particularly severe harms that arise from these burdens. We also provide novel, albeit chastening, evidence on the effectiveness of small financial incentives as a tool to overcome such burdens. Contrary to our initial expectations, pilot findings indicate that modest financial incentives alone may not be sufficient to drive substantial increases in ABLE account participation, pointing to the need for alternative strategies. These results highlight the importance of addressing financial, informational, and logistical barriers, suggesting that more targeted outreach and program simplification are necessary to serve most persons with disabilities who may benefit from ABLE.

Institutional Background

As noted above, SSI provides monthly cash payments, and typically Medicaid coverage, to people with disabilities. In 2025, the maximum monthly payment was \$967, with this benefit decreasing by \$1 for every \$2 in earnings above a modest disregard amount. To qualify as

having a disability, an adult must have a significant long-term condition that makes them unable to engage in substantial gainful activity (essentially, to earn above \$1,620 per month). This disability definition is the same as that for the Social Security Disability Insurance (SSDI) program. A child may also qualify with a significant long-term condition, though the definition of disability is based on diagnosis of a marked and severe functional limitation. While many Americans receive SSI benefits, the number of SSI recipients (both adult and children) has been decreasing since 2013. Recent research suggests that the take-up rate for child SSI is around 70 percent, implying if all children who were eligible actually received benefits, the number of children receiving SSI might increase by nearly 50 percent (Levere and Wittenburg 2026).

SSI recipients face a \$2,000 resource limit on countable financial assets, perhaps the most prominent programmatic barrier facing Americans with disabilities and their caregivers. Set in 1972 at an original value of \$1,500, this asset cap was last raised in 1989, and has declined by more than 80 percent after accounting for inflation. Although some assets, including the value of a residential home and a personal vehicle, are exempted, SSI's stringent resource limits sharply constrain recipients' ability to finance uncovered medical expenses, to make essential home or auto repairs, and to pursue educational and other opportunities crucial for personal independence and well-being.

The Stephen Beck Jr. Achieving a Better Life Experience Act of 2014, commonly known as the ABLE Act, allows eligible SSI recipients to save well beyond this resource limit. Enacted in December 2014 with near-unanimous bipartisan support, the Act was a result of prolonged advocacy by parents, caregivers, and supporters of people living with disabilities, particularly supporters of people living with intellectual and developmental disabilities.

The ABLE Act allows eligible persons who acquired a disability before age 26 to open tax-advantaged Achieving a Better Life Experience (ABLE) accounts, now operational in 46 states and the District of Columbia. Eligible persons and their supporters can contribute up to \$19,000 annually, with additional contributions allowed for employed beneficiaries. ABLE account balances up to \$100,000 are exempt from the \$2,000 resource limit. If ABLE account balances exceed \$100,000, SSI cash benefits are temporarily suspended until the balance of the ABLE account goes below \$100,000. Medicaid benefits continue unaffected regardless of the ABLE account balance. ABLE accounts thus offer a practical tool to avoid the stringent SSI resource limit. Yet for this tool to have value, SSI recipients and their supporters must be positioned to navigate potential administrative burdens—both the learning and compliance costs—associated with interacting with an additional, unfamiliar government program.

ABLE account assets grow tax-free. Moreover, funds in these accounts can be withdrawn and used for a broad range of qualified disability expenses to support health, independence, and well-being of the person with a disability. Despite the potential advantages of ABLE accounts, analysis as of December 2021 indicated that only about 1 percent of eligible SSI recipients possessed such accounts (Weathers et al. 2024). In a nationally representative survey of people with disabilities, only about 7 percent had even heard of ABLE accounts (Warren et al. 2023). Roll et al. (2024) found similar low awareness in a recent study of low-income households, including those that included persons with disabilities.

Data and Methodology

Our study leverages data across three sources: (1) Illinois ABLE administrative data, (2) an ILSTO 2022 survey conducted of ABLE-eligible participants, and (3) insights drawn from a

seeding effort in Illinois to enroll new ABLÉ account owners through a pilot program that offered people \$100 to open an account. These complementary data sources provide a multifaceted view of disparities, and provide insights into the barriers that impede engagement and utilization of ABLÉ accounts.

Illinois ABLÉ Administrative Data

The administrative data, obtained from ILSTO in March 2024, encompass comprehensive details on Illinois ABLÉ accounts from the program's inception (January 2017) through February 2024. This dataset includes information on 6,864 account beneficiaries, alongside details of 459,489 transactions. These data include account opening and closing dates, reasons for closure, and transactional activities including dates, amounts, and types of transactions (e.g., contributions, withdrawals, fees).¹ These data also include year of birth, zip code, disability diagnosis, and whether the person qualified for ABLÉ by nature of current receipt of SSI/SSDI benefits for all account owners.

ILSTO 2022 Survey

In the summer of 2022, ILSTO conducted a survey that explored ABLÉ-eligible beneficiaries' and their families' awareness and engagement with the ABLÉ program. The survey, distributed through Illinois non-governmental organizations serving the disability community and through the Special Olympics Illinois, reached potential beneficiaries in Illinois and Wisconsin. This survey garnered 2,515 complete responses, providing valuable data regarding ABLÉ account participation, awareness, understanding, and the perceived appeal of the ABLÉ program,

¹ The specific category of spending or type of qualified disability expense is not provided.

alongside demographic information. Respondents were queried regarding whether they had heard of ABLE, their knowledge of program features, and perceived barriers to opening an account. Respondents were also asked about particular aspects of the program that seemed most attractive.

It is important to note that this survey sample is highly selected: whereas relatively few people have opened ABLE accounts according to administrative data (around 1 percent of SSI recipients per Weathers et al. 2024), a relatively large percentage of survey participants have opened accounts. Survey respondents' perceptions thus may not be reflective of the broader ABLE-eligible population, as this is a group that is highly engaged and aware of ABLE accounts. Even within this engaged group, survey participants noted important barriers to their willingness and ability to open ABLE accounts, and accompanying barriers to ABLE account use.

Our team then linked these survey data to Illinois ABLE administrative data for a subset of people who agreed to sign up for an email list. We report analyses from a small subsample of 290 people who did not have an ABLE account before taking the survey, assessing patterns for those who newly opened accounts following the survey.

We then conducted logistic regression analyses to identify associations between sociodemographic characteristics (race/ethnicity, gender, income, and education) and ABLE account ownership, and between sociodemographic characteristics, primary disability diagnosis, and perceived barriers to ABLE account ownership and use among persons who did not report owning an ABLE account in the survey.

Seeding Efforts

As part of our study, we also launched a seeding pilot in July 2023 that sought to help 400 people open new ABLE accounts by providing \$100 of “seeding” funds deposited in the newly opened account. The pilot sought to test the effectiveness of a combination of solutions that would overcome the three primary barriers to take-up: learning costs, compliance costs, and financial constraints. The seeding amount was chosen as a potentially attractive incentive when weighed against the time and effort required to open an account. We collaborated with third-party organizations providing disability services in Illinois to reach a broad audience of eligible individuals. To be eligible for the \$100, people had to first complete a brief survey.² However, as discussed below, only forty people completed the survey and opened a new account. Starting in January 2024, we conducted a follow-up survey with these forty participants, receiving 31 completed follow-up survey responses. Additionally, we tracked Illinois ABLE account usage in ILSTO administrative data to monitor how the new accounts were used—both in terms of additional contributions (beyond the \$100 seeding funds) and withdrawals.

Qualitative Interviews

Lastly, as part of our seeding efforts, we conducted 25 qualitative follow-up interviews among people who completed our intake survey. Two-thirds of these interviews were with persons who ultimately chose to open Illinois ABLE accounts, and thus received seeding funds. Members of the remaining group did not open an account and did not get seeding funds. Interviews focused on respondents’ motivations for opening (or not opening) ABLE accounts, perceptions of the enrollment process itself, the perceived benefits and drawbacks of account ownership, and hypothesized barriers that persons with disabilities and their loved-ones might face in opening

² Among the 40 people who completed the survey, the median time to complete the survey was 10.7 minutes.

and using ABLE accounts. Interviews also explored respondents' perspectives regarding ways to improve the experience of opening and using ABLE accounts. Among those who chose not to open ABLE accounts, interviews focused on learning why, despite initial interest, respondents ultimately chose not to open an account. Survey participants were also queried to see if they planned on opening an ABLE account but had yet to do so. Survey interviews were transcribed by a web-based service, examined, and independently coded by two members of the research team, who identified key themes expressed in the qualitative interviews.

Results

We divide our results into two main sections. We first report on barriers to take-up of ABLE accounts. Here, we integrate analyses of Illinois ABLE administrative data, the ILSTO 2022 survey, and the challenges encountered in our seeding efforts. We then explore how people who opened a new Illinois ABLE account through our seeding efforts went on to use their new accounts. This analysis highlights barriers to engagement with ABLE accounts, even after an account is open.

Illinois ABLE account openings steadily increased, from 312 in 2017 to 1,868 in 2023, resulting in a total of 6,030 active accounts as of February 2024. Even this expanded group represents a small share of the people who are potentially eligible. In a general survey of 1,663 people with disabilities, Warren et al. (2023) found that fewer than 1 percent possessed an ABLE account. In Illinois, Weathers et al. (2024) note that only 1 percent of ABLE-eligible SSI recipients currently receiving a benefit payment have an ABLE account. Particularly striking, only 2.6 percent of ABLE-eligible SSI recipients *whose SSI payments were specifically suspended because of excess resources* owned an ABLE account. Many other persons with

disabilities who do not currently receive SSI are also eligible for ABLE accounts, yet do not hold such accounts. These patterns underscore a significant gap in the ABLE program's reach and effectiveness.

Barriers to ABLE Take-Up

We first show strong socioeconomic gradients in ABLE take-up, whereby people from high income backgrounds are much more likely to have accounts than those from lower income backgrounds. We then present evidence that each of the three primary barriers (financial constraints, learning costs, and compliance costs) hinders take-up of ABLE accounts.

Higher Income Individuals and Families Are More Likely to Hold ABLE Accounts

The ILSTO 2022 survey responses illustrate a clear and strong correlation between annual incomes and ABLE account ownership (Table 1). Whereas fewer than 20 percent of those with incomes below \$50,000 report owning an ABLE account, just over 60 percent of those with incomes above \$150,000 have an account. A similarly large notable gap emerges by education, with nearly half of those with a college or higher education having an account, and the lowest rate of ownership for those who have less than a high school education. This latter pattern likely correlates with income. These rates of account ownership are notably higher than among the broader population, reflecting the likely selection bias among survey respondents. Yet this population still notes important broad issues, suggesting that if anything our findings likely understate the barriers, given the advantageous selection of respondents.

[Table 1 about here]

Assessing trends in a multivariate logistic regression that controls for all these sociodemographic categories, we continue to find that persons in households with annual incomes exceeding \$50,000 were markedly more likely to own an ABLE account than were persons in households with annual incomes below \$25,000 (see Table 2). The probability of owning an account consistently increases with each reported increment in household income. Confirming this pattern, we then use the regression coefficients from Table 2 to calculate average marginal effects, shown in Figure 1. The figure shows that the marginal effect roughly increases in linear fashion as incomes increase above \$50,000.

[Figure 1 about here]

[Table 2 about here]

Additional evidence highlights substantial economic disparities in ABLE account take-up. Among the small subset of survey respondents whom we could link with Illinois ABLE administrative data, we found that the average income of the small group of respondents (5 respondents out of 290) who newly opened an account after the survey was about double that of respondents who did not open such accounts.³ The limited rate of account openings (less than 2 percent of people in this subsample)—despite more than 90 percent of this group responding that ABLE would be useful—is itself an interesting and chastening finding.

Our qualitative data also suggest that ABLE take-up is higher among higher income households. Several respondents specifically noted frustrations with the annual contribution limit, which was then \$18,000. Such a limit would likely only be binding for households with substantial available resources.

³ To calculate the average income, we used the midpoint value of each bucket. For the top bucket, we used twice the income amount (\$300,000). However, regardless of the approach we use (for example, the bottom value, top value, changing sensitivity around how we treat the open-ended top bucket), the income for those who opened a new account is roughly double the income for those who did not.

Socioeconomic disparities are also apparent in the geographic distribution of existing Illinois ABLE accounts. The wealthiest quartile of zip codes in Illinois hold 44 percent of the state's ABLE accounts, and 54 percent of the assets. This concentration intensifies in the wealthiest 10 percent of zip codes, which include 28 percent of account owners and 38 percent of all ABLE account assets. The areas with the highest rates of ABLE account ownership include greater Naperville and the northern suburbs of Chicago, regions known for their affluence (See Figure 2). Conversely, areas such as Chicago's South and West sides, which are characterized by lower income levels and include large populations of persons with disabilities on SSI, show virtually zero ABLE account ownership.

[Figure 2 about here]

Economic disparities appear especially stark when one examines the data at the level of individual accounts. The top 12.3 percent of accounts in Illinois hold fully half of the state's total ABLE financial assets; while the bottom 50 percent of ABLE accounts contain less than 9% of Illinois' total ABLE account assets.

Most Respondents, across All Income Groups, Find ABLE Attractive, Particularly When Program Features Are Clearly Explained to Them

To understand the perceived utility of ABLE, the ILSTO 2022 survey asked respondents who were previously unaware of ABLE, or did not have an account, about its overall usefulness. This question followed a brief description of ABLE. Eighty percent of all respondents agreed that ABLE accounts were useful, though many respondents reported that they were not personally positioned to benefit from such accounts. Perceived usefulness was high across all income groups: 72 percent of respondents with household incomes under \$25,000 found the

program beneficial, compared with 92 percent among those with household incomes of \$150,000 or more.

The higher perceived usefulness among people with higher incomes may reflect the reality that individuals and families with higher incomes stand to gain more from ABLE, given their greater capacity to save and the greater tax benefits ABLE accounts may offer higher-income families.

These patterns notwithstanding, our data suggest that the appeal of ABLE accounts spans across the economic spectrum. Families from varied income levels recognize the potential benefits of the program, though actual enrollment figures indicate a gap between perceived usefulness and participation.

In particular respondents emphasize the critical role of financial constraints:

Families with kids with special needs are usually financially constrained, just because they have to spend more money and resources in a bunch of things. Even if they don't spend a lot of money, they will spend a lot of time, which will take away from careers and things like that ... If you're struggling financially, the whole idea of having an account where you can put money away for your children for the future, this is something that's probably not as high on your priority list.

—Interview respondent who opened an ABLE account

As is the case for 529 accounts and other tax-advantaged savings vehicles, a savings product like ABLE is most valuable to account owners and supporters with the capacity to put money into the account. For this group, ABLE offers an efficient and transparent mechanism to manage disability-related expenses without running afoul of the SSI asset cap. ABLE accounts

also facilitate tax-advantaged intergenerational wealth transfers from parents to children with disabilities.

Not having enough money to contribute was the most common cited concern about ABLE accounts (See Figure 3). As shown in the third column of Table 2, almost 41 percent of respondents agreed with the statement that they did not have enough money to contribute. In our logistic regression model, those with annual incomes below \$25,000 were markedly more likely than others to cite this as a barrier to ABLE participation. As incomes increased, the share of families reporting this financial barrier monotonically declined. While key features of ABLE are attractive and useful for most potential beneficiaries, access to financial resources likely affects program engagement and use. Among qualitative interviews with people who completed our intake survey but did not open an account, several respondents noted lack of resources as the key barrier. Some noted that an ABLE account might not be useful to them given these financial constraints.

[Figure 3 about here]

People with higher incomes were also significantly more likely to agree that they would use a special needs trust instead of an ABLE account (see the sixth column of Table 2). This finding underscores the complementary roles different investment vehicles can play for affluent families with access to pertinent financial advice. However, only a relatively small share (about 13 percent) mentioned that they prefer these alternative investment accounts.

Consistent with prior findings by Roll et al. (2024), 34 percent of families noted specific concerns regarding program fees. ABLE account owners face annual administrative and account fees that, while low in absolute terms (a \$58/\$33 annual fee for paper/electronic mailed statements, plus approximately 0.3% expense ratios on account investments), proved salient to

potential program participants. Among ILSTO 2022 survey respondents who didn't have an account but were interested in opening one, 38.7 percent reported being concerned about such fees (Figure 3). Fees also came up as a concern in multiple qualitative interviews. Interestingly, though, concern about fees did not display a similar income gradient, and if anything those with higher incomes were slightly more concerned about program fees than those with lower incomes.

Learning costs associated with ABLÉ accounts may also hinder ABLÉ take-up. Learning costs refer to the time and effort potential beneficiaries must invest to understand the program, determine their eligibility, and comprehend the nature and accessibility of the benefits. These costs are often disproportionately high for individuals with limited resources. Individuals and families with greater financial means are often better equipped to access legal, financial, and social-service professionals who can help navigate these complexities:

I've had a special needs daughter for 20 plus years, and I do public policy research, ... and I look at this stuff and it's like "I can't figure this out." So, I think a lot of people just look at it, it's like "Well, I'll look at it someday." But just don't have the time to figure it out.

—Interview respondent who opened an ABLÉ account

Respondents Communicate Low Knowledge of ABLÉ Accounts

Only 45 percent of ILSTO 2022 survey respondents had heard of the ABLÉ program. Indeed, among the 40 people who opened newly seeded accounts, nine (22.5 percent) first heard about ABLÉ through the email recruitment for our study. Survey respondents were recruited through the email lists of prominent organizations working in the disability landscape in Illinois,

including Special Olympics Illinois. We thus expected relatively high awareness of the program among this pool of selected respondents. In contrast, in a general survey of people with disabilities conducted in 2023, 93 percent said they were unfamiliar with ABLE accounts (Warren et al. 2023), with similarly low familiarity among respondents reported by Roll et al. (2024).

Interviews with people who had opened seeded accounts further highlighted awareness as an important barrier. Though most people had previously heard of accounts themselves, over half of the interviewees mentioned awareness or education as an important barrier for other people to opening ABLE accounts.

Disparities in information access may provide another channel that reinforces income disparities in ABLE take-up. By accessing information through social and community networks, eligible applicants and their supporters may learn about ABLE and be more inclined to open an account. Within the ILSTO 2022 survey, respondents who report specific involvement with disability organizations were far more likely to be aware of ABLE (58 percent vs. 12 percent among others). Similarly, families who primarily receive financial advice through disability service providers were more likely to know about ABLE (64 percent vs. 45 percent of respondents overall).

We also found far greater awareness and enrollment among families with a loved one with an intellectual or developmental disability (IDD) compared to other disabilities. Among ILSTO 2022 survey respondents, 59 percent of individuals with IDD had heard of ABLE compared to 30 percent of individuals with other types of disabilities. This difference is also visible within the administrative data, where 69 percent of account owners have a primary diagnosis of IDD.

Respondents Communicate Limited Understanding of ABLE Program Rules

Other learning costs arise from the challenges of understanding program features and benefits. To the extent beneficiaries perceive rules around eligibility and allowable uses of funds as complex, it might hinder both existing and potential beneficiaries from deriving the full benefit available from the ABLE program. To explore this hypothesis, respondents of both the ILSTO 2022 and seeding intake surveys responded to three questions about ABLE features: (1) what ABLE accounts do; (2) how much money can be saved in an ABLE account without risking SSI benefits; and (3) what expenses can ABLE funds be used for. For ILSTO 2022 survey respondents, we only include respondents who reported having an ABLE account, who would be most likely to understand the program rules.

Only a small minority of respondents in both samples correctly identified all program features and offerings (See Figure 4). The most common misconception was that ABLE provides financial assistance, as opposed to allowing people to grow their savings tax-free or to save beyond the SSI resource limit (another incorrect option included in the question was that ABLE subsidized medical expenses).

[Figure 4 about here]

In both samples, only a minority of respondents correctly identified that the first \$100,000 in ABLE account assets do not affect eligibility for SSI cash benefits—one of the program's central features. Between one-third and one-half of respondents correctly identified what constituted qualified disability expenses (options offered were: medical expenses, educational expenses, emergencies/contingencies, transportation, housing, and financial management and administrative services, all of which are allowable).

We found notable knowledge differences between self-identified ABLÉ account owners from the ILSTO 2022 survey and those responding to seeding intake survey. These differences could be attributable to the fact that ILSTO 2022 survey respondents may not be the main people responsible for managing a loved-one's ABLÉ account, and are thus less knowledgeable about its features. Recency effects may also influence these results. The recruitment email inviting people to participate in the seeding study included two links to information about the Illinois ABLÉ program. People participating in the survey may therefore have clicked the link and had more recent exposure to the various program features and rules. In contrast, ILSTO 2022 survey respondents might have opened an account several months (or years) prior to the survey date.

Compliance Costs May Deter Participation

I did have doubts. At first, I was just very skeptical because I didn't know too much about it. It did give information, but I feel like I wasn't fully educated on everything and so that's kind of what stopped me.

—Interview respondent who did not open an ABLÉ account

Compliance costs, as defined by Herd and Moynihan (2018), include efforts and expenses that arise from gathering information and producing documentation required to demonstrate continued service eligibility, continued compliance with administrative requirements, and continued activities to access pertinent services. SSDI and SSI benefits include compliance costs, with rules relating to maintaining eligibility such as a Trial Work Period, which is both complex and frequently misunderstood (Levere et al. 2025). Although ABLÉ accounts were specifically designed to protect benefits, respondents expressed specific concerns regarding two particularly pertinent compliance costs: (1) how participation might affect receipt of other

benefits, and (2) whether recipients and their supporters can readily comply with the rules of the ABLE program itself. ABLE Eligibility requires one to have a disability that meets the Social Security Administration (SSA) definition of disability to administer SSDI or SSI benefits (as well as an age of onset prior to age 26). Within Illinois, about three in four ABLE account owners are enrolled in either SSDI or SSI.

ABLE participation is thus constrained by complexities related to both the program itself and by concerns that such participation may affect other benefits.

What made me interested was that SSI recipients would be able to have this account and have a certain amount of money in it without it affecting their benefits because that was a really big key thing for me... And I was just so worried about that affecting her having money in an account would affect their benefits. And so that being like a key thing for me was really what drove me into wanting to open an account.

Among ILSTO 2022 survey respondents who already have ABLE accounts, 49.6 percent identified the ability to save money without affecting benefits as one of the three most important features. Similarly, among respondents who didn't have an account but were interested in opening one, 35.8 percent indicated that concern over affecting benefits was one of the top three concerns, and 50.9 percent said that they would consider opening an account if it didn't affect other benefits eligibility. Concerns about benefit-eligibility might be a particularly challenging barrier. After describing the program and emphasizing that it allows saving without affecting benefits, a remaining 14.3 percent of respondents who didn't have an account still indicated that ABLE wouldn't be useful because it may affect benefit eligibility.

Qualitative interviews with new account owners underscored the important benefits respondents perceived from ABLE accounts. Respondents did remain concerned about

possibilities they might endanger SSI or Medicaid benefits. Such concerns might be substantively misplaced, given the fact that the first \$100,000 in ABLE account assets are exempt from the SSI resource limit, and very few Illinois ABLE accounts approach this threshold. Nonetheless, the importance of these benefits makes respondents risk-averse regarding any possibility of placing these benefits in jeopardy. Respondents who actually opened ABLE accounts noted the importance of being able to save beyond the SSI resource limit, with five of 18 respondents noting this as the most valuable aspect of ABLE accounts.

Other compliance costs may also deter program participation. Among those who think ABLE would be useful, 15.7 percent of ILSTO 2022 survey respondents reported that a complex enrollment process is a barrier; while 36.1 percent were not sure which investment plan to select (Figure 3). Interestingly, people with higher incomes were more likely to cite a complex enrollment process and being unsure which investment options to choose as barriers (Table 2). This may relate to the fact that people with less income, for whom lack of funds is the largest barrier, may not be ready to engage these challenges, given the threshold issue of limited resources. Education may also mitigate some challenges pertaining to complex enrollment processes, as those with higher education were less likely to state that the enrollment process seemed complicated, though the same was not true for knowing which investment options to choose.

Documentation costs of both disability and expense eligibility may represent additional compliance burdens. Although Illinois ABLE does not require prospective account owners to provide documentation regarding their disability, caregivers and beneficiaries are required to keep the documentation at hand, and ABLE account funds can only be used for qualified disability expenses. Although the list of qualified expenses includes a broad range of goods and

services to improve beneficiaries' care, personal independence, and quality of life, account owners must still keep receipts of all disbursements in case of an audit.

Qualitative interviews emphasized the importance of perceived barriers in the enrollment process. Interviewees mentioned many pertinent elements of administrative burden: confusion around rules and forms, concerns around fraud, and not knowing which investments to select. Over one in four respondents cited some type of administrative burden—including a confusing enrollment process or having limited bandwidth—as barriers that might prevent people from opening an account. Four of the seven interviewed respondents who did not open an account cited confusion or not having enough information about ABLE as a critical reason they chose not open an account.

When offering ways to potentially improve the ABLE program, four respondents recommended making the accounts easier to use or improving clarity around the accounts. Twelve of the 18 new enrollees cited the \$100 seeding funds as an important factor in helping them open the account, with some explicitly noting that this money helped move opening the account to the top of their priority list. Nonetheless, half of the 18 respondents classified the enrollment process as easy, with another seven classifying the process as somewhat difficult and two classifying it as hard.

Seeding Pilot

To reach out to as many eligible individuals as possible as part of our seeding pilot, we worked with organizations in Illinois that deliver disability-related services to send out a recruitment email explaining the ABLE program and how to claim the \$100 seeding incentive. Between July and November 2023, we worked with more than a dozen organizations and groups, with a

total combined outreach potential of over 10,000 individuals. In addition to direct emails, some organizations also shared the recruitment information on their social media platforms such as Facebook groups and during in-person events. Despite these efforts, and an extension to our original timeframe, by the end of November 2023, only 40 people took advantage of this opportunity and opened a new account.⁴ In this section, we report the results of analysis based on the intake and follow up survey, as well as administrative data to understand how seeded account owners used their accounts during the first months after opening.

When we surveyed these 40 new account owners, respondents identified learning costs, compliance costs, and financial constraints as key barriers. Eighty percent said they did not have enough money to save for a disability-related expense, highlighting the importance of financial constraints. Sixty-five percent were worried about losing disability cash benefits, and 52 percent were afraid of losing health insurance, highlighting concerns around compliance costs.

When asked to rate on a scale 1-10 the importance of a variety of factors that motivated people to open an ABLE account, the most commonly cited reasons were the opportunity to save money without impacting benefits eligibility (87 percent rated as 7 or higher; see Figure 5); the ability to grow money in an ABLE account tax-free (80 percent); and the opportunity to build financial independence (70 percent). Slightly over half (57 percent) cited the \$100 seeding funds as a very important factor convincing them to open an account. Tax deductions and the ability for others to contribute were rated as less important.

[Figure 5 about here]

⁴ We received a significantly larger number of survey responses, but we cannot verify their authenticity, including a number of possible bot answers as a result of the survey being shared on social media platforms. Thus, we can't undertake any meaningful comparative analysis between respondents who opened the account (n=40) and those who didn't, limiting our analysis only to the former group.

ABLE Account Use

New Illinois ABLE account owners frequently used their ABLE accounts and generally expressed satisfaction with them. Ninety percent of newly seeded account owners made at least one contribution within the first five months of opening their account. One out of five people contributed more than \$1,000. On average, people contributed \$1,236 (with a median contribution of \$144) of their own funds, on top of the \$100 seeding funds (see Figure 6). Although 63 percent of our sample made multiple contributions, these contributions were irregular, with fewer than 10 percent making at least one contribution per month. Underscoring ABLE's role as a savings vehicle, only 30 percent of new account owners made a withdrawal of any amount. Among those who did withdraw, the average withdrawal amount was \$480 (with a median of \$184). Comparing the (prorated) planned annual savings amount respondents conveyed in our intake survey to actual amounts saved, roughly one-third were ahead of their planned contributions while two-thirds were behind. In our 18 qualitative interviews with new enrollees, fourteen reported having a positive experience with the accounts thus far, while four reported having a mixed experience. As of February 2024, three of the newly opened accounts had already been closed.

[Figure 6 about here]

Average contributions among newly seeded account owners (\$1,236) were only about one-fourth of the contributions made by previous new Illinois ABLE account owners during their first few months after opening (about \$4,400, regardless of whether or not we focus on all Illinois ABLE accounts or just those opened in 2020 or later; see Figure 6). The median contribution for seeded account owners was about 6 percent of the median for other account

owners. Even if we exclude the initial contribution made when opening the account, the average for newly seeded account owners is just over half as much as the contributions made by previous new Illinois ABLE account owners (roughly \$2,300). Similarly, withdrawals during the first five months were also lower among newly seeded accounts than average previously opened accounts (\$144 on average compared to about \$400).

These differences may be attributable to several factors. Existing account owners may have higher intrinsic motivation or may have developed greater familiarity with ABLE accounts to address recurring expenses. Existing account owners may also have access to greater resources than is common among newly seeded account owners, particularly those newly-seeded account owners drawn by the \$100 seeding incentive.

The newly seeded account owners differed from existing account owners in several important ways (see Table 3). First, new account owners were much younger, with many accounts opened by parents for their children. The average age of newly seeded account owners was just 22.7, nearly 10 years younger than the average of all other newly opened accounts. Twenty-eight percent of seeded accounts were opened for a child aged 15 or younger versus only 12 percent of all other opened accounts. Newly seeded account owners came from slightly higher income areas, with just 33 percent of such accounts opened by people in zip codes at or below Illinois' median income, versus 47 percent of all other accounts. This stands in contrast to the relatively low rates of contributions from newly seeded account owners.

[Table 3 about here]

After having used the accounts for several months, the primary planned use for money in the accounts remained mostly similar (see Figure 7). Though it was still by far the most frequent response, slightly fewer planned to save money to be used in the future (81 percent at

follow-up versus 88 percent at intake). Because ABLE accounts can be openly held in the name of the person with disabilities without endangering SSI eligibility, these provide a particularly useful vehicle for asset accumulation to meet an individual's long-term needs. ABLE accounts also provide an explicit vehicle for older supporters to prepare for caregiving transitions, which several interview respondents noted as an important motivation. Slightly fewer respondents also planned to use the account to save work earnings without endangering benefits, which may have been related to the fact that a large proportion of respondents were parents of children too young to consider working.

[Figure 7 about here]

ABLE Impact

In follow-up surveys, participants highlighted additional specific features of ABLE accounts that they found advantageous. These included the ability for anybody to contribute to the account (58 percent at follow-up versus 48 percent at intake) and the ability to deduct state income taxes on contributions (58 percent at follow-up versus 45 percent at intake). At least one in three follow-up respondents said that having an ABLE account allowed them to do each of the following things: reduce financial burdens from needed services in care (42 percent); pursue an activity important to broader happiness (39 percent); and pursue an activity important to daily individual happiness (39 percent). Over half of respondents expressed less agreement with statements that they were afraid of losing disability cash benefits or afraid of losing health insurance. Together, these responses suggest that ABLE accounts offer important advantages for people with disabilities.

Respondents at follow-up still demonstrated low awareness of key ABLE features, despite frequent use of these accounts (see Figure 8). The percentage correctly identifying ABLE offerings, qualified disability expenses, and the amount that is exempt from the SSI resource limit, increased somewhat from intake⁵ to follow-up. However, the prevalence of incorrect responses, e.g., not correctly identifying the amount exempt from the SSI resource limit and what counts as a qualified expense, remained worrying indicators. These patterns suggest that even after helping individuals overcome the administrative barriers of setting up an account, participants might not be positioned to make optimal use of ABLE, given information challenges and other administrative complexities.

Discussion

ABLE accounts provide a valuable tool to promote independence and well-being among persons with disabilities, and provide a transparent path to asset accumulation that respects SSI's punitive asset cap. ABLE accounts also provide a valuable vehicle in managing financial practicalities of caregiver transitions. This is particularly important in light of evidence that many families find difficulties navigating these transitions, and that many older-adult caregivers have not formulated or clearly communicated explicit transition plans (Feinstein and Pollack 2016). Because 46 states and the District of Columbia now operate their own ABLE plan, our specific analysis of Illinois ABLE offers insights applicable to federal policymakers and to other state administrators interested in increasing the program's take-up rate and value for persons with disabilities.

⁵ The numbers in Figure 8 differ slightly from those shown for the seeding intake in Figure 4 because we limited the sample in Figure 8 to the 31 respondents who also completed the follow-up survey. This facilitates an easier comparison between the intake and follow-up by avoiding a potential underlying in the composition of respondents.

We found that ABLE account use and (even more so) ABLE account dollar-assets are concentrated among more affluent families, indicating clear income- and wealth-based disparities. This income disparity echoes patterns seen with other financial products and services, including 529 accounts (Carey and Pollack, 2023). ABLE accounts resemble a broad range of college and retirement saving vehicles widely used by middle-class and affluent Americans. Higher-income individuals and families often possess greater comfort and familiarity with such financial instruments, increasing the likelihood of encountering programs like ABLE through personal research or professional networks. As noted above, particular ABLE account features—such as tax-free investment growth and state income tax deductions—may hold more appeal for wealthier households. Given that ABLE is essentially a savings program, it is plausible to infer that it would naturally attract families with more disposable income—those most capable of making contributions to such accounts.

Common barriers to opening an ABLE account, such as financial constraints, learning costs, and compliance costs, all hinder participation, particularly among low-income persons with disabilities and their families. Each of these barriers may contribute to the socioeconomic gradient in take-up. At the most basic level, people with lower incomes may find it less useful to have an account when they lack funds to contribute. Those with lower incomes may be less aware of accounts (or face higher learning costs), either because of more tenuous connections to service organizations or because they experience less tactile familiarity with the pertinent financial products.

Those with lower incomes may also face higher compliance costs if they face more stress around financial decisions (Mani et al. 2013) or have greater demands on their time (for example, if they have multiple jobs or greater family responsibilities). Key obstacles include

fees, investment uncertainties, and understandable, though misplaced fears that holding assets in ABLE accounts may impact important public benefits. Such challenges demonstrate a significant gap between the program's potential and its actual use, suggesting that current outreach efforts can be improved to meet the diverse needs of eligible individuals and families.

The concentration of ABLE accounts among persons with intellectual and developmental disabilities is also striking. Persons living with IDD and their supporters were the key constituency advocating for the creation of ABLE accounts (Waynesboro Record Herald 2014). The IDD community also includes millions of Americans across the full range of income and socioeconomic status. Members of this community may be particularly likely to participate in networks that disseminate valuable information tailored for specific disabilities, providing a useful platform to disseminate supports for ABLE accounts (Pollack 2007). People with IDDs also enjoy greater social acceptance than is experienced by people with more stigmatized conditions and disabilities (Wong and Stanhope 2009). Such increased social acceptance may provide additional opportunities, information, and resources that facilitate access to programs such as ABLE.

Specific program eligibility criteria such as verifiable disability age-of-onset may also contribute to higher awareness and enrollment for people with IDD. Persons living with IDD and their families can readily demonstrate early-onset of the disability. Many begin extensive involvement and lifecourse planning with educational and other service systems from an early stage. Documenting disabilities diagnosed later in life or "invisible disabilities" often poses additional administrative burdens, requiring families to navigate additional medical and governmental certifications to demonstrate eligibility (McLeod 2023).

Study Limitations

Our study has some important limitations. First, our findings that rely on the ILSTO 2022 Survey may not be representative of the overall population: survey respondents have a much higher rate of ABLE account ownership than the broader population. Yet the favorable selection of survey respondents suggests that findings drawing from the survey may understate the importance of barriers identified by survey participants. Second, the \$100 sign-up bonus may not have been a sufficiently large incentive to fully offset the administrative burden associated with the sign-up process, particularly given the need to complete a survey as well. However, the survey was short (the median time to complete the survey was 10.7 minutes), and \$100 is substantially more than would be the typical incentive payment for such a brief survey.

Policy Implications

These findings offer important lessons for considering the design of other benefit programs, especially with regard to asset limits. While asset limits seek to ensure only the most needy access public benefit programs, these also introduce additional administrative burden both for beneficiaries—who need to understand and comply with the rules—and for program administrators—who must enforce the rules. Beneficiaries often misunderstand asset limits – for example, O’Brien (2008) found that TANF recipients in Virginia were afraid of saving because they feared losing benefits, despite the fact that Virginia’s TANF program did not have an asset limit. Our results highlight similar seemingly inconsistent fears associated with ABLE accounts. Participants want to avoid losing benefits. Yet they would need \$100,000 in an ABLE account to actually endanger benefits—account balances far higher than what we observed.

Simplifying programs to reduce such administrative burdens may offer advantages for beneficiaries and administrators.

Our study also highlights three additional pathways through which ABLE programs can be strengthened, with the lessons likely generalizable to other assistance programs.

First, broadly disseminating and simplifying basic information about ABLE would help alleviate learning and compliance costs, especially for families with limited resources. SSA and state administrators might offer stronger campaigns to increase overall awareness of ABLE. This can be done by leveraging the important role played by intermediaries such as financial advisors or disability service providers who are existing trusted sources for many families. Because access to these intermediaries varies by income, location and disability type, additional stakeholders can help promote the program and reach a broader audience, such as school social workers, care coordinators, and other health care providers who serve less-advantaged persons with disabilities and caregivers. States should explore specific outreach and training opportunities to serve these stakeholders.

Program features could also be simplified to improve ABLE and other programs. In our study, the term “qualified disability expenses” suggests that ABLE funds cannot be used for expenses that are not directly related to a beneficiary’s disability. Many beneficiaries misunderstood this, often omitting important categories of spending for which ABLE account funds can be legitimately deployed. This misunderstanding could be an important barrier, particularly for those with limited funds who may be concerned about tying up their money in an account they cannot access. Better terminology, with clear communication that the funds can be used for anything that benefits the account owner, might reduce compliance costs and encourage people to use the accounts more.

Confusing terminology is often a challenge in other safety net programs – for example, Levere et al. (2025) found frequent misunderstanding of the basic SSDI work incentive rules. A recent bipartisan bill proposed to simplify the language associated with Social Security retirement benefits. This bill would change terminology—like “early retirement age” to “minimum monthly benefit age”—to help beneficiaries understand the implications of their retirement decisions, such as that claiming at an earlier age leads to a lower monthly benefit over the lifetime.

Second, our pilot’s challenges also indicate that upfront financial incentives, information, and behavioral nudges, by themselves, may have limited impact on ABLÉ account access and usage. Unless complemented with financial transfers to low-income ABLÉ account holders, efforts that seek to overcome limited awareness and understanding of ABLÉ or to simplify ABLÉ program compliance framework can only help those who have sufficient resources to use these accounts.

More effective strategies might include or combine higher incentives or opt-out policies that automatically enroll eligible persons in a user-friendly manner. Focused initiatives, such as state Medicaid programs opening ABLÉ accounts with modest seed funding for eligible beneficiaries, are one option that deserves attention, particularly to assist low- and middle-income families that include persons with disabilities. Proposals to enhance take-up of the Earned Income Tax Credit and SNAP include automatically enrolling those who are eligible as the government often already knows if someone is eligible based on their income (Herd and Moynihan 2018; Gosliner et al. 2025). Opt-out choice-architecture policies that default people to enroll in a company’s 401(k) plan have produced dramatically higher retirement savings (Madrian and Shea 2001; Benartzi and Thaler 2013). Future pilots should focus on these

strategies and robustly evaluate their effectiveness, especially in addressing the disparities our study revealed. Such initiatives may also require infusion of modest complementary resources to accommodate the economic constraints facing SSI recipients and their supporters. For example, state Medicaid programs or federal SSI administrators could place modest monthly contributions or matching funds into the ABLE accounts of eligible beneficiaries. Any automatic enrollment policy or pilot must also reckon with the fact that program fees that can erode small balances held in accounts. Limiting or eliminating fees, particularly for lower income families, may help assuage such concerns. Such efforts may be especially important in light of evidence collected by Roll et al. (2024) which documents the distinctive import of account fees in deterring program participation.

Third, our findings underscore the potential value of simple, complementary policy changes, such as raising SSI's resource limit and indexing this threshold to inflation. Though recent bipartisan proposals sought to address these issues, Congress did not ultimately enact this legislation. The current SSI asset limit is far below the levels imposed in the 1970s. Had the SSI asset limit imposed in 1975 been indexed to inflation, the current asset limit would exceed \$13,000 (Romig et al. 2023). Such an asset cap would still confine the program to low-income persons who possess minimal financial assets, but would allow SSI recipients to maintain reasonable financial reserves to address personal emergencies and related contingencies such as home or auto repair.

Each of these three pathways addresses specific challenges of ABLE accounts. Each of the three also reflects common challenges that arise in other public programs intended to help vulnerable persons and families. Individual SSDI recipients and families seeking to use Medicaid home and community-based service waivers face comparable challenges of

intimidating and opaque service terminologies, complex eligibility requirements and rules that easily thwart individual and family efforts to obtain needed help. In ABLE, as in other programs, complexity creates disparities, as more-advantaged individuals and families are positioned to effectively navigate these challenges, leaving behind many others in greater need, who are more-frequently defeated by accompanying administrative burdens.



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Table 1 ABLE account ownership within sociodemographic groups, 2022 ILSTO survey respondents

Race/Ethnicity	
Non-Hispanic White	29.66%
Non-Hispanic multiple races	26.51%
Hispanic or Latino/a	29.32%
Non-Hispanic Black	31.19%
Other race/ethnicity	27.27%
Missing race/ethnicity	41.38%
Gender	
Male	44.75%
Female	21.71%
Other gender	16.67%
Missing gender	15.38%
Household Income	
Under \$25,000	16.63%
\$25,000 - \$50,000	15.84%
\$50,001 - \$75,000	24.46%
\$75,001 - \$100,000	35.38%
\$100,001 - \$150,000	51.42%
More than \$150,000	60.74%
Education	
High school graduate	22.84%
Less than high school	11.67%
Some college	17.59%
College or above	46.61%
Missing education	21.21%
Disability	
Other disability type	18.51 %
Intellectual and developmental disability	41.17%
Race/Ethnicity	
13 and younger	21.83%
14-17	27.07%
18-24	34.74%
25-34	36.29%
35-44	35.97%
45-54	28.38%
55-64	29.69%
65+	18.75%
Missing age	26.77%

Note: Shows the percentage of respondents to the ILSTO 2022 survey who report owning an ABLE account.

Table 2 Logistic regression on ABLE ownership and concern around barriers

Estimate	Full sample (n=2,532)	Non-account owners (n=1,776)						
	Already have ABLE	I am concerned about it affecting federal benefits	I don't have enough money to contribute	The enrollment process seems too complicated	I am concerned about fees	Use a special needs trust / pooled trust instead	I don't have enough time to set up and manage an account	I am not sure which investment options to choose
Race/Ethnicity (Referent category: Non-Hispanic White)								
Non-Hispanic multiple races	0.4887* (0.2822)	-0.2365 (0.3013)	-0.0637 (0.2739)	0.4922 (0.3390)	0.1424 (0.2776)	0.6249 (0.3950)	-0.2413 (0.4425)	-0.2127 (0.2988)
Hispanic or Latino/a	0.3137* (0.1866)	0.2179 (0.1955)	-0.5113*** (0.1978)	0.0265 (0.2607)	0.2208 (0.1914)	0.3155 (0.2708)	0.1520 (0.2670)	-0.1418 (0.2002)
Non-Hispanic Black	0.6142*** (0.1350)	0.0789 (0.1437)	-0.6915*** (0.1443)	0.1116 (0.1885)	0.1393 (0.1398)	0.6241*** (0.1973)	-0.3174 (0.2228)	-0.3621** (0.1532)
Other race/ethnicity	0.0115 (0.3061)	0.0189 (0.3225)	-1.2340*** (0.3823)	-0.2685 (0.4498)	0.0014 (0.3162)	0.6153 (0.3868)	-0.4158 (0.5334)	-0.2410 (0.3283)
Missing race/ethnicity	1.1345** (0.4732)	0.0527 (0.6189)	-0.8306 (0.7053)	0.6785 (0.6293)	0.0426 (0.6092)	0.0359 (0.8622)	0.4345 (0.7470)	-0.4305 (0.6378)
Gender (Referent category: Male)								
Female	-0.7338*** (0.1042)	0.2297* (0.1204)	0.1955* (0.1169)	0.0985 (0.1564)	-0.2328** (0.1149)	-0.0870 (0.1674)	-0.0809 (0.1674)	0.0368 (0.1200)
Other gender	-0.5690 (0.7973)	0.5950 (0.6595)	0.1167 (0.6639)	-0.2764 (1.0700)	0.0898 (0.6569)	0.3516 (1.0999)	-0.1694 (1.0701)	-0.4500 (0.8053)
Missing gender	-1.5577** (0.6336)	-0.8700 (0.6420)	0.2999 (0.5612)	0.2034 (0.6188)	0.0212 (0.5342)	-1.6076 (1.1275)	0.4764 (0.6649)	0.0916 (0.5535)

Estimate	Full sample (n=2,532)	Non-account owners (n=1,776)						
	Already have ABLE	I am concerned about it affecting federal benefits	I don't have enough money to contribute	The enrollment process seems too complicated	I am concerned about fees	Use a special needs trust / pooled trust instead	I don't have enough time to set up and manage an account	I am not sure which investment options to choose
Household income (Referent category: Under \$25,000)								
\$25,000 - \$50,000	-0.0918 (0.1805)	0.1743 (0.1535)	-0.3698** (0.1442)	0.0074 (0.2189)	0.1608 (0.1484)	0.4083 (0.2841)	0.0794 (0.2312)	0.2118 (0.1615)
\$50,001 - \$75,000	0.3566** (0.1816)	0.0964 (0.1721)	-0.4016** (0.1623)	0.5108** (0.2259)	-0.0115 (0.1678)	0.7460** (0.2908)	0.1452 (0.2548)	0.4297** (0.1758)
\$75,001 - \$100,000	0.6534*** (0.1897)	-0.0201 (0.1994)	-0.5943*** (0.1898)	0.5045** (0.2568)	-0.1320 (0.1959)	0.9686*** (0.3111)	0.5535** (0.2736)	0.4116** (0.2008)
\$100,001 - \$150,000	1.1608*** (0.2034)	-0.1655 (0.2396)	-0.8370*** (0.2279)	0.2759 (0.3110)	0.1011 (0.2253)	1.2137*** (0.3341)	0.4357 (0.3246)	0.5244** (0.2303)
More than \$150,000	1.3512*** (0.2085)	0.2314 (0.2478)	-1.5235*** (0.2833)	0.8191*** (0.3055)	0.2007 (0.2427)	1.5571*** (0.3389)	0.6310* (0.3388)	0.6551*** (0.2475)
Missing income	0.2418 (0.2850)	0.3370 (0.2787)	-1.2497*** (0.3034)	0.2887 (0.3625)	-0.2399 (0.2937)	1.1538*** (0.3905)	0.0483 (0.4324)	-0.0110 (0.3004)
Education (Referent category: High school)								
Less than high school	-0.7648* (0.4319)	-0.2062 (0.3341)	0.2752 (0.3049)	-0.1133 (0.4344)	-0.3719 (0.3326)	0.1297 (0.5216)	0.2625 (0.4401)	-0.1108 (0.3512)
Some college	-0.2859** (0.1432)	-0.1140 (0.1332)	0.2343* (0.1288)	-0.3471** (0.1764)	0.1037 (0.1304)	-0.0844 (0.2068)	-0.1203 (0.1937)	0.0677 (0.1365)
College or above	0.4867*** (0.1431)	0.0727 (0.1535)	0.1250 (0.1516)	-0.1532 (0.1944)	0.0719 (0.1518)	0.0997 (0.2185)	-0.1110 (0.2203)	0.0374 (0.1560)

Estimate	Full sample (n=2,532)	Non-account owners (n=1,776)						
	Already have ABLE	I am concerned about it affecting federal benefits	I don't have enough money to contribute	The enrollment process seems too complicated	I am concerned about fees	Use a special needs trust / pooled trust instead	I don't have enough time to set up and manage an account	I am not sure which investment options to choose
Missing education	-0.1689 (0.5124)	0.4861 (0.4469)	-0.7511 (0.5050)	0.2531 (0.5301)	-0.4256 (0.4964)	-0.0105 (0.8150)	-0.2781 (0.6751)	-0.0304 (0.4805)
Disability (Referent category: Other disabilities)								
Intellectual and developmental disabilities	1.0583*** (0.1078)	0.0070 (0.1188)	-0.2242* (0.1173)	0.3057** (0.1545)	0.0765 (0.1166)	0.6936*** (0.1676)	-0.2055 (0.1732)	0.2617** (0.1198)
Full sample mean	0.2986	0.3136	0.4099	0.1481	0.3390	0.1261	0.1182	0.3069
(Intercept)	-2.3665*** (0.3000)	-1.8292*** (0.3280)	0.3561 (0.2830)	-2.0177*** (0.3780)	-0.8768*** (0.2936)	-3.3094*** (0.4475)	-1.6778*** (0.4138)	-1.1328*** (0.2968)

Table 3 Characteristics of Illinois ABLE account owners

Characteristic	(1) All other accounts	(2) Newly seeded accounts
Age of account owner		
Mean age	32.3	22.7
Median age	27.0	22.0
Primary disability diagnosis		
Congenital anomalies	8.6	17.5
Developmental disabilities	34.0	50.0
Intellectual disability	23.7	12.5
All other disabilities	33.8	20.0
Zip-code level income		
Below state median income	46.8	32.5
Sample size	6,246	40

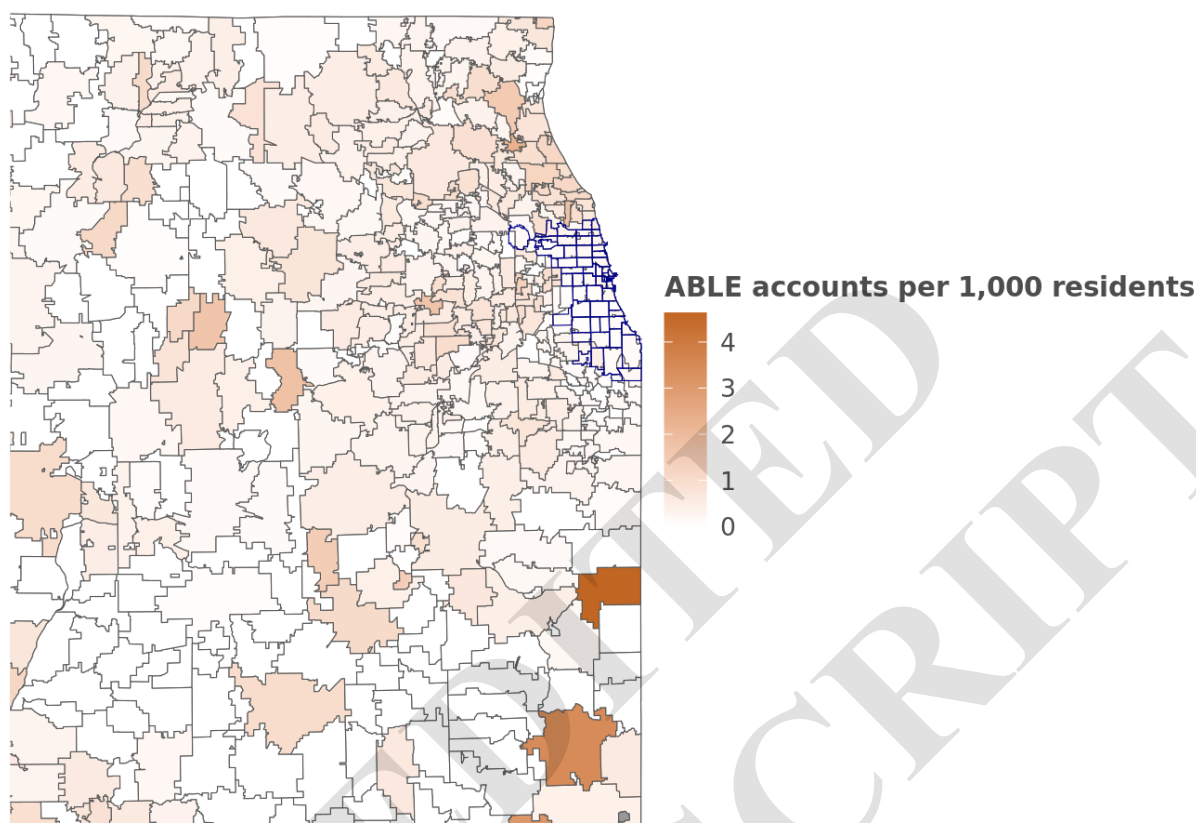
Note: Data drawn from ILSTO administrative data to summarize all account owners who had opened an account as of February 29, 2024 (column 1) and owners of seeded accounts as part of the pilot (column 2). The sample only includes those with Illinois zip codes to facilitate a comparison of zip-code level income statistics.

Figure 1 Income differences in ABLÉ take-up rates

Note: The referent category is those with self-reported incomes below \$25,000.

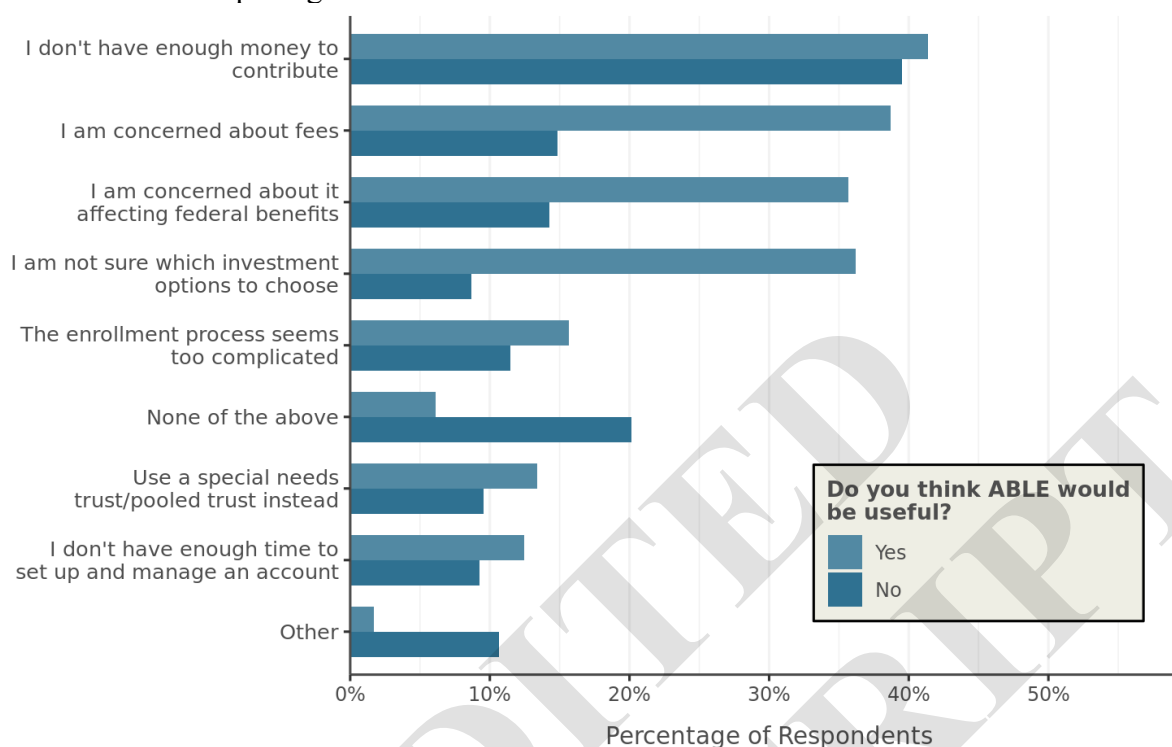
Figure 1 alt text: A dot-and-whisker plot showing average marginal effects by self-reported household income category. Average marginal effects are shown for five income groups: \$25,000–\$50,000; \$50,001–\$75,000; \$75,001–\$100,000; \$100,001–\$150,000; and more than \$150,000. The lowest income group has a slightly negative point estimate with a confidence interval spanning zero. The \$50,001–\$75,000 group has a small positive estimate with a confidence interval starting near zero. The \$75,001–\$100,000 group shows a moderate positive estimate. The two highest income groups show larger positive estimates, with the highest income group having the largest effect. Overall, the point estimates increase monotonically with income, indicating a positive association between income category and the average marginal effect.

Figure 2 Number of ABLÉ accounts open per 1,000 residents as of February 2024



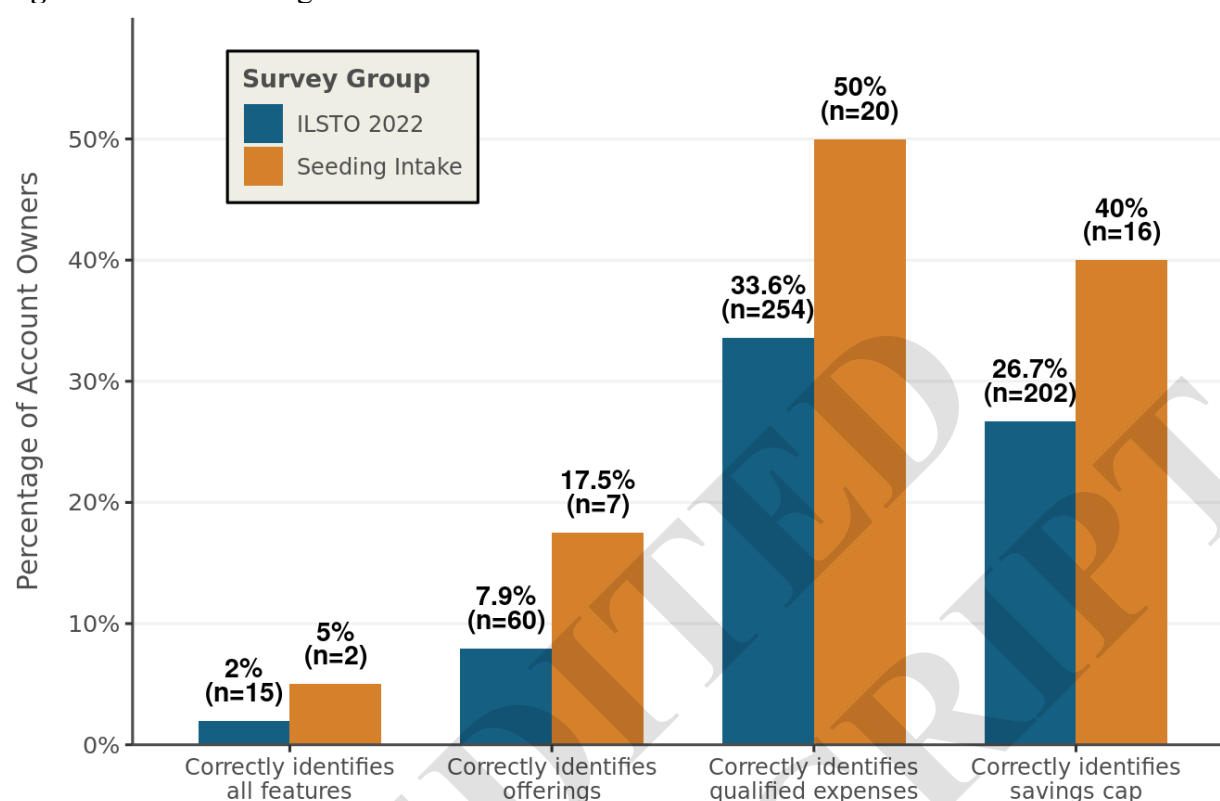
Note: This map shows the number of open ABLÉ accounts per 1,000 people by zip code, focusing on the area of Illinois primarily near Chicago. The data come from the Illinois State Treasurer's Office administrative data, and reflect accounts open as of February 2024.

Figure 2 alt text: A choropleth map showing ABLÉ accounts per 1,000 residents by zip code. Areas are shaded to indicate the number of ABLÉ accounts, ranging from 0 to over 4 accounts per 1,000 residents. The city of Chicago is highlighted and has particularly low ABLÉ take-up, while some of the northern and western suburbs of Chicago have relatively higher density. Overall, ABLÉ account prevalence is modest across most locations, with isolated pockets of higher rates.

Figure 3 Barriers to opening an ABLÉ account

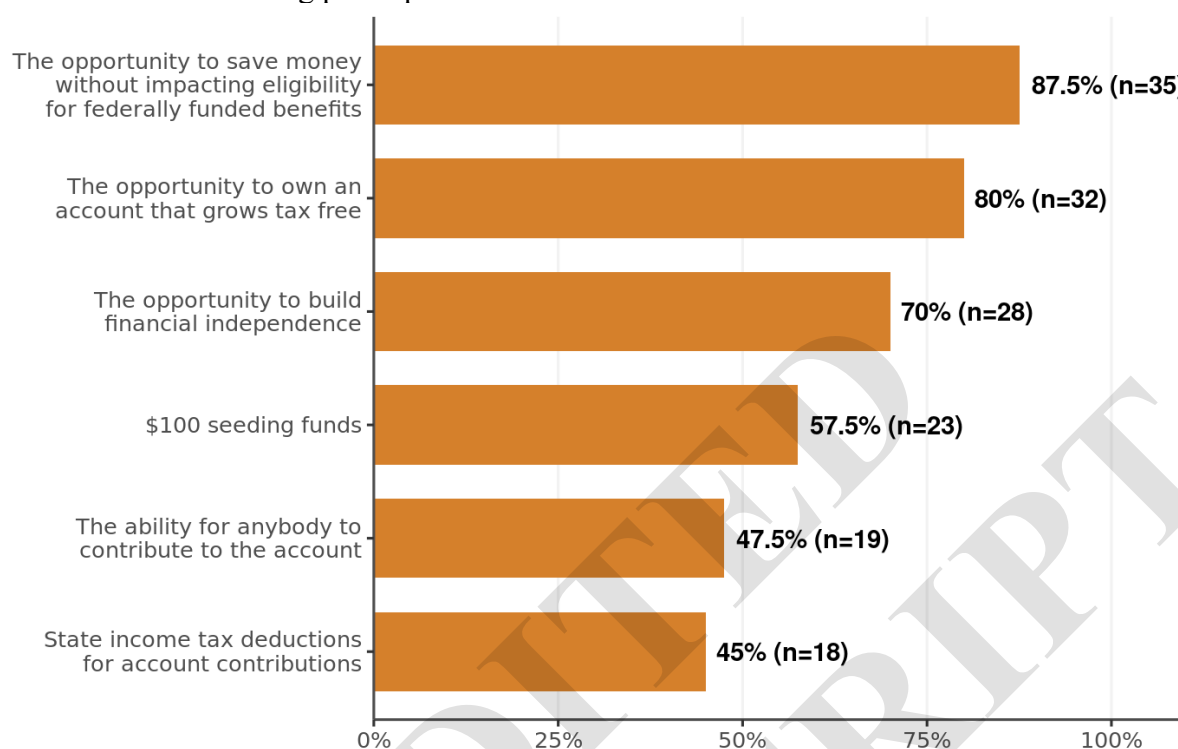
Note: Shows the percentage of ILSTO 2022 survey respondents, n=1,776 respondents, who did not already own an ABLÉ account, of whom 1,419 said ABLÉ would be useful and 357 said that ABLÉ would not be useful.

Figure 3 alt text: A bar chart showing the barriers to opening an ABLÉ account that respondents report, separated by whether respondents think ABLÉ would be useful. The barriers considered include lack of money to contribute, concern about fees, concern about effects on federal benefits, uncertainty about investment options, enrollment complexity, lack of time, preference for special needs trusts, and other reasons. The most frequently cited reason for both those who do and do not find ABLÉ to be useful is not having enough money to contribute. Other commonly cited reasons include concerns about fees, uncertainty about investment choices, and concerns about it affecting federal benefits. Typically, a higher share of those who think ABLÉ would be useful report a barrier than those who do not think it would be useful.

Figure 4 Understanding of ABLE features

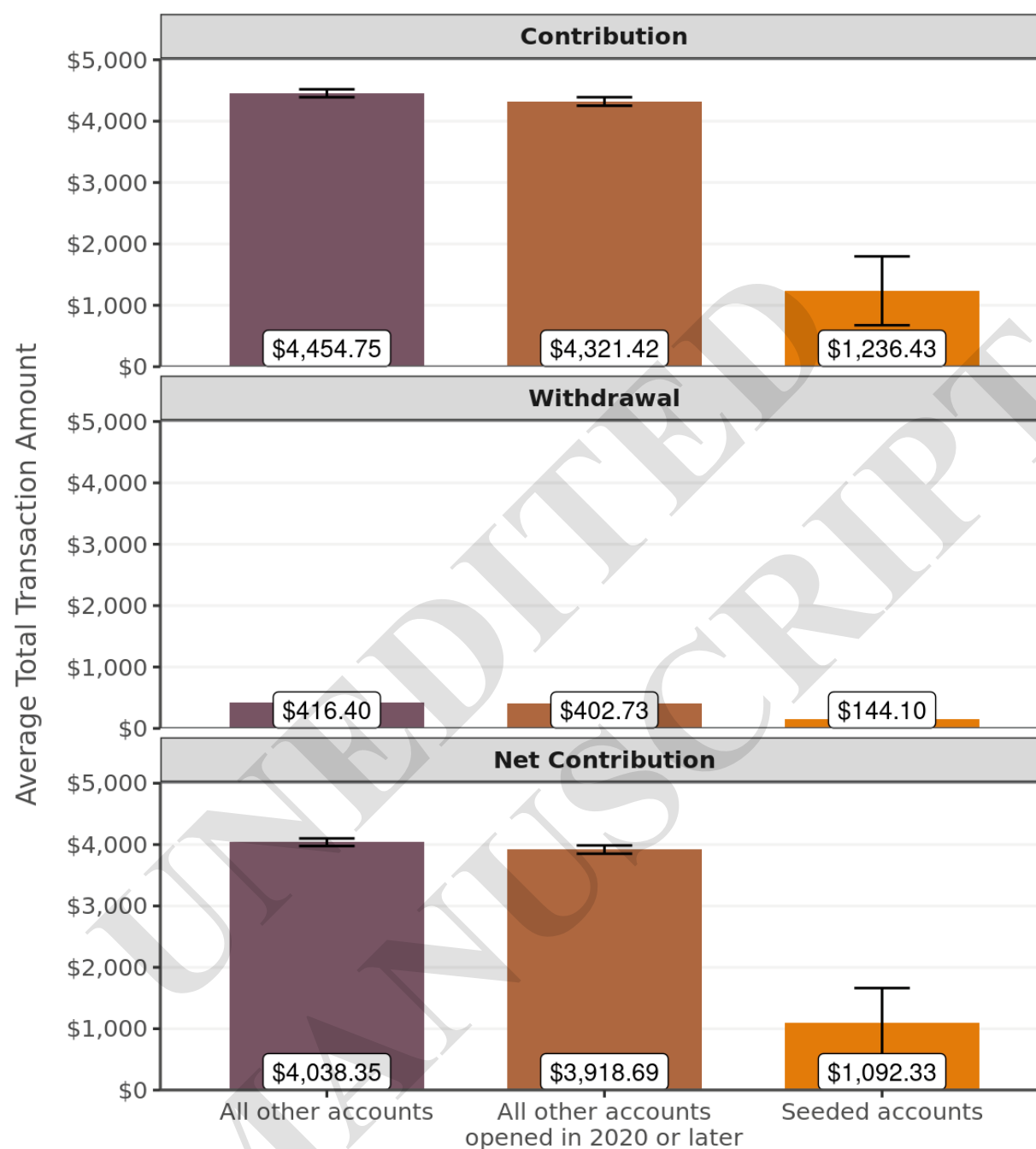
Note: The graph shows the level of understanding of the ABLE program features among two survey samples—ILSTO 2022 survey respondents and the authors' 2023 seeding pilot intake survey—who owned an ABLE account.

Figure 4 alt text: This grouped bar chart shows the percentage of account owners who correctly identify ABLE account features across two survey groups: ILSTO 2022 survey respondents and seeding Intake survey respondents. For the ILSTO 2022 survey respondents, 8% correctly identified offerings, 34% correctly identified qualified expenses, and 27% correctly identified the savings cap. In total, 2% correctly identified all three features. For the seeding intake survey respondents, the numbers were higher for all: 18% correctly identified offerings, 50% correctly identified qualified expenses, 40% correctly identified the savings cap, and 5% correctly identified all three features.

Figure 5 Factors motivating participation in ABLE

Note: The graph shows the percentage of seeding pilot survey respondents who gave a score of at least 7 out of 10 on a 1-to-10 Likert scale question to each of the presented features.

Figure 5 alt text: A bar chart showing the percentage of respondents who rated specific ABLE account features as important motivators in their decision to open an account. The most frequently cited feature was the opportunity to save money without affecting federal benefits eligibility (88%), followed by opportunity to own an account that grows tax-free (80%), the opportunity to build financial independence (70%) and the \$100 seeding funds (58%). Fewer than half mentioned the ability for anybody to contribute to the account and state income tax deductions as important motivators.

Figure 6 Contributions and withdrawals in first five months after account opening

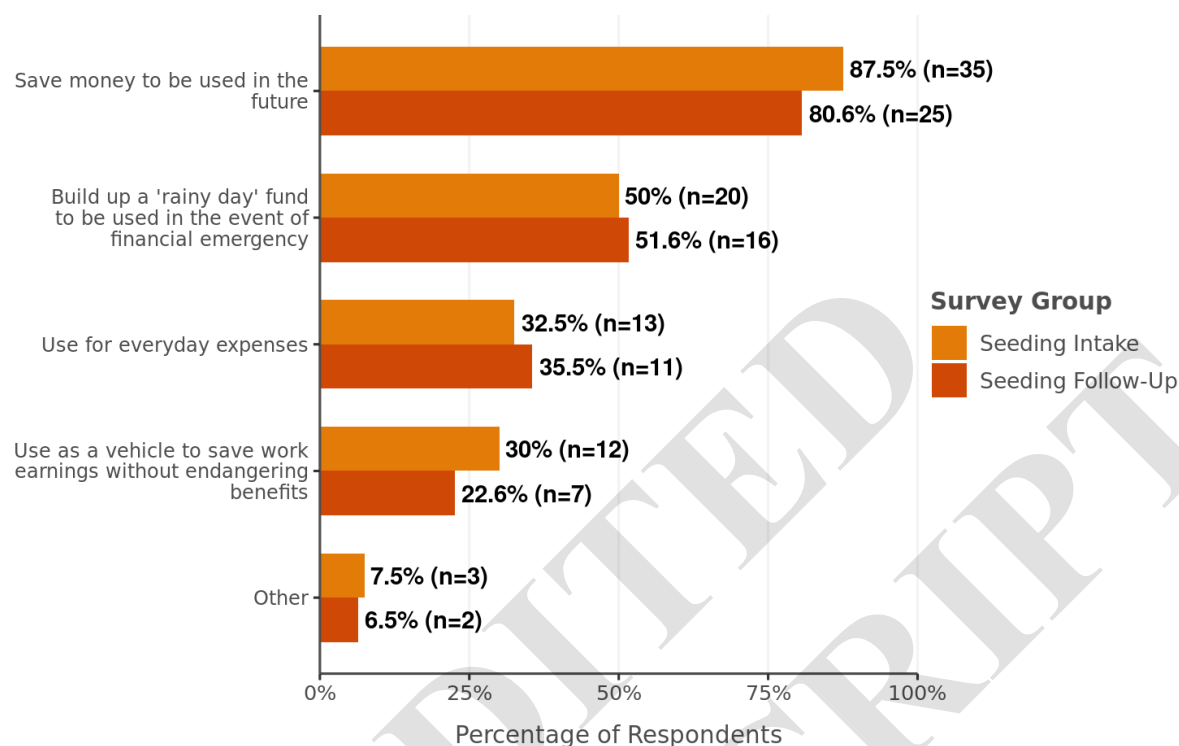
Note: The graph shows the average contributions, withdrawals, and net contributions (i.e., contributions minus withdrawals) across three groups of IL-ABLE account owners: accounts opened before 2020, accounts opened before 2020 (to account for post-pandemic income shocks), and pilot seeded accounts.

Figure 6 alt text: This chart shows the average contributions, average withdrawals, and average net contribution amounts for three different groups. For seeded accounts, the average contribution was \$1,236, the average withdrawal was \$144, and the average net contribution was therefore \$1,092. The numbers are substantially higher for all other accounts and all other

accounts opened in 2020 or later: for all other accounts, the analogous figures are \$4,454.75 (contributions), \$416.40 (withdrawals), \$4,038.35 (net contribution), and for all other accounts opened in 2020 or later, the analogous figures are \$4,321.42 (contributions), \$402.73 (withdrawals), and \$3,918.69 (net contribution).

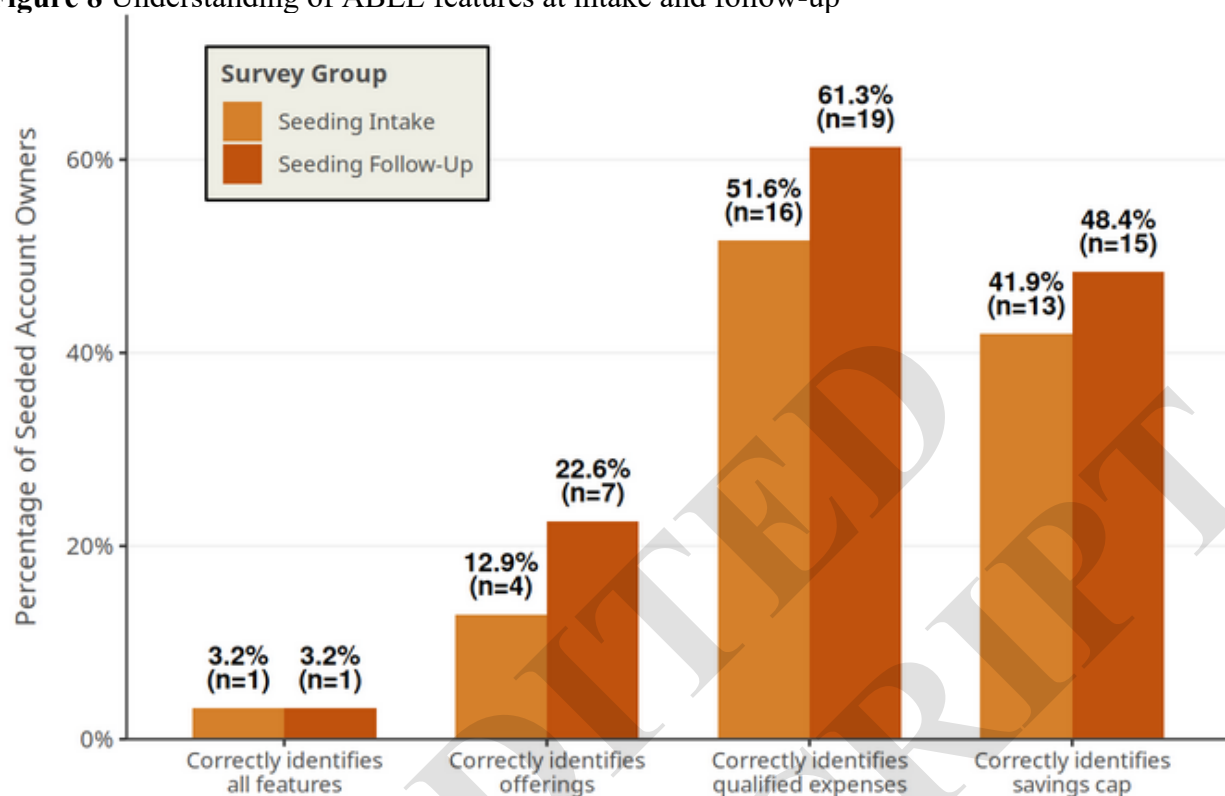
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Figure 7 Self-reported planned use of ABLE accounts before and after opening a seeding account



Note: The graph shows the percentage of respondents from the intake and the follow up surveys of the seeding pilot that reported how they planned to use their newly seeded ABLE account.

Figure 7 alt text: This chart considers planned uses of ABLE accounts, and reports the percentage of respondents who indicate they plan to use the account for this purpose both before and after opening the ABLE account. The most common planned use was to save money to be used in the future (88% before opening, 81% after opening). About half indicated planning to build up a rainy day fund to be used in the event of a financial emergency. Other options offered included for everyday expenses (about one-third), to save work earnings without endangering benefits (about one-quarter), and other (fewer than 10%).

Figure 8 Understanding of ABLE features at intake and follow-up

Note: The graph shows the level of understanding of the ABLE program features by participants who responded to both the seeding intake and seeding follow up surveys (n=31).

Figure 8 alt text: This grouped bar chart shows the percentage of newly seeded account owners who correctly identify ABLE account features in the seeding intake and seeding follow-up surveys. At seeding intake, 13% correctly identified offerings, 52% correctly identified qualified expenses, and 42% correctly identified the savings cap. In total, 3% correctly identified all three features. At follow-up, the numbers were generally higher: 23% correctly identified offerings, 61% correctly identified qualified expenses, and 48% correctly identified the savings cap. Only 3% correctly identified all three features.