

BACKGROUND:

On September 22, 2024, AB 1511 was signed into law as Gov. Code, § 65054 – 65054.3. It requires state agencies and departments that expend funds on marketing, advertising, or outreach shall, no later than July 1, 2025, develop a plan for increasing expenditures directed to ethnic and community media outlets serving priority populations. From September 1, 2026, through January 1, 2029, state agencies and departments must annually report on the previous fiscal year's progress in implementing the plan. These reports must be posted on their own websites using the report template developed by DGS. The reporting provisions become inoperative on July 1, 2028.

State agencies and departments that expend funds on marketing, advertising, or outreach efforts are required to develop a plan, no later than July 1, 2025, for increasing expenditures directed to ethnic media outlets and community media outlets serving specified populations to improve outreach to and engagement of members of populations served by those outlets. See the Appendix for definitions of relevant terms that were included in AB 1511.

REPORTING PERIOD:

This report outlines the efforts and expenditures of the below named agency to engage with diverse, ethnic and community media outlets in compliance with AB 1511. It highlights progress made in increasing outreach to priority populations and fostering inclusive communication strategies.

Section 1: IDENTIFY YOUR AGENCY OR DEPARTMENT

State Agency/Department Name

California Achieving a Better Life Experience (ABLE) Act Board

Report Submission Date

September 1, 2026

Section 2: DOES YOUR AGENCY OR DEPARTMENT CURRENTLY EXPEND FUNDS ON MARKETING, ADVERTISING OR OUTREACH

☒ YES

☐ NO

If your answer to this question is NO, then note N/A for questions 3, 4, and 5.

Section 3: BRIEFLY DESCRIBE HOW YOUR AGENCY OR DEPARTMENT CURRENTLY EXPENDS FUNDS ON MARKETING, ADVERTISING, OR OUTREACH, INCLUDING OVERALL BUDGET CATEGORIES FOR EXPENDITURES, AS APPLICABLE.

Narrative Section:

California ABLE Act Board (CalABLE) is a savings and investment plan offered by the state of California to individuals who developed a disability by age 46. For the tax year 2026 eligible individuals, family, friends, and employers can contribute up to \$20,000 per year, and accumulate assets up to \$100,000, without affecting eligibility for public disability benefits.

SAGE Strategies, the marketing consultant for CalABLE, had a marketing budget of \$190,000 for fiscal year 2025/26. The marketing consultant used 43% of the funds, \$81,700, to purchase media buys focusing on the disability community. CalABLE is working with the marketing consultant to increase the investment in ethnic and community media outlets in 2026 to encourage regional expansion for the program.

CalABLE has an ambassador program with a new class starting every even year. The 2026 class has 11 Ambassadors and two Age Adjustment spokespersons with a production budget of \$78,000. CalABLE's Program Administrator, Vestwell, provided funds for CalABLE's 2026 Ambassador YouTube video campaign. The

Ambassador videos provide testimonies of current account holders using their CalABLE account and how the account has impacted their financial independence. The Ambassadors are recruited from existing account holders for a targeted marketing campaign to promote the Program by participating as guest speakers for our monthly webinars, attending in-person events, and posting on their social media platforms.

Section 4: DESCRIBE HOW YOUR AGENCY OR DEPARTMENT HAS INCREASED EXPENDITURES DIRECTED TO ETHNIC MEDIA OUTLETS AND COMMUNITY MEDIA OUTLETS SERVING THE POPULATIONS IDENTIFIED IN PARAGRAPH (2) OF SUBDIVISION (a) OF SECTION 65054 TO IMPROVE OUTREACH AND ENGAGEMENT OF MEMBERS OF POPULATIONS SERVED BY THOSE OUTLETS, PARTICULARLY WHEN THE TARGET AUDIENCE FOR THE CAMPAIGN ALIGNS WITH THE POPULATIONS SERVED BY SUCH MEDIA OUTLETS.

Narrative Section:

In fiscal year 25/26, the CalABLE application became available in 20 different languages to people with disabilities. Previously the CalABLE application was only available in 10 different languages: Chinese (both Simplified and Traditional), Farsi, Hmong, Japanese, Korean, Russian, Spanish, Tagalog, and Vietnamese. CalABLE's Program Administrator, Vestwell Government Savings invested in additional translation services to provide an application and Program Disclosure Document in the following languages: Arabic, Armenian, Bengali, French, Haitian Creole, Italian, Polish, Portuguese, Urdu and Yiddish.

CalABLE continues to promote the availability of a multi-language application on social media channels to reach a culturally and linguistically diverse set of Californians.

CalABLE partnered with Vestwell to create the 2026 Ambassador YouTube video campaign. The 2026 Ambassador program has representatives from the members of the population identified in paragraph (2) of subdivision (a) of Section 65054 and the videos produced for the campaign are shared with priority populations to educate these communities about the CalABLE Program as defined by AB 1511.

Section 5: PUBLISH FORM

State agencies and departments are required to publish this form on their own agency's website no later than September 1st of each year.

Section 6: DEFINITIONS AND INSTRUCTIONS

In accordance with Assembly Bill 1511 (State Government: diverse, ethnic, and community media), state agencies and departments that allocate funds for marketing, advertising, or outreach are required to develop a plan to increase the portion of the expenditures that are directed to ethnic or community media outlets. Additionally, they must annually report their progress in enhancing outreach to and investments in ethnic and community media outlets that serve priority populations, including small business as defined in Government Code Section 65054.

An Ethnic media outlet is an entity that provides a substantial amount of ethnic media content through broadcast, print, or digital means, including television, radio, or online outlets on a daily, weekly, or other regular interval, and that has continuously produced that content for at least one year.

A Community media outlet is a nonprofit organization, small business, or microbusiness, as defined in paragraphs (1) and (2) of subdivision (d) of Government Code Section 14837, in which at least one-half of the content is originally produced community news and cultural content of specific interest to a community, city, neighborhood, or region in the state through broadcast, print, or digital means, including television, radio, or online

outlets on a daily, weekly, or other regular interval, and that has continuously produced that content for at least one year.

A. Implementation Progress Plan

By July 1, 2025, any state agency or department that allocates funds for marketing, advertising, or outreach must develop a plan to show proportional expenditures directed toward ethnic and community media outlets. This plan should aim to enhance outreach and engagement with the populations specified in AB 1511, paragraph (2) of subdivision (a) of Section 65054, particularly when the campaign's target audience aligns with the communities served by these media outlets.

B. Publish Form

State agencies or departments are required to publish a report on their agency's/Department's website no later than September 1st of each year. This program will be inoperative on July 1, 2028, and as of January 1, 2029, is repealed.

Appendix

Government Code section 65054 provides, in relevant part:

For the purposes of this article, the following definitions apply:

(a) (1) "Ethnic media" means any organization that produces news or culturally relevant media that serves ethnic, racial, or cultural communities residing in California, including priority populations, racial and linguistic minorities, immigrant communities, indigenous groups, and other historically underserved and underrepresented groups.

(2) For purposes of paragraph (1), "priority populations" for purposes of this article, mean members of underserved, disadvantaged, and hard-to-reach communities, including, but not limited to, people who are any of the following:

- (A) Asian American.*
- (B) Black or African American.*
- (C) Immigrants or refugees.*
- (D) Native American or members of Tribal communities.*
- (E) Latinx.*
- (F) LGBTQ+.*
- (G) Limited English proficiency (LEP).*
- (H) Middle Eastern or North African.*
- (I) Native Hawaiian or Pacific Islander.*
- (J) People with disabilities.*
- (K) Religious minorities.*
- (L) Low-income communities.*

(b) "Ethnic media outlet" means an entity that provides a substantial amount of ethnic media content through broadcast, print, or digital means, including television, radio, or online outlets on a daily, weekly, or other regular interval, and that has continuously produced that content for at least one year.

(c) "Community media outlet" means a nonprofit organization, small business, or microbusiness, as defined in paragraphs (1) and (2) of subdivision (d) of Section 14837, in which at least one-half of the content is originally produced community news and cultural content of specific interest to a community, city, neighborhood, or region in the state through broadcast, print, or digital means, including television, radio, or online outlets on a daily, weekly, or other regular interval, and that has continuously produced that content for at least one year.