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Improving Financial Security for People with Disabilities: The Promise of ABLE Accounts

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Abstract

A burgeoning literature documents ways that programmatic barriers hinder efforts by individuals to obtain needed public benefits, and otherwise harm recipients of public aid. The $2,000 resource limit on countable financial assets for individual Supplemental Security Income (SSI) recipients is one such barrier. Last raised in 1989, that stringent resource limit sharply constrains recipients' ability to finance uncovered medical expenses, make essential home or auto repairs, and pursue educational and other opportunities crucial for personal development, independence, and well-being.

The Stephen Beck Jr. Achieving a Better Life Experience Act of 2014 allowed the creation of ABLE accounts, tax-advantaged savings vehicles that allow persons with disabilities to accumulate significant financial assets without endangering their SSI or Medicaid benefits. Despite the potential advantages of ABLE accounts, only about 1 percent of eligible SSI recipients possess such accounts.

Our mixed-methods study uses administrative and survey data from the State of Illinois to explore barriers to take-up of ABLE accounts. We find sharp income gradients in ABLE account take-up. We document an array of barriers, including financial constraints as well as diverse administrative burdens and misperceptions, that deter eligible persons from opening ABLE accounts. We provide a set of recommendations for scalable solutions to improve program participation, especially among under-represented communities.

Keywords: Disability, ABLE, Supplemental Security Income, Financial Security, Administrative burden

JEL Classifications: J14, I31, I38, H55

1. Introduction

A burgeoning cross-disciplinary literature documents ways that administrative burdens hinder efforts by individuals to obtain needed public benefits, including Medicaid home and community-based services, food and nutrition assistance, unemployment insurance, and other needed aid (Currie 2006; Finkelstein and Notowidigdo 2019; Herd and Moynihan 2018; Herd et al. 2023; Moffitt 1983). These barriers to program enrollment are particularly important for people living with disabilities, their supporters, and their caregivers, who face immediate and long-term barriers in meeting basic needs and making necessary investments for personal independence and well-being. Many of these barriers are rooted in the life circumstances that accompany disability, while programmatic barriers imposed by public assistance systems also play a significant role.

Perhaps the most prominent programmatic barrier is the $2,000 resource limit on countable financial assets for individual Supplemental Security Income (SSI) recipients (Pollack 2021). As Romig and colleagues (2023) note, this limit was established in 1972 and has seen only minor adjustments since then, failing to keep pace with inflation.[1] Although some assets, including the value of a residential home and a personal vehicle, are exempted, these stringent resource limits sharply constrain SSI recipients' ability to finance uncovered medical expenses, make essential home or auto repairs, and 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 beyond this resource limit. Enacted in December 2014 with substantial 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 Act, named after Stephen Beck, a father advocating for his daughter with Down syndrome, allows eligible persons who acquired a disability before age 26 to open tax-advantaged Achieving a Better Life Experience (ABLE) accounts. The definition of disability is identical to the definition required to qualify for SSI. These

[1] By 1989, these limits were increased to $2,000 for individuals and $3,000 for couples. Despite sporadic efforts by Congressional Democrats and Republicans, these asset limits have not been increased since then. Had these resource limits been adjusted to keep pace with inflation, the 1972 caps would be approximately $11,045 for individuals today, $16,568 for couples. In similar fashion, the 1989 caps would be approximately $4,948 for individuals today, $7,422 for couples.

accounts, now operational in 46 states and the District of Columbia, are modeled after 529 college savings plans. As of January 1, 2024, eligible recipients and their supporters can contribute up to $18,000 annually. Any assets in the accounts grow tax-free. Funds in these accounts can then be withdrawn and used for a broad range of qualified disability expenses to support health, independence, and well-being among people with disabilities. Assets in an ABLE account below $100,000 do not affect SSI benefits or Medicaid eligibility. Once ABLE account balances exceed $100,000, SSI cash benefits are temporarily suspended until the balance of the ABLE account goes below $100,000. However, Medicaid benefits continue unaffected regardless of the amount of money in an ABLE account. Despite the potential advantages of ABLE accounts, only about 1 percent of eligible SSI recipients have an account as of December 2021 (Weathers, Kelly, and Hemmeter 2024).

Our study employs a mixed-method approach to explore barriers to take-up of ABLE accounts. Such barriers include administrative burdens, including learning and compliance costs (as highlighted in Herd and Moynihan's (2018) framework). 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. Administrative burdens can become mechanisms of inequality in the implementation of policy services and benefits (Herd et al. 2023), as citizens in more-advantaged circumstances are best-positioned to comply with program requirements and to navigate complex administrative systems. Financial constraints pose equal or more daunting barriers. 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, as well as people with disabilities more generally, who are much less likely to be financially health than those without disabilities (Warren et al. 2023).

To document the role of these barriers, we leverage a novel administrative dataset from the Illinois State Treasurer's Office (ILSTO) IL ABLE program, a survey of 2,515 eligible individuals, and findings from a pilot study that sought to test the effectiveness of financial incentives in increasing ABLE take-up. Our analyses indicate low awareness of ABLE, particularly among low-income individuals. The highest take-up rate of the program is among young adults with intellectual disabilities, particularly those whose families possess the financial resources to contribute to these accounts. We also find that complexities related to compliance with ABLE and other disability benefits generate misperceptions regarding the benefits of the program.

Our study contributes to two streams of literature. First, a broad literature analyzes various policies and supports that can promote improved outcomes among people with disabilities. For example, Mazzotti et al. (2021) identify a broad range of evidence-based practices and services that can help youth with disabilities as they transition into adulthood. A recent large-scale randomized controlled trial evaluated the impact of offering services and supports to youth SSI recipients and their families to attempt to improve long-term outcomes for these children (Patnaik et al. 2022). For adults with disabilities, services like vocational rehabilitation and benefits counseling offer promising results (Weathers and Bailey 2014). ABLE, a relatively understudied program, has the potential to help individuals living with disabilities achieve greater financial independence, personal development, and well-being. To our knowledge, the only published study empirically analyzing participation in ABLE is a recent study by Weathers, Kelly, and Hemmeter (2024). They highlight the low take-up rate for ABLE accounts among SSI recipients and note some accompanying barriers. Our analysis expands this body of work by highlighting low take-up of ABLE accounts among a broader set of people with disabilities. We also seek to offer more systematic evidence on the factors that prevent people from opening ABLE accounts.

Our work also contributes to the administrative burden literature. We complement this literature by highlighting additional ways that administrative burdens prevent people from taking up government programs that might benefit them. For example, Deshpande and Li (2019) show that the closure of SSA field offices, which increased travel distance and increased congestion at remaining field offices, led to reductions in applications for SSA's disability benefits programs. Homonoff and Somerville (2021) find that those with less time to complete recertification interviews for the Supplemental Nutrition Assistance Program become more likely to exit benefits. By exploring learning and compliance costs associated with the ABLE program and demonstrating how these prevent take-up of accounts, our results offer insights for policymakers and researchers seeking to use financial incentives and other supports to mitigate these burdens.

2. Data sources and research methodology

Our study leverages data across three sources: (1) ILSTO historical administrative data for all ABLE account owners, (2) a survey conducted of ABLE-eligible participants, and (3) insights drawn from an effort to enroll new ABLE account owners through a seeding pilot program. These datasets are synergistic, providing a multifaceted view of disparities and insights into the barriers that impede engagement and utilization of ABLE accounts.

Administrative Data Analysis. The administrative data, obtained from ILSTO in March 2024, encompasses comprehensive details on IL ABLE accounts from the inception of the program in January 2017 through February 2024. This dataset includes information on 6,864 account beneficiaries, alongside details of 459,489 transactions. 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). However, the specific category of spending or type of qualified disability expense are not included in the dataset. The data also include year of birth, zip code, disability diagnosis, and eligibility for SSI and SSDI benefits for all account owners.

ILSTO 2022 Survey. In the summer of 2022, ILSTO conducted a survey that explored ABLE-eligible beneficiaries' and their families' awareness and engagement with the ABLE 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 on participation, awareness, understanding, and the perceived appeal of the ABLE program, alongside demographic information. The survey asked people a wide range of questions, including whether they had heard of ABLE, their knowledge of program features, perceived barriers to opening an account, as well as the particular aspects of the program that seemed attractive. Additionally, we were able to link data from this survey to IL ABLE administrative data for a subset of people who agreed to sign up for an email list—we report analyses from a subsample of 290 such people who did not have an ABLE account before taking the survey.

We conduct logistic regression analyses to isolate the correlation between certain sociodemographic characteristics and several outcomes. The outcomes include whether someone owned an ABLE account and whether the respondent indicated that each of an array of factors was an important barrier. The latter questions on barriers were only asked to those who did not already own an ABLE account. The control variables include race and ethnicity (Hispanic or Latino, non-Hispanic Black, non-Hispanic multiple races, and other race or ethnicity, with an omitted category of White); gender (female, other gender, with an omitted category of male); household income ($25,000 to $50,000, $50,000 to $75,000, $75,000 to $100,000, $100,000 to $150,000, $150,000 or more, with an omitted category of under $25,000); educational attainment (less than high school, some college, college or above, with an omitted category of high school degree); primary disability diagnosis (intellectual or developmental disability, with an omitted category of any other disability); and age of the potential account owner (14 to 17, 18 to 24, 25 to 34, 35 to 44, 45 to 54, 55 to 64, 65 and older, with an omitted category of 13 or younger). We report the results of these regressions in Appendix Table A.1.

Seeding efforts. As part of our study, we 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 previously identified barriers to take-up. 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. However, as discussed further below, only 40 people completed the survey and opened a new account. Starting in January 2024, we conducted a follow-up survey with these participants, receiving 31 completed follow-up survey responses (a completion rate of 77.5 percent). Additionally, we tracked IL 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.

Lastly, as part of our seeding efforts, we conducted 25 qualitative follow-up interviews among people who completed our intake survey. Most of the interviews were of individuals who opened IL ABLE accounts and used our seeding funds; however, approximately one third of the interviews were of individuals who took our survey but then *did not* choose to open IL ABLE accounts afterwards. Among those who did open IL ABLE accounts, interviews focused on respondents' motivations for opening IL ABLE accounts, the enrollment process itself, benefits and drawbacks of account ownership, and hypothesized barriers that others could face. Interviews also sought to determine suggestions individuals had to improve IL ABLE accounts. Among those who did *not* open IL ABLE accounts, interviews focused on learning why, *despite indicating interest in IL ABLE accounts*, individuals still did not open an account. Interviews among these individuals also probed to see if the interviewees planned on opening an IL ABLE account but had not done so yet. In addition to summarizing the findings, we include illustrative quotes in italics throughout the narrative of the results that highlight individual experiences and responses.

We leverage our unique mix of data sources to generate a series of descriptive findings that document the main barriers to program participation. Where appropriate, we provide a breakdown of program uptake and awareness by income and other individual characteristics (e.g., disability type) and complement it with correlational results using logistic regressions.

3. Findings

We divide our results into two main sections. First, we report on barriers to take-up of ABLE accounts. This culls together analyses of ILSTO administrative data, the ILSTO 2022 survey, and our seeding efforts. Second, we report on how people induced by our seeding to open an IL ABLE account went on to use their new accounts. This analysis highlights barriers to engagement with ABLE accounts even after an account is open.

3.1 Barriers to ABLE take-up

In this section, we first examine existing patterns of ABLE take-up, observing strong socioeconomic gradients in ABLE take-up. People from high income backgrounds are much more likely to have accounts than those from lower income backgrounds.

This socioeconomic gradient could arise from a variety of factors. At the most basic level, people with lower incomes may find it less useful to have an account if 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 due to lower general awareness of financial products. Those with lower incomes may also face higher compliance costs, potentially 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).

After documenting the strong socioeconomic gradient in account take-up, we present evidence that each of these three primary barriers hinders take-up of ABLE accounts: (1) financial constraints; (2) learning costs; and (3) compliance costs.

IL 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 had an ABLE account. In Illinoise, Weathers, Kelly, and Hemmeter (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 payment is suspended because of excess resources have such accounts. Such people by definition have more resources; ABLE might be especially beneficial for them because it might help them return to receiving SSI payments, yet few have accounts. Many others who are not receiving SSI are also potentially eligible for ABLE. These figures underscore a significant gap in the program's reach and effectiveness.

Finding #1. Higher income individuals are more likely to own an ABLE account than lower income individuals.

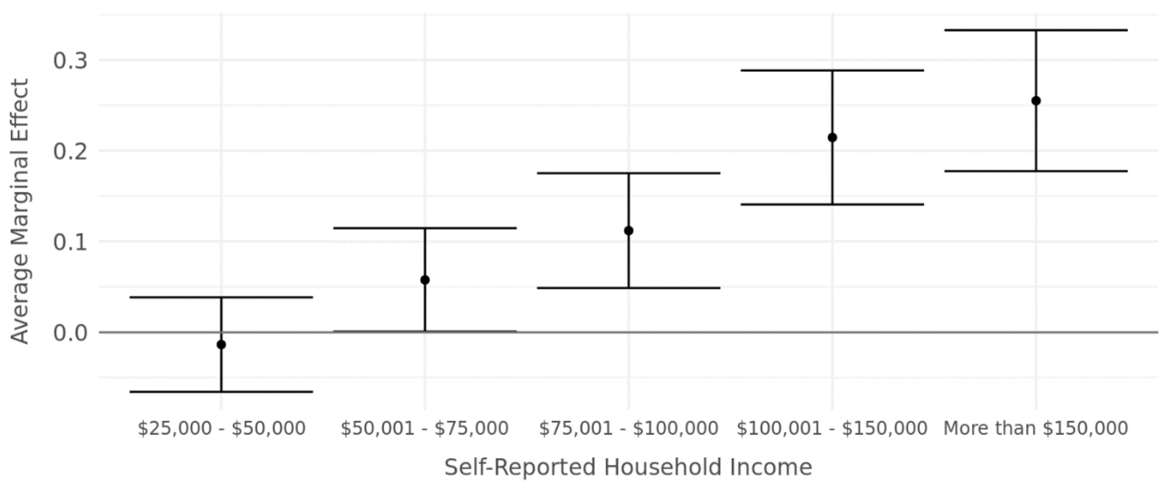
The ILSTO 2022 survey responses illustrate a clear correlation between income levels and ABLE account ownership (Figure 1). Individuals in households with annual incomes exceeding $50,000 are significantly more likely to own an ABLE account compared to those in households with incomes under $25,000, with differentially higher ABLE ownership as income increases. Among the subset of survey respondents whom we could link with IL ABLE administrative data, we found that the average income for those who newly opened an account after the survey was about double that of those who did not open an account.[2] Importantly, this analysis was conducted with a very small sample (only five of 290 people opened an account). The limited rate of account

[2] 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.

openings (less than 2 percent of people in this subsample)—despite more than 90 percent of people saying that ABLE would be useful—is itself an interesting finding.[3]

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

Figure 1: Income differences in ABLE take-up rates



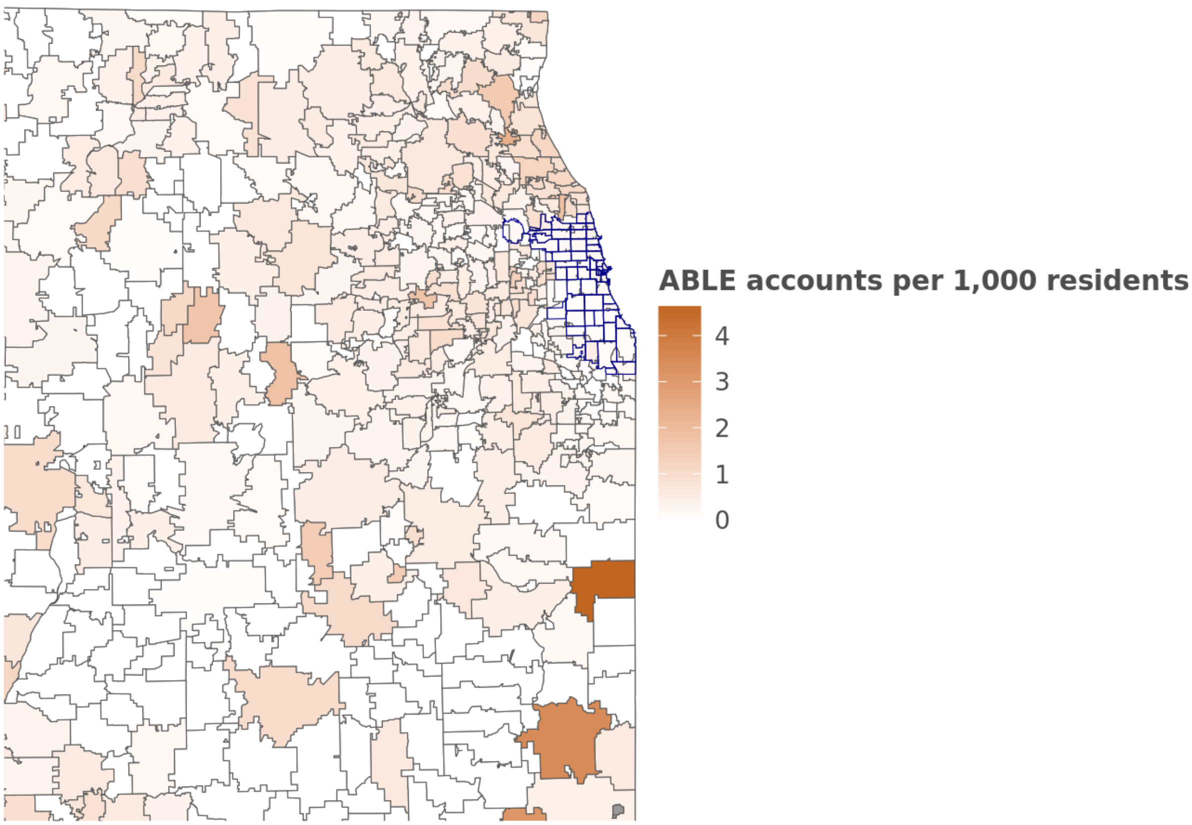
Notes. The graph shows the average marginal effects of a logistic regression where the outcome variable is an indicator for if the ILSTO 2022 survey respondent reported owning an ABLE account. The corresponding complete regression results are presented in Appendix Table A.1.

These socioeconomic disparities are further highlighted in the geographic distribution of existing IL ABLE accounts. The wealthiest quartile of zip codes in Illinois hold 44 percent of the total accounts in the state and 54 percent of the assets. This concentration intensifies in the wealthiest 10 percent of zip codes, where 28 percent of account owners, who control 38 percent of all ABLE account assets, reside. The areas with the highest rates of ABLE account ownership

[3] We had planned to conduct a more comprehensive analysis of survey responses among those who opened accounts and those who did not, as laid out in our brief note on 8/14/2023. However, because the sample size of people who opened accounts was so small (five people), it would be difficult to draw any inferences from a comparison given that, if one person changed their response, it could change the mean by 20 percent. For the purposes of this paper, we therefore limit our analysis of this subsample to the brief description in this paragraph discussing that: (1) very few people opened accounts; (2) those who opened accounts had higher income; (3) nearly everyone in this sample agreed ABLE would be useful.

include greater Naperville and the northern suburbs of Chicago, regions known for their affluence (Figure 2). Conversely, areas like Chicago's South and West sides, which are characterized by lower income levels and include large populations of individuals with disabilities on SSI, show more limited ABLE account ownership. This pattern is consistent at the individual level across the financial asset distribution. 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 accounts contain less than nine percent of Illinois' total ABLE account assets.

Figure 2: Geographical distribution of ABLE take-up in Illinois



Notes. The map shows the number of ABLE accounts owned per capita across zip codes in the Chicago area as of February 2024.

Finding #2. Most individuals 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. Notably, this perception of usefulness was high across all income groups: 72 percent of respondents with household incomes under $25,000 found the program beneficial compared to 92 percent among those with household incomes of $150,000 or more. Nonetheless, 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 potentially greater tax benefits ABLE accounts may offer higher-income families. This data suggests that despite the lower enrollment rates among lower-income families, 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.

3.1.1 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.

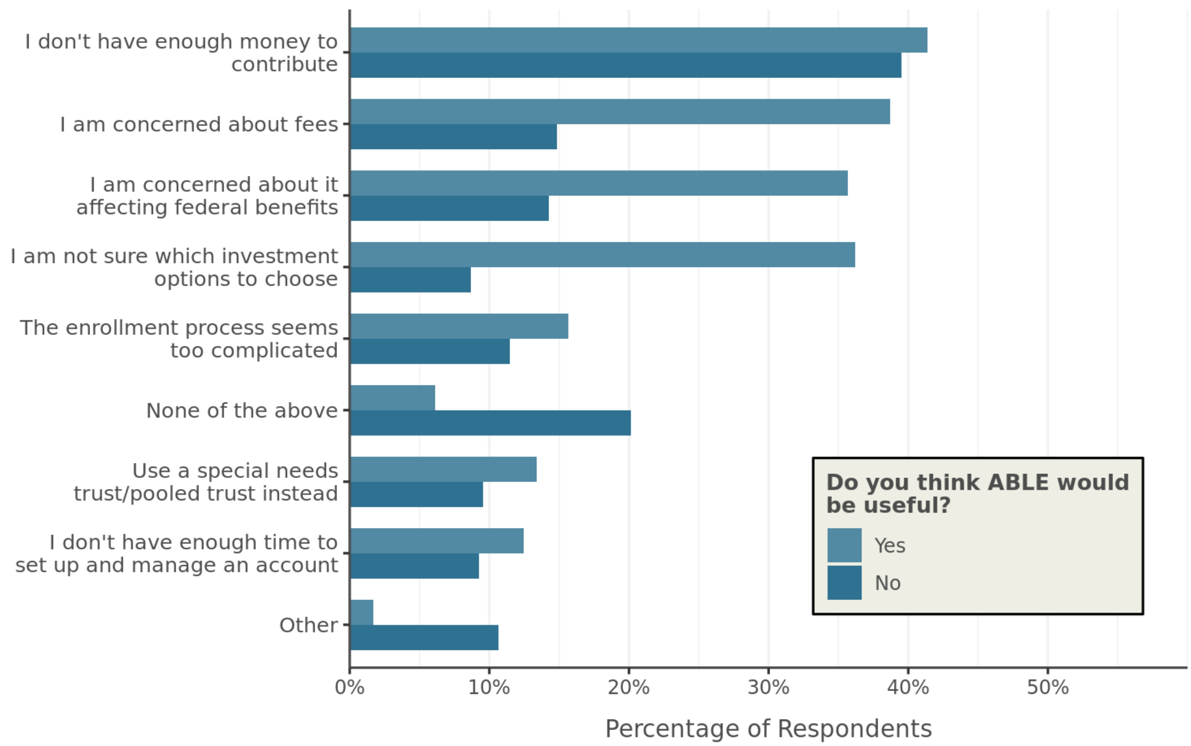
-Interview respondent who opened an ABLE account

A savings product like ABLE is most valuable to account owners and supporters with the capacity to put money into the account, for whom ABLE offers an efficient and transparent mechanism to manage disability-related expenses. Efforts that seek to overcome limited awareness and understanding of the program or simplify the program compliance framework can only help those who have sufficient resources to effectively use these accounts.

Finding #3. Financial constraints likely limit program participation.

Consistent with the above discussion, *not having enough money to contribute* was the most common cited concern about ABLE accounts (Figure 3). About 40 percent of those who thought ABLE would be useful and those who thought ABLE would not be useful agreed with the statement that they did not have enough money to contribute. While key features of ABLE are highly attractive for most potential beneficiaries, access to disposable income 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 an important barrier to opening an account. Some noted that an ABLE account might not be useful given these financial constraints.

Figure 3: Barriers to opening an ABLE account



Notes. The graph shows the percentage of ILSTO 2022 survey respondents, n=1,776 respondents, who did not already own an ABLE account, of whom 1,419 said ABLE would be useful and 357 said that ABLE would not be useful.

Regression analyses also confirmed that not having enough money to contribute was differentially a larger factor for those with lower income, as expected. The third column of Appendix Table A.1 considers an outcome of whether the respondent cited "I don't have enough money to contribute" as a concern. The relationship between income and citing this as a concern was monotonically decreasing, with those who had income over $150,000 the least likely to express this concern. People with higher incomes were also significantly more likely to agree that they would use a special needs trust instead of an ABLE account.

In addition to financial constraints (the most flagged barrier to participation), other common concerns cited included 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) might reduce program attractiveness compared to other savings or investment products. 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. Fees also came up as a concern in multiple qualitative interviews. ILSTO 2022 survey respondents also worried that an ABLE account might affect benefits and expressed uncertainty around which investment options to choose.

The observed income disparity in the take-up of ABLE accounts echoes patterns seen with other financial products and services, including the 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.

3.1.2 Learning costs.

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 ABLE account

Learning costs associated with ABLE accounts may also hinder ABLE 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 assist in navigating these complexities. Additionally, those from higher socioeconomic backgrounds typically have better access to quality public educational services and private consultation, aiding them in navigating the intricacies of public assistance systems like ABLE.

Finding #4. Knowledge of ABLE accounts is low.

Within the ILSTO 2022 survey, fewer than half of survey respondents (45 percent) had heard of the ABLE program. The number within the broader population may be even lower: 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 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). Among the 40 people who opened newly seeded accounts, nine (22.5 percent) first heard about ABLE through the email recruitment for our study. Interviews with people who had opened seeded accounts further highlighted that awareness is 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 rates. 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).

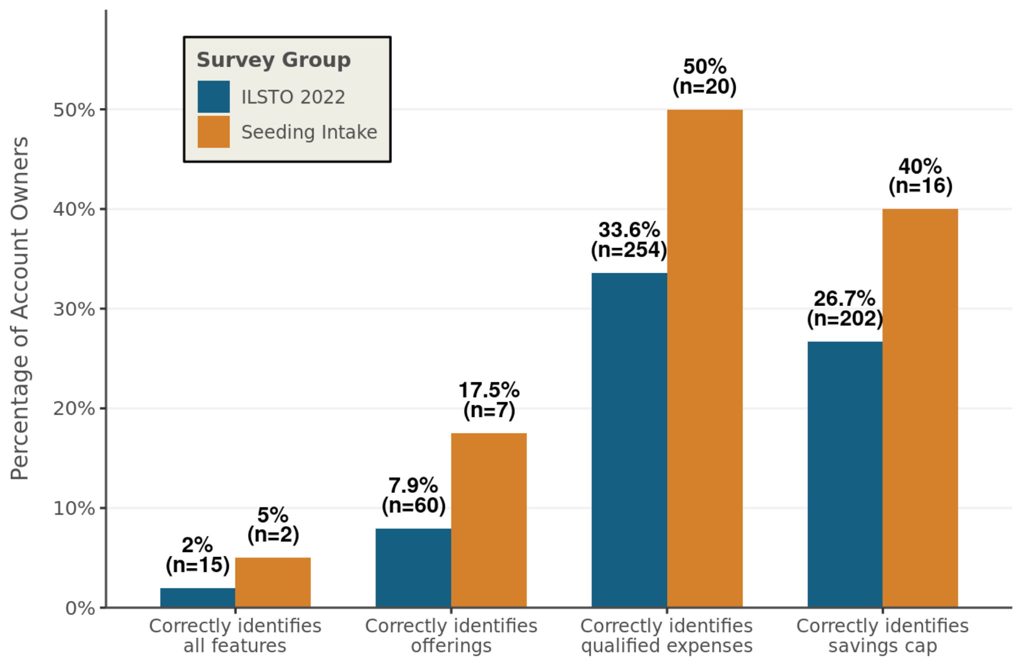
Informal networks may also play a role at reducing learning costs about ABLE for eligible individuals and families. Survey data indicated far higher awareness and enrollment among families with a loved one with an intellectual or developmental disability (IDD) compared to other disabilities (among ILSTO 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. One hypothesis that explains this disparity may be that people living with IDDs and their supporters may be more likely to participate in networks that disseminate valuable information tailored for specific disabilities. Similarly, people with IDDs also enjoy greater social acceptance than is experienced by people with more stigmatized conditions (Wong and Stanhope 2009). Such increased social acceptance may provide additional opportunities, information, and resources that facilitate access to programs such as ABLE. Alternatively, specific program eligibility criteria, including verifiable disability age-of-onset, might contribute to higher awareness and enrollment for people with IDD; individuals living with IDD and their families can readily demonstrate early-onset of the disability, while documenting disabilities diagnosed later in life or "invisible disabilities" may represent additional administrative burdens, requiring families to navigate additional medical and governmental certifications to demonstrate eligibility (McLeod 2023).

Finding #5. Understanding of ABLE program rules is limited.

Other learning costs arise from the challenges of understanding program features and benefits. A complex set of rules around eligibility and allowable use might hinder both existing and potential beneficiaries from maximizing benefits offered by 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 (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). 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).

Figure 4: Understanding of ABLE features



Notes. 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.

We found notable knowledge differences between self-identified ABLE account owners from the ILSTO 2022 survey and the 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 the accounts 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 ABLE program. People participating in the survey may therefore have clicked the link and more recently read about 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.

3.1.3 Compliance costs.

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. 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 ABLE account

Compliance costs, as defined by Herd and Moynihan (2018), include efforts and expenses that arise from gathering information and 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 both complex and frequently misunderstood (Wittenburg et al. 2022). ABLE's design offers a crucial opportunity to protect benefits. Yet it presents two particularly pertinent types of compliance cost of concern to ABLE participants: (1) how participation might affect receipt of other benefits, and (2) compliance with the rules of the ABLE program itself. Eligibility for ABLE 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 age of onset prior to age 26). Within Illinois, about three in four ABLE account owners are enrolled in either SSDI or SSI.

Finding #6. Participation in ABLE may be limited by complexities related to both the program itself and concerns that it may affect other benefits.

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 benefits eligibility.

Qualitative interviews with new account owners underscored the important benefits respondents perceived from ABLE accounts. However, Respondents remained 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. Nonetheless, the importance of these benefits makes respondents understandably 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. 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 (Appendix Table A.1). This may relate to the fact that people with less income, for whom a lack of funds to contribute is the largest barrier, may not fully anticipate these challenges given the threshold issue of limited resources. Education seemed to mitigate the challenges around a complex enrollment process, 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 IL ABLE does not require prospective account owners to provide documentation regarding their disability, it is required that caregivers and beneficiaries 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 numerous elements that are often thought of as administrative burden and compliance costs, such as 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—like a confusing enrollment process or having limited bandwidth—as barriers that might prevent people from opening an account. Four of the seven people who did not open an account cited confusion or not having enough information about ABLE as a critical reason that they did not ultimately open the 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.

3.2 Seeding pilot

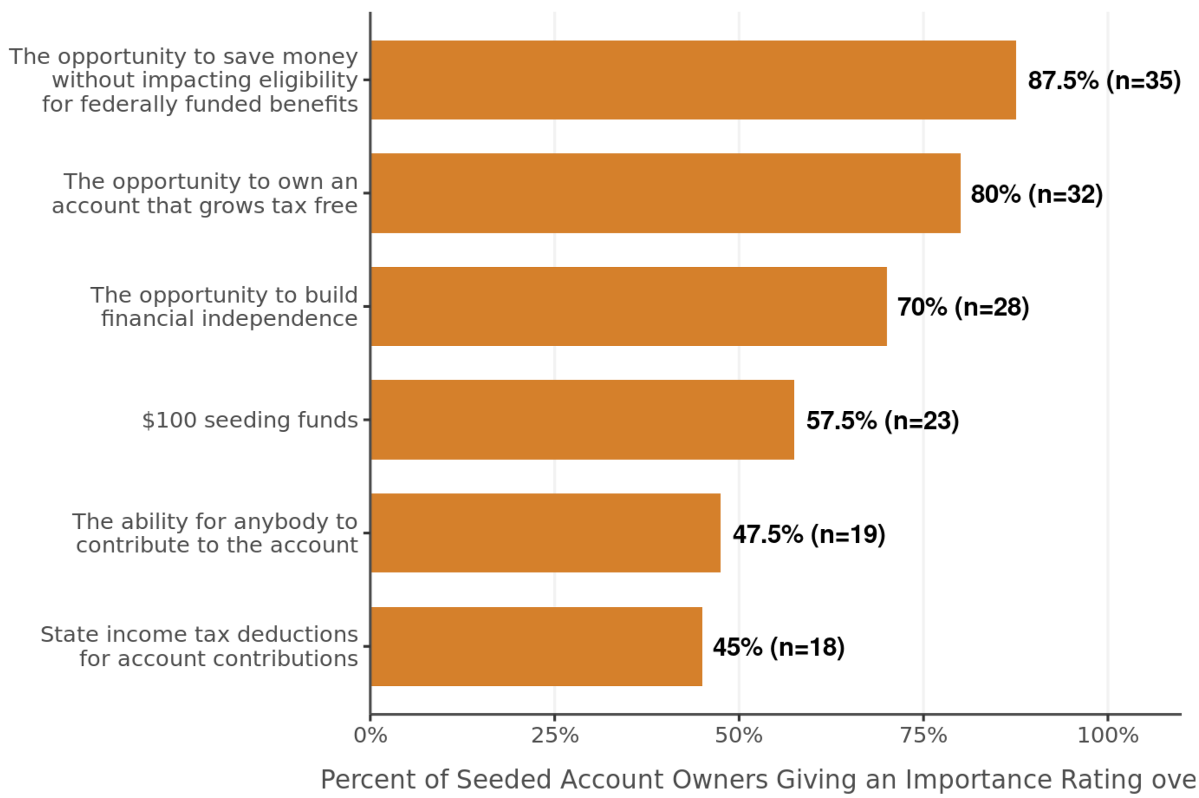
To reach out to as many eligible individuals as possible as part of our seeding pilot, we worked with organizations in Illinois that deliver disability-related services to send out a recruitment email explaining the ABLE program and how to claim the $100 seeding incentive. Between July and November 2023,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

[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.

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 the importance of a variety of factors that motivated people to open an ABLE account on a scale of 1–10, 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 seed 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: Factors motivating participation in ABLE



Notes. The graph shows the share 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.

3.2.1 ABLE account usage

New IL 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 ($150 median contribution) 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 (and the median was $184). Comparing the (prorated) planned annual savings amount respondents conveyed in our intake survey to the actual amount saved, roughly one-third were ahead of their planned contributions while two-thirds were behind. In our 18 qualitative interviews with new enrollees, 14 reported having a positive experience with the accounts thus far, while only 4 reported having a mixed experience. As of February 2024, three of the newly opened accounts had already been closed.

Average contributions among newly seeded account owners were only about one-fourth of the contributions made by previous new IL ABLE account owners during their first few months after opening (Figure 6). Existing account owners contributed an average of about $4,400 within five months of opening their account (regardless of whether or not we focus on all IL ABLE accounts or just those opened in 2020 or later; the median is about $2,500). In the seeding pilot, the $1,236 average during the same five-month period represents 28 percent of the average contribution for other account owners (the median for seeded account owners is 6 percent of the median for other account owners). 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 IL 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).

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

Notes. 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.

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 drawn by a $100 seeding incentive.

The newly seeded account owners differed from existing account owners in several important ways (Table 1). 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 fact is particularly surprising given the relatively low rates of contributions.

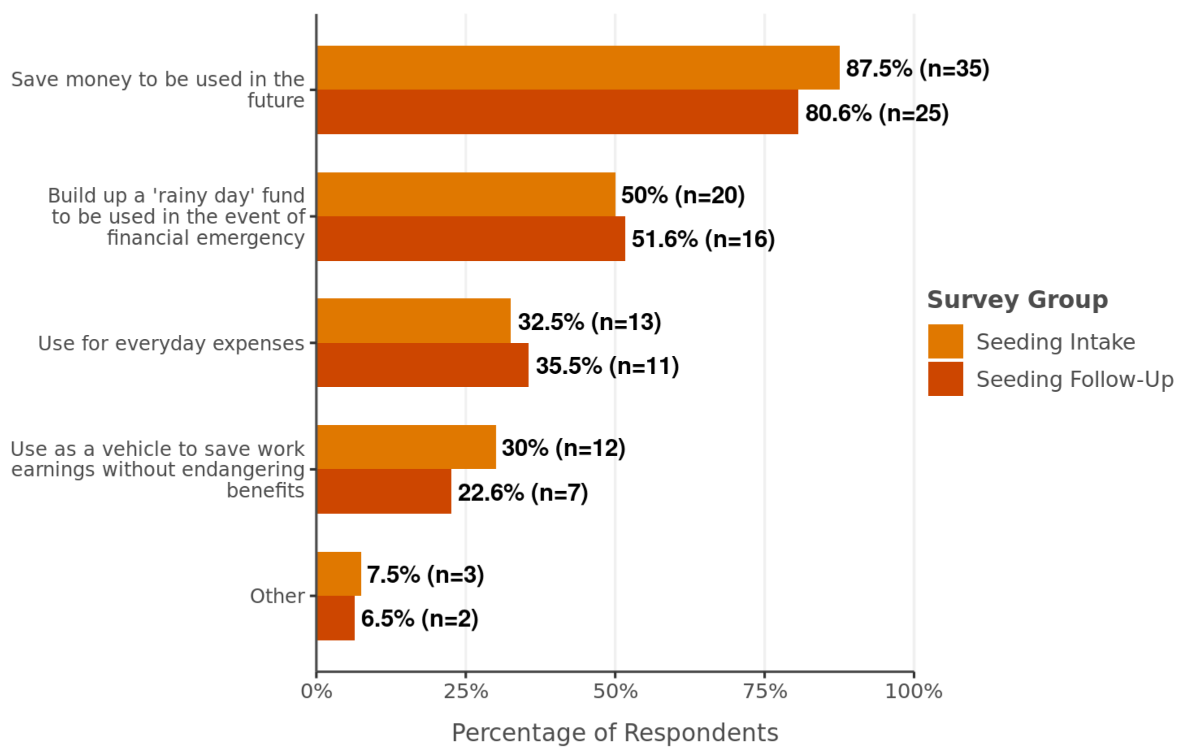
Table 1. Characteristics of ABLE account owners

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

Notes. Uses 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 a zip code in Illinois to facilitate a comparison of zip-code level income statistics.

After having used the accounts for several months, the primary planned use for money in the accounts remained mostly similar (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 was an important motivation. This is a particularly important feature in light of evidence that many families find difficulties navigating these transitions, and that most older caregivers lack explicit transition plans (Feinstein and Pollack 2016). 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: Self-reported planned use of ABLE accounts before and after opening a seeding account

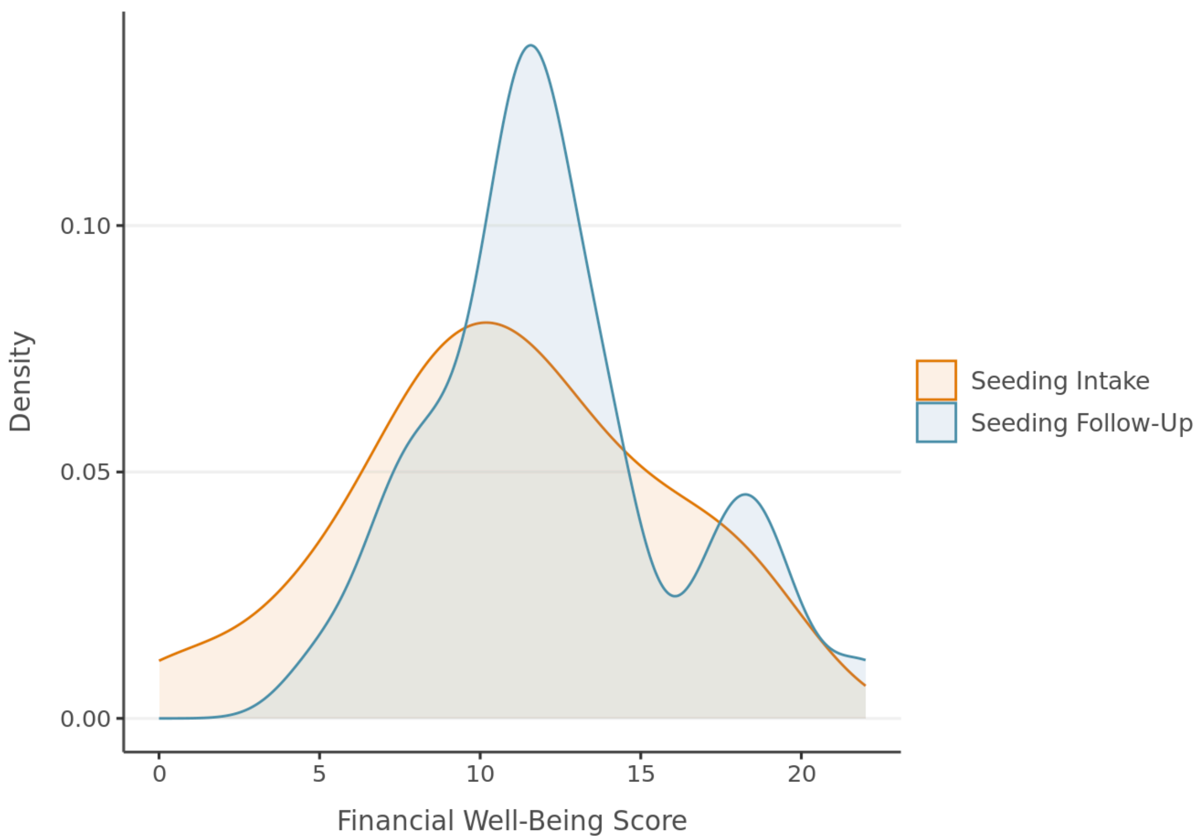


Notes. The graph shows the percentage of respondents from the intake and the follow up surveys of the seeding pilot that reported how they planned to use their newly seeded ABLE account.

3.2.2 ABLE impact

Participants reported some general improvements in their financial well-being after a few months of participation (Figure 8). In both the intake and follow-up surveys, we measured financial well-being using the Consumer Finance Protection Bureau's standard 10 question instrument. The distribution of these scores improved, with about 50 percent of respondents getting a higher score and about 30 percent getting a lower score when directly comparing their two surveys. We cannot causally attribute these changes solely to owning an ABLE account: Many other factors may have led to improving financial situations, including receding inflation and general improvements in consumer sentiment in an improving economy.

Figure 8: Financial well-being scores at intake and follow-up

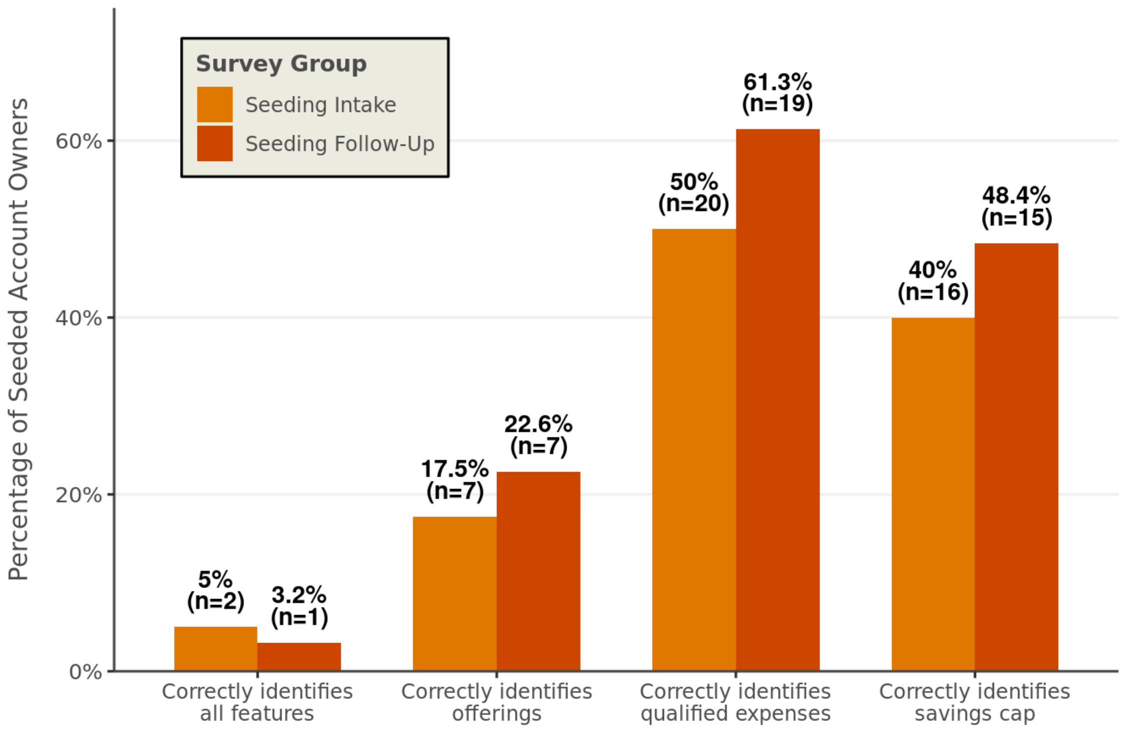


Notes. The graph shows the k-density distribution of the financial wellbeing index score before (seeding intake, n = 40) and after (seeding follow-up, n = 31) opening a seeded ABLE account.

Having an ABLE account also seemed to lead to other notable changes for participants. In follow-up surveys, many 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 separately 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 may offer important advantages for people with disabilities.

Respondents at follow-up still demonstrated low awareness of critical features of ABLE (Figure 9), despite frequent use of these accounts. The percentage correctly identifying ABLE offerings, qualified disability expenses, and the amount that is exempt from the SSI resource limit, increased somewhat from intake (also shown earlier in Figure 4) 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, are 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.

Figure 9: Understanding of ABLE features at intake and follow-up



Notes. The graph shows the level of understanding of the ABLE program features by participants in the seeding intake (n=40) and seeding follow up (n=31) surveys.

4. Discussion

ABLE accounts are valuable for aiding financial independence among individuals with disabilities and their families, particularly given the SSI resource limit constraints. Our study evaluates the barriers to participation in the ABLE program in Illinois. Since the program is offered in 46 other states, our research offers insights applicable to other state administrators interested in increasing the program take-up rate.

We found that ABLE account utilization and assets are concentrated among higher-income families, indicating clear income- and wealth-based disparities. Common barriers to opening an ABLE account, such as limited financial resources, learning costs, and compliance costs, all hinder participation, particularly among low-income respondents. Key obstacles include things like fees, investment uncertainties, and concerns about impacting federal benefits. These challenges demonstrate a significant gap between the program's potential and its actual usage, suggesting that current outreach efforts may not adequately meet the diverse needs of eligible individuals.

Furthermore, our study highlights two critical areas for improvement. First, 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 and disability service providers who are an existing trusted source for many families. Because access to these intermediaries vary by income, location and disability type, additional stakeholders can help promote the program and reach a broader audience, such as educators and health professionals who serve less-advantaged persons with disabilities. Additionally, simplifying program information and information provision through accessible channels most-commonly accessed by persons with disabilities and their supporters can help alleviate learning and compliance costs, especially for families with limited resources.

Secondly, our pilot's challenges indicate that upfront financial incentives and behavioral nudges might have limited impact on ABLE account access and usage. More effective strategies might include higher incentives or opt-out policies that automatically enroll eligible individuals in a user-friendly manner. Future pilots should focus on these strategies and robustly evaluate their effectiveness, especially in addressing the disparities our study revealed. Our findings also underscore the potential value of even simpler policy changes, such as raising the countable asset limit and indexing this threshold to inflation (Romig, Nunez, and Sherman 2023).

Lastly, our findings suggest that reducing program complexity and addressing misconceptions could significantly improve ABLE account uptake and usage. Though financial constraints are an important concern, most survey respondents still thought the program offered important advantages. However, the requirement to disclose sensitive information and the compliance costs, including managing investment plans and maintaining expense records, might deter potential users. Focused initiatives, such as state Medicaid programs opening ABLE accounts with seed funding, are one option to explore that could mitigate these barriers. Such measures could be particularly beneficial for low- and middle-income supporters and caregivers for people living with disabilities.

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Appendix

Table A.1. Logistic regression on ABLE ownership and concern around barriers

	Full sample (n=2,532)	Non-account owners (n=1,776)						
Estimate	**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**
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)
NH 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)
NH 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)
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)

$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)
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)
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)
IDD	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)

14-17	0.2417 (0.3059)	0.4655 (0.3443)	0.1267 (0.2918)	-0.4165 (0.4026)	0.0768 (0.3044)	0.5128 (0.3889)	-0.4092 (0.4411)	-0.0550 (0.2989)
18-24	0.5896** (0.2546)	0.7001** (0.2947)	-0.4917* (0.2525)	0.1583 (0.3096)	-0.3130 (0.2693)	0.0419 (0.3552)	-0.2132 (0.3568)	-0.0234 (0.2537)
25-34	0.5884** (0.2506)	0.9203*** (0.2875)	-0.4217* (0.2462)	-0.2125 (0.3177)	0.3516 (0.2528)	0.5519* (0.3352)	-0.3704 (0.3548)	-0.1061 (0.2499)
35-44	0.6401** (0.2649)	1.2455*** (0.2981)	-0.4996* (0.2616)	-0.1921 (0.3398)	0.3920 (0.2672)	0.4104 (0.3630)	-0.4982 (0.3865)	-0.2414 (0.2690)
45-54	0.5791* (0.3031)	0.9790*** (0.3286)	-0.2118 (0.2916)	0.0138 (0.3766)	0.1271 (0.3039)	0.3329 (0.4122)	-0.0167 (0.4060)	0.0128 (0.2994)
55-64	0.5982* (0.3149)	0.9099*** (0.3445)	-0.8332*** (0.3195)	-0.1342 (0.4059)	0.1966 (0.3169)	0.5498 (0.4209)	-0.4496 (0.4538)	0.0105 (0.3126)
65+	0.1792 (0.3449)	1.0246*** (0.3430)	-0.6514** (0.3164)	-0.0422 (0.4024)	0.2794 (0.3152)	0.3952 (0.4339)	-0.2552 (0.4402)	0.5708* (0.3064)
Missing age	0.7952*** (0.2429)	0.7382*** (0.2786)	-0.0635 (0.2308)	-0.0688 (0.3000)	0.2958 (0.2419)	-0.2738 (0.3500)	-0.2895 (0.3332)	-0.1389 (0.2385)

Notes. The table reports the results of a logistic regression with the binary outcome of interest reported at the top of each column. The first row reports the outcome average. The omitted category for each categorical variable is as follows: race/ethnicity: white non-Hispanic; gender: male; household income: under $25,000; highest degree attained: high school graduate; disability: other (not intellectual or developmental disability); age: 13 or younger. *p<0.1, **p<0.05, ***p<0.01

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