



September 23, 2025

**RE: Hearing on Removing Barriers to Work and Supporting Opportunity for Individuals with Disabilities**

Dear Chairs Smith, Estes, and LaHood, and Ranking Members Neal, Larson, and Davis:

The National Down Syndrome Society (NDSS) empowers individuals with Down syndrome and their families by driving policy change, providing resources, engaging with local communities, and shifting public perceptions. NDSS submits the following statement for the record for the Joint Social Security and Work & Welfare Subcommittee Hearing on Untapped Talent in America: Removing Barriers to Work and Supporting Opportunity for Individuals with Disabilities, held on September 9, 2025.

We are pleased to see the Committee's interest in reforming and improving Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and other federal benefits programs that assist individuals with disabilities with community integration. Many individuals with Down syndrome want to work, but systemic barriers and outdated benefit structures often prevent them from accessing meaningful employment. While SSI and SSDI provide essential monthly income and serve as critical gateways to Medicaid and Medicare, these programs have not kept pace with today's realities. Modernizing SSI and SSDI is necessary to ensure that individuals with Down syndrome can pursue employment and independence without fear of losing the supports they rely on.

We respectfully urge the Committee to consider the following recommendations to ensure these programs operate effectively and truly meet the needs of the people they are intended to serve:

**Pass the SSI Savings Penalty Elimination Act**

The SSI Savings Penalty Elimination Act (H.R. 2540) will update the asset limits for receiving SSI from \$2,000 to \$10,000 for individuals, and \$3,000 to \$20,000 for married couples. The current asset limits do not allow people with disabilities to save for their futures and discourage individuals from seeking full-time employment. The fear of losing SSI benefits is a serious systemic barrier to employment for individuals with disabilities. Increasing the asset limits would allow skilled workers with disabilities to earn and save beyond current limitations and work toward financial security.



### **Pass the ABLE Employment Flexibility Act**

The ABLE Employment Flexibility Act (H.R. 4644) would allow employers to make contributions to their employees' ABLE accounts in lieu of traditional retirement accounts. These contributions would not affect eligibility for federal means-tested programs, helping to support financial stability and workforce participation for individuals with Down syndrome and other disabilities. By expanding access to employer-supported savings, this bill promotes greater equity in the workplace and ensures that employees with disabilities have the same opportunity to build financial security as their non-disabled peers.

### **Encourage Social Security Administration to Provide Additional Resources to Beneficiaries**

Many individuals with Down syndrome decide not to work due to fear or confusion that their benefits will be jeopardized. To help this, Congress has previously authorized the Social Security Administration (SSA) to establish programs such as Ticket to Work, the Work Incentives Planning and Assistance (WIPA) program, and the Trial Work Period. Due to insufficient funding and administrative burdens at SSA, many beneficiaries are unaware of these programs. Congress should act by updating the guidelines of these programs and provide increased funding so SSA staff can provide adequate guidance to beneficiaries.

### **Reinstate Service Program Demonstrations at SSA**

Section 234 of the Social Security Act gives SSA the authority to implement demonstration programs to assist SSDI recipients in finding meaningful employment. However, the authority to implement these demonstrations expired in 2021, stalling any progress at SSA on SSDI reforms. For SSA to continue working on improving employment outcomes for SSDI recipients, Congress must act by reinstating SSA's authority to implement these demonstrations.

According to the Department of Labor, the Labor Force Participation Rate for people with disabilities ages 16-64 in August 2025 was 42.2%, compared to 77.9% for people without disabilities.<sup>1</sup> When this untapped labor market is successfully integrated into the workforce, businesses thrive. Companies that lead on disability inclusion see two times more economic profit than their competitors.<sup>2</sup> By breaking down barriers, eliminating complex bureaucratic systems, and empowering individuals with disabilities to work, we can strengthen the economy and expand opportunities for millions of Americans to achieve greater financial independence. We thank you for the opportunity to express our views and look forward to working with this Committee on reforming and improving SSA's programs.

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<sup>1</sup> <https://www.dol.gov/agencies/odep/research-evaluation/statistics>

<sup>2</sup> <https://www.accenture.com/content/dam/accenture/final/accenture-com/document-2/Disability-Inclusion-Report-Business-Imperative.pdf>



Sincerely,

A handwritten signature in black ink that reads "Kandi Pickard". The signature is fluid and cursive, with a large, looping "O" at the end.

Kandi Pickard  
President and CEO  
National Down Syndrome Society