



March 17, 2025

100 State House Station
Augusta, ME 04333

Testimony in support of LD 840 “An Act to Modernize the State Supplement to Supplemental Security Income by Removing Marriage Disincentives”

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

My name is Monique Stairs and I am the Executive Director of Speaking Up For Us (SUFU). SUFU has been the self-advocacy network in Maine since 1993 and we are an established 501(c)3 non-profit. Self-Advocacy is part of the civil rights movement for people living with Intellectual and Developmental Disabilities (I/DD) to advocate and voice their opinions on issues that are important to them. Self-advocates are the people who have the lived experience of what it means to live with a disability. Our Board of Directors is made up 100% of adults living with I/DD, which makes us a unique organization.

I am submitting this testimony in favor of LD 840 “An Act to Modernize the State Supplement to Supplemental Security Income by Removing Marriage Disincentives.”

For the past 2 legislative sessions, self-advocates submitted testimony to the Health and Human Services Committee requesting Maine increase the portion the state provides to social security recipients from \$8 to \$65 and eliminate the marriage penalty for those who choose to get married. This combined bill passed this committee both years but failed to be funded. Self-Advocates are very passionate about this issue as they live on extremely limited incomes that keep them at or below the poverty level.

While overall Social Security Reform is a federal level issue, Maine legislators have an opportunity to be leaders in supporting people with disabilities to have a better quality of life by making the necessary statute changes that can increase income potential and stop penalizing people live with disabilities who want to get married. Maine brought a cohort of self-



advocates to Washington DC in April 2024 to attend the Disability Policy Seminar and have visits with Congressional Delegates asking for their support to sign onto federal legislation to increase asset limits and eliminate the marriage penalty. As we continue to advocate on this issue federally, it would be empowering for self-advocates to share that we have the support of Maine's Legislature in this issue.

I am sharing some additional materials with you regarding this issue, as self-advocates have been advocating for this change for a long time. People with disabilities want to be able to get married just like everyone else and not face a penalty of losing benefits. This marriage penalty is rooted in ableism and the eugenics movement that sought to prevent people with disabilities from marrying and starting families. It is time to make this change and demonstrate that people with disabilities are valued members of our communities.

I will also share the report findings from the National Council on Disability concerning the need for Social Security Reform. The report can be found here: [National Council on Disability | 2023 Progress Report: Toward Economic Security: The Impact of Income and Asset Limits on People with Disabilities \(ncd.gov\)](https://www.ncd.gov/publications/2023-progress-report-toward-economic-security-the-impact-of-income-and-asset-limits-on-people-with-disabilities)

If you have any questions please reach out to me at (207) 956-1004 or by email mstairs@sufumaine.org . Thank you for your time and consideration in supporting people who live with disabilities across Maine.

Sincerely,



Monique Stairs, Executive Director



SUFU

Speaking Up For Us

WE WORK TOGETHER TO MAKE SURE PEOPLE WITH
DISABILITIES ARE HEARD. WE AIM TO IMPROVE LIVES AND
CREATE INCLUSIVE COMMUNITIES BY SHARING OUR STORIES
AND SPEAKING UP FOR FAIRNESS.



We partner with...

Empowering Voices, Building Inclusive Communities

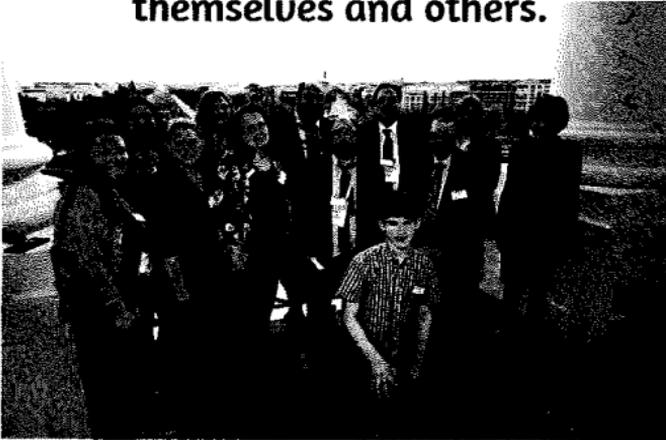
Programs

Leadership Development: SUFU's Leadership Development Program teaches decision-making and problem-solving skills. We trained 18 new leaders in the past year, including...

Chapters & Trainings: SUFU runs chapters across the state. Members network, learn about self-advocacy, and attend trainings like Civil Rights, Leadership, and...

In 2023, SUFU supported 22 self-advocates in drafting testimony on 17 different bills to advocate for disability rights.

Leadership is at the heart of our work. We focus on developing leaders among our participants, ensuring they are able to advocate for themselves and others.



Making Systems Change

Social Security Reform: SUFU is actively working to improve the Social Security system. Self-advocates, including Stephanie and Kile Pelletier, are pushing for reforms such as increasing asset limits and eliminating the Marriage Penalty. SUFU has gained support from Senator Susan Collins for the SSI Savings Penalty Elimination Act.

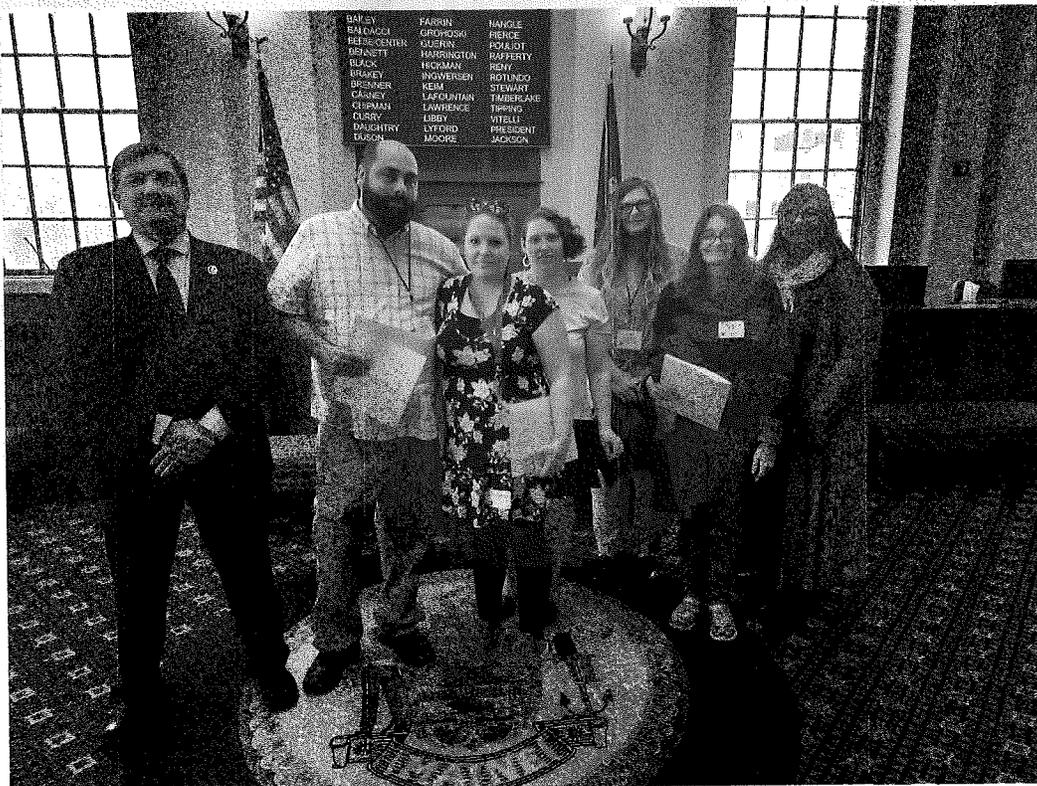
Marriage Penalty: The Marriage Penalty reduces SSI benefits by 25% for married couples. SUFU supports efforts to eliminate this penalty, including a Maine bill and federal legislation.

Contact Us





Speaking Up For Us



2024 Annual Report

Celebrating 30 Years



At SUFU, we find we do our best work when we all work together to bring the voices of people who live with disabilities to the table to share their life experiences to improve lives and build inclusive communities. Our work is best done through partnering and collaborating with other individuals, organizations, coalitions, and policy makers.

SUFU works to improve lives by offering programs that enrich the lives of our participants through advocacy, education, leadership, and inclusive practices. We work to accomplish our goals by ensuring our work brings a lens of equity as we advocate for rights of people living with disabilities in Maine. We are committed to removing systemic barriers and creating lasting systems change that will have a greater impact on the lives of Mainers living with developmental disabilities.

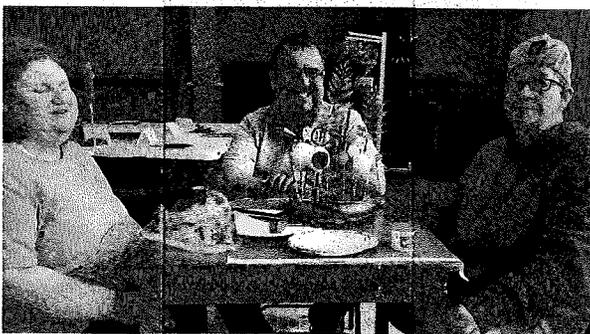
SUFU believes in the leadership development of its program participants by offering opportunities to learn and develop their leadership skills. Leadership is a core building block of our programming and advocacy.

As SUFU navigates into the next 30 years we will remember the history and lives of the people who advocated for equality before us, while challenging norms and producing innovative ideas as we launch into the future of self-advocacy in Maine.

We ARE Speaking Up For Us.

*"We are more than
what other people can
ever see of us."*

Hope Churchill



Contact Us!

Email: info@sufumaine.org

Phone: (207) 956-1004

Website: sufumaine.org

Making Systems Change

Increasing Asset Limits

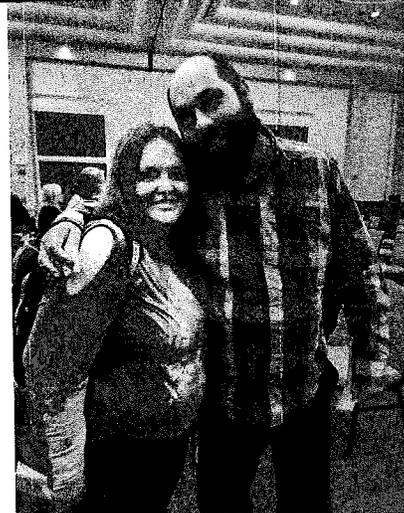
The SUFU Board of Directors voted this year to take action to improve the Social Security System. Currently many self-advocates rely on Social Security Income (SSI) for the money they use to pay their bills, buy food and clothing, and cover their monthly expenses. This income is very limited and the rules say that individuals can only have \$2,000 saved and couples \$3,000. Self-Advocates would like to see the asset limits increase. SUFU met with Senator Susan Collins' office in August 2023 when the Senator agreed to sign on as a sponsor to the **SSI Savings Penalty Elimination Act**.

Marriage Penalty

When two people who receive SSI benefits want to get married their SSI income is reduced by 25%. Self-advocates call this the Marriage Penalty and it prevents many of them from making the decision to marry the person they choose. While this is a federal level issue, Maine also contributes \$10 for individual and \$15 for married couples. Self-Advocates have attempted to eliminate the Marriage Penalty for Maine's portion by supporting a bill LD 1666 **"An Act to Modernize the State Supplement to Supplemental Security Income by Updating the State Supplement and Removing Marriage Disincentives."** Self-advocates are also hoping for federal legislation to be passed to eliminate this issue.



Lived Experience

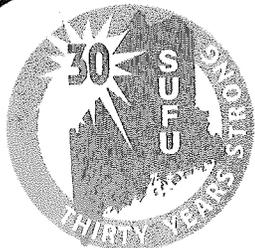


Stephanie and Kile Pelletier were married in August 2020. Stephanie lost her income because of the Marriage Penalty. Since then, they have been advocating for SSI reform. The Pelletiers were panelists in November 2023 at the National Council on Disability to share their story.

"I would say that it is unfair that people who get married with a disability have to lose their income and be dependent on someone else. It makes me feel lower than low as a person."

-Stephanie Pelletier

Public Testimony on LD 1666



During the 2023 Maine Legislative Season, SUFU supported 22 individual self-advocates to draft testimony on 17 different bills.

Leadership Development

SUFU believes that everyone should be a leader in their own lives. We run a Leadership Development Program to teach members how to make decisions for themselves and problem solve. The program has been so popular that we ran two sessions in the past year and trained 18 new leaders. Many of the new leaders have went on to serve on the SUFU Board of Directors. For people interested in learning more about the program email: info@sufumaine.org



Self-Advocates learn how to problem solve through team building activities. The training is designed for Board development skills.

Programs and Chapters

Chapters & Training-SUFU runs chapters across the state for its members to network, learn about self-advocacy and disability issues and take action. Some topics self-advocates learned about at chapter meetings include Civil Rights, Leadership, Supported Decision Making, How a Bill Becomes a Law, and more.



Tackling Ableism- Marco Orlando helped present at the Maine Philanthropy Conference about Ableism and how non-profits can be more inclusive of people with disabilities. We partnered with the Adaptive Outdoor Education Center to Co-Present. We have also received funding from the Onion Foundation to continue this work in the next 2 years with volunteers from Land Trusts.

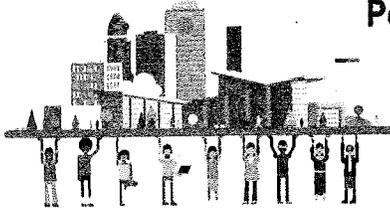


What do you want to speak up about?



Independent Living

- Support, Aids and Equipment
- Personal Care
- Shopping
- Banking
- Budgeting



Employment

- Flexible hours
- Accommodations
- Resume Writing
- Job Search
- Job Coach
- Discrimination



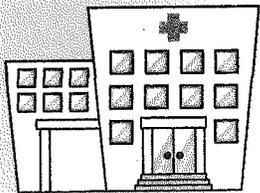
- Accessible House
- Assisted Living
- Needs Assessment
- Finances
- Own Apartment
- Shared Living
- Buying a House

Housing



Medical

- Diagnosis and Treatment
- Referrals to Doctors
- Medication Management



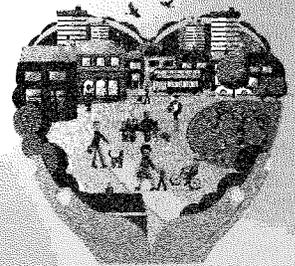
Relationships

- Family and Friends
- Romantic
- Coworkers
- Neighbors
- Support Staff and Providers



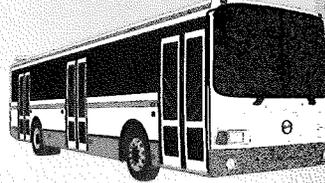
Access

- Remove Physical Barriers
- Community Access
- Large Print, Braille
- Audio Recording



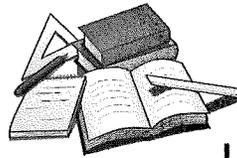
Transportation

- Getting Driver's License
- Owning a Car
- Public Transportation
- Parking



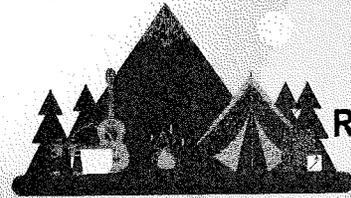
Education

- Adult Education
- Learning New Skills
- College
- Learning Accommodations



Recreation

- Hobbies
- Relaxation
- Clubs
- Civic Organizations



To learn more about speaking up in your life join us!

Speaking Up For Us

Maine's Self Advocacy Network
sufumaine.org (207) 956-1004





Self Advocacy

Knowing Yourself

Learn about you. What you like, want, and dream. Set goals for yourself.

Staying Informed

Keep up to date on info. Know how & where to find resources.

Decision Making

Gather info to make an informed decision of what you want.

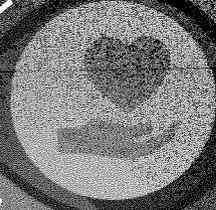
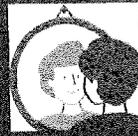
Asking for Help

Asking for help is ok. We all need help sometimes. What do you need help with?

Speaking Up

On issues, about what you want in your life, about injustices, or for others who cannot speak for themselves.

SELF DETERMINATION



Knowing Your Rights

Learn about your rights and what to do if you think your rights have been broken.

Finding Support

Who can support you? Friends, Family, Neighbors, Support Staff? Find support that works for you.

Problem Solving

Identify and sort out problems. Use your skills to find ways to solve the problems.

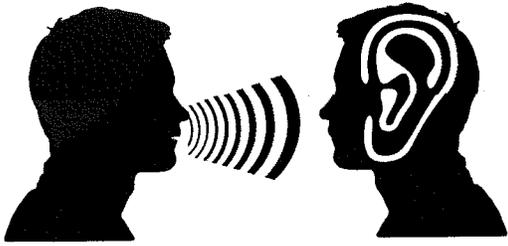
Leadership

Take charge of your own life. Be responsible and set goals to accomplish. Be determined.

Taking Action

Do something to make a change in your life, or the life of others.

It is important when supporting a person to:



Use Active Listening



Keep an Open Mind



Steps to Making Informed Choices

Informed choice is an ongoing process of exploration based on correct information, knowledge & real-life experiences.

Evaluate

Check in to see that the person is happy with the decision. Did it work out as planned? Does the person want to change

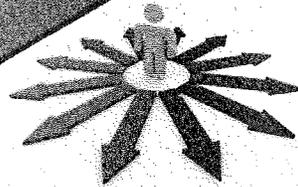
Choose & Empower

The person makes the decision and the people around them support their decision.



Explore Options

Use the info to think about the different options based on interest, skills, desire & availability.



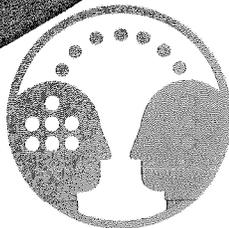
Gather Information

Be involved together to learn, seek knowledge, and get information.



Understand What the Person Wants

Using the ability to share feelings to discover and connect with a person in order to truly understand them.

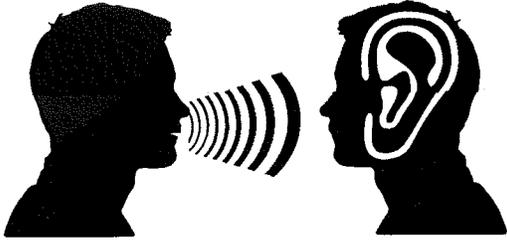


Informed Choice uses person centered conversations and activities to help the person make their own decisions.

Speaking Up For Us
sufumaine.org



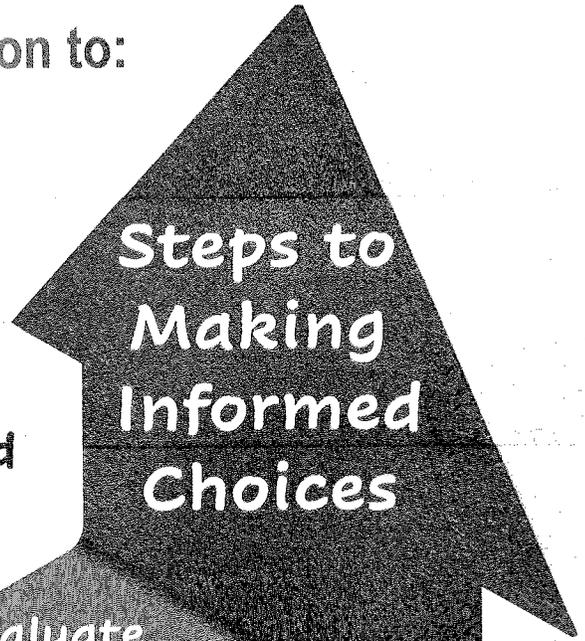
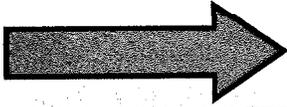
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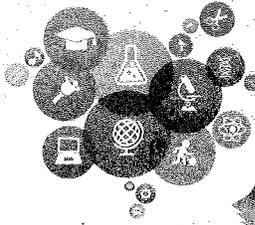
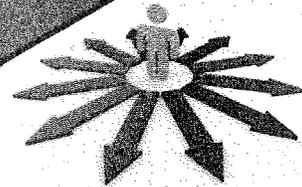
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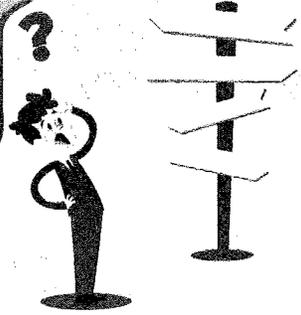
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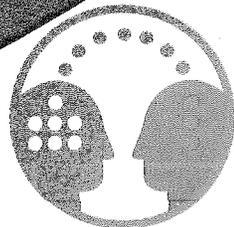
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