

Annie Harper 6738  
Associate Research Scientist  
Program for Recovery and Community Health  
Yale School of Medicine, Department of Psychiatry

Honorable Senator John W. Fonfara, Co-Chair,  
Honorable Representative Christie M. Carpino, Co-Chair, and  
Members of the Legislative Program Review and Investigations Committee

**In support of H.B. 6738: An Act Implementing the Recommendations of the Program Review and Investigations Committee Concerning the Federal Achieving A Better Life Experience (ABLE) Act.**

My name is Annie Harper, and I am a Research Scientist working at the Program for Recovery and Community Health, sponsored by the Connecticut Mental Health Center (CMHC) of the Department of Psychiatry, Yale University School of Medicine. My testimony is based on my work implementing a DHMAS funded financial health pilot project at CMHC. The CMHC financial health project seeks to support CMHC clients to become more financially stable and to build assets, so enabling them to achieve greater well-being and to experience less finance related stress.

I apologize for not having been able to attend the public hearing of February 27, 2015, but I hope that you will consider my testimony.

CMHC clients suffer from a range of mental health problems and are at different stages of their recovery journey, but the one thing that most of them have in common is that they are poor. The majority of CMHC clients subsist on SSI and/or SSDI income, leaving most of them living below the federal poverty level. Currently, income-earning and asset limits prevent many people from taking steps to move out of poverty and dependency. My own research on this issue, drawing on first-hand accounts of CMHC clients, has shown how destructive these limits can be.

The ABLE act may provide some CMHC clients (those who were diagnosed with a disability before the age of 26) with an opportunity to save money, in situations where they now risk losing benefits. As such, I am supportive of the ABLE act. While I believe that the ABLE act falls far short of what is needed to provide people with disabilities with the appropriate support for their asset building goals (this would require increasing both income and asset levels without restrictions on use), nonetheless it is an important first step.

However, I am concerned that additional steps must be taken as the ABLE act becomes law and practice to ensure that people such as those we serve at CMHC are adequately served. In particular, I would like to see steps taken to ensure that the program, when offered: i) has an

affordable fee structure that does not penalize those making small contributions, maintaining a low balance and making small withdrawals and ii) has an easy-to-use withdrawal mechanism without onerous reporting requirements. I would be happy to offer my services to develop a program to this end.

Thank you.

A handwritten signature in black ink, appearing to be 'AH', followed by a long horizontal line extending to the right.

Annie Harper  
Associate Research Scientist  
Program for Recovery and Community Health  
Yale School of Medicine, Department of Psychiatry  
and Connecticut Mental Health Center  
319 Peck Street, Building 1  
New Haven CT 06513  
[Annie.harper@yale.edu](mailto:Annie.harper@yale.edu)  
203 668 1213