

**May 1, 2023**

Good afternoon, Senator Baldacci, Representative Meyer and Honorable Members of the Health and Human Services Committee.

I am Kandie Cleaves, a resident of Garland and I am here to testify in favor of,

**LD 1666 “An Act to Modernize the State Supplement to Supplemental Security Income by Updating the State Supplement and Removing Marriage Disincentives”.**

In a country that claims to value marriage and the desire to protect and care for those who are disabled our rules and regulations seldom back up the words, instead those of us with disabilities are frequently penalized for the very things many others take for granted, especially when it comes to marrying the person we love.

When we qualify to be determined as disabled, they are not having our spouse or another individual take the physical or mental tests to make the determination, it is based off our own abilities and inabilities. That determination is the only thing that should decide if we are to receive it. Instead, we are placed into a situation where we require another person to help support us financially. And for those in a domestic violence situation the current system is helping to make them feel trapped in their situation.

As an individual with a significant history in the past of having been abused physically, mentally, and financially, I've experienced the harm caused when the other person chooses to spend money in a manner that isn't beneficial to the family. With a reduced amount of income in my own name it assisted in keeping me locked in this situation for yrs.

Later it took a leap of faith to make the decision to marry again. My husband receives VA benefits and is currently employed. Because his income changed my own as well as took away my MaineCare it took away the ability for me to assist in making my future more secure. Through my frugal spending my property and home were paid for prior to marriage. I should have the full allowable savings in a personal savings account to be able to act as a buffer for an emergency, instead, I am constantly paying for

more things connected to my medical needs and frequently my husband's income goes towards paying for it as well. If he didn't have his medical covered through the VA, we wouldn't make it financially.

In our society many married couples choose to keep their finances separate, but when you are disabled, you are forced to become dependent on your spouse.

For our peers residing in nursing homes, adult foster homes, or boarding homes the paltry amount that currently is allowed rarely allows them a true option on how to spend their money, frequently leaving them having to choose products or activities that are of lesser quality and based on price rather than ones based on quality or choice. It frequently keeps them from being able to afford to send cards to a family member or friend or buy small gifts to participate in gift exchanging at Christmas or the birthday party of a loved one.

While the amount proposed isn't going to give people financial independence on its own, it will increase the opportunity for people to make choices they otherwise may not have and help in making sure they can purchase some of their basics needs or save for the inevitable.

In closing I again ask you to vote in favor of LD1666.

Kandie Cleaves

Garland