

Testimony of Andrew Duch  
Senate Special Committee on Aging Hearing  
Saving with ABLE: Financial Security for Pennsylvanians with Disabilities  
August 17, 2022

Good morning, Chairman Casey. Thank you for this opportunity to testify before, the Senate Special Committee on Aging.

My name is Andrew Duch. I live in Gibsonia Pennsylvania, 15 miles north of Pittsburgh. I'm 27 years old and work in stock for Giant Eagle. I have been working for Giant Eagle for 9 years. I have a great interest in amusement parks, especially roller coasters. I am a coin collector and I enjoy the outdoors. I have lived in the Pittsburgh area for my entire life.

Also, I was diagnosed with Autism Spectrum Disorder at the age of 3. I received special education services in school and participated in the Marching Band in High School—GO TALBOTS.

In 2013, I graduated from Hampton Township School District. I went on to attend Project SEARCH at UPMC Passavant Hospital where I trained in the linen, pharmacy and Emergency Room departments.

While I was still in high school, my family and I attended the PA Department of Education's Transition Conference in Hershey where I learned about PA ABLE. Since I receive benefits like a PFDS waiver and Medical Assistance, I couldn't have a lot of money in a savings account or I could lose those benefits. So my family and I found out more about PA ABLE and opened an account.

At the same time, I was working part time at Giant Eagle. I am working a lot more hours now than when I started at Giant Eagle. Some weeks I work 40 or a few more hours. Recently I also became eligible for health insurance. I was glad that Giant Eagle offered me health insurance because I could not be on my parent's insurance anymore.

There are other things that I didn't want to rely on my parents for as an adult--- like transportation.

I always knew I wanted to learn to drive, but I'd need a car. So I decided that I would put away money to help buy a car for myself. I used my PA ABLE account to save money. It's pretty easy to use.

When I was still in school and at Project SEARCH, I would use para-transit. It was ok, but there are some challenges to using para-transit. I had to call ahead. Sometimes they were late, or too early. Sometimes I had to wait a long time for a ride.

When I was 24, I decided it was time to learn to drive. I used the Penn DOT app to practice the written test. It took a few tries, but I PASSED!

Then I took driving lessons. In July of 2020, I took my road test and PASSED on the first try!

The next day my family and I went to look at cars. We knew I might not find something right away. They showed us some and they were ok. But then they showed me a black cherry Honda Civic. I loved the color and I liked how the car looked. It was perfect.

Thankfully, I had saved quite a bit of money with my PA ABLE account and I was able to put down a good amount for a down payment. By putting down more money, my monthly payments (and my insurance payments!) are very manageable.

Since I've gotten my license and my car, I am able to drive to and from work. I am able to meet friends at the driving range or my church group and I don't have to rely on my family to drive me around. If I want to drive to Sheetz for a coffee, I just do it.

Using PA ABLE, I was able to save enough money to buy a car. I am much more independent than I was when I had to use para-transit or rely on my family to drive me somewhere. My car has allowed me to do things I wouldn't have done if I didn't have it and it gives me independence to do what I want.

Now I am saving so that I can live on my own. I am saving for the first and last months rent for an apartment.

PA ABLE has helped me learn to save money and taught me that by saving, I can get the things I want to live a good life.