



Consumer Council System of Maine
A Voice for Consumers of Mental Health Services

219 Capitol Street, Suite 7
Augusta, ME 04330

Phone: 207.430.8300

Fax: 207.430.8301

Toll-Free: 877.207.5073

www.maineccsm.org

May 1, 2023

Good afternoon, Senator Baldacci, Representative Meyer and esteemed members of the Health and Human Services Committee,

My name is Victoria McCarty. I am the Assistant Director for the Consumer Council System of Maine (CCSM). I am here today on behalf of the CCSM to testify in support of **“LD 1666: An Act to Modernize the State Supplement to Supplemental Security Income by Updating the State Supplement and Removing Marriage Disincentives.”**

The Consumer Council System of Maine is a public instrumentality written into State Statute by the Maine Legislature to serve in an advisory capacity and to provide legislators with guidance and advice regarding the delivery of effective and appropriate adult mental health services from those served by them.

The current marriage disincentives adversely affect many individuals in our peer community. Many, who wish to marry because it aligns with their value system are prevented from doing so because it would among other things cause further financial hardship and risk losing health insurance.

In 2023, SSI maximum benefit is \$914 a month. However, if two beneficiaries are married to each other, they are considered an eligible couple and don't get their own separate benefits. The government applies a couple's rate of \$1,371 a month — 1.5 times the individual benefit. Their combined income is factored into determining the joint payment.

According to a 2003 Social Security issue paper, the rationale for paying eligible spouses comparatively less than they'd get as singles is that by sharing a home and financial resources, a couple can live more economically than two people living alone. However, this rationale is seriously outdated because of the current state of our economy: most are not able to afford a home of their own; there are long waitlists for section 8 housing; market rate housing rentals are very expensive and often hard to find, and food prices have risen to an astronomical level. Also, Social Security applies the \$3,000 resource limit to married couples even if only one is SSI-eligible. This can cause enormous hardships.

We also support that this legislation “...will update the declared intent of the Act that, if it is proposed that benefits provided are to be increased on any future date, cost-of-living adjustments be included in the benefits to be increased at a level of priority over benefits provided to a beneficiary who resides in an adult foster home or boarding home or in certain living arrangements.” (Quote from LD 1666 bill summary.)

In closing, although there is still much work to be done for parity on the federal level, we believe that this bill is a good start in helping to address this very harmful situation. Therefore, I urge you to vote “ought to pass” on LD 1666.

Here are several links to some SSI Marriage Disincentives Research:



<https://www.cbpp.org/blog/ssis-50th-anniversary-highlights-need-for-reform-following-decades-of-stagnation>

<https://www.americanprogress.org/article/ssi-reform-boost-incomes-seniors-disabled-people/>

<https://www.ssa.gov/policy/docs/issuepapers/ip2003-01.html>

<https://dredf.org/2022/08/22/supplemental-security-income-ssi-and-the-spousal-deeming-marriage-penalty/>

https://vcu-ntdc.org/resources/WIPA_OtherResources/DeemingBasics2022.pdf

<https://adanc.org/wp-content/uploads/2018/08/SSI-Marriage-Penalty.pdf>

Sincerely,

Victoria McCarty

Assistant Director
