



Mike Tipping  
Senator, District 8

**THE MAINE SENATE**  
132nd Legislature

3 State House Station  
Augusta, Maine 04333

Senator Ingwersen, Representative Meyer, and honorable members of the Committee on Health and Human Services:

My name is Mike Tipping. I represent Senate District 8 in Penobscot County and I'm proud to present LD 834 and 840, two bills to modernize Maine's supplement to Supplemental Security Income by increasing the state supplement and removing the marriage penalty.

A version of these two bills was passed unanimously as combined legislation last term and partially funded off the table. Unfortunately, the bill was held by the governor at the end of the session.

Supplemental Security Income (SSI) is a federal means-tested program that provides cash payments to children with disabilities, adults with disabilities, and people age 65 and older. SSI was created by the federal Social Security Amendments of 1972 and began operation in 1974.

In 1974 the federal monthly SSI payment was \$140 for an individual. In 2025 it's \$967 for an individual, seven times higher, because of almost 50 years of annual cost of living adjustments.

About half of states, including Maine, supplement federal SSI payments. The minimum state supplemental in Maine law is \$8 a month. Maine currently just barely exceeds that minimum - paying \$10 a month for individuals living on their own. This doesn't increase with the cost of living.

The \$10 amount hasn't changed in many years. Existing statute says that the Maine Committee on Aging and the Maine Human Services Council should make recommendations about payments, but those bodies haven't existed since they were repealed 34 years ago. So it falls to us in the legislature.

**LD 834** would raise the state SSI supplement to \$65 per month for an individual—bringing it back closer to where it was in 1974 as a proportion of the federal contribution and also increase the personal needs allowance for nursing home residents.

**LD 840** Would remove the penalty for marriage for people receiving the state supplement. When both members of a married couple receive SSI, their payments are not the sum of the two individuals' payments. Instead, the SSI payment for the couple is just 1½ times a single person's payment, a 25% reduction.

This is discrimination written into our law against people with disabilities who want to get married. In practice it often means denying them the ability to express their love, secure their future and that of their children or express their faith.

Maine doesn't have the power to change federal law to remove the marriage penalty for people with disabilities, but we do have the power to change the state SSI supplement to take a step toward marriage equality for people with disabilities.

These bills wouldn't make Maine a leader but they would move Maine from the back of the pack to the middle of the pack—making Maine's state supplement SSI payments closer to the average of the states that provide such payments and ensuring that the state SSI supplement increases at the same cost-of-living rate as federal payments, so we never fall so far behind again.

Thank you for your consideration and I'm happy to take any questions.