# A National Connection for Self-Advocates

SARTAC

Self Advocacy and Beyond



# https://selfadvocacyinfo.org/

SARTAC
Self Advocacy and Beyond

Self Advocacy Resource and Technical Assistance Center

Home | About | Events | Resources | Self Advocacy | Support | Contact Us

Current Issues Resources

Organization Resources

SARTAC Zoom Meetings








**Two Clicks - #1 Click on Resources then #2 Click on SARTAC Zoom Meetings**

# Check Out This Movie on Hulu!

*Patrice: The Movie* is a documentary that tells the story of Patrice Jetter, her partner Garry Wickham, and their friends. Together, they fight for marriage equality for people with disabilities. The film highlights disabled love, friendship, community, creativity, and joy. It also shows the marriage equality work led by Ayesha Elaine Lewis, Senior Staff Attorney at DREDF.



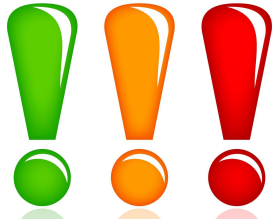

DREDF

Disability Rights Education & Defense Fund




https://www.youtube.com/watch?v=zoPi5_uTpFo

# This is **ONLY** about SSI Rules



This is **NOT** about SSDI. There is no marriage penalty for SSDI.

This is **NOT** about Medicaid or Food Stamps.

This is **NOT** about how much money you pay in taxes to your state or the feds.

This is **ONLY** about SSI

## What is the SSI Marriage Penalty?

If two people who are on SSI get married, then they get 25% less in benefits than what they did as single people. (example: Rich and Merle are both on SSI. They both get $967 per month. Rich and Merle get married. Their SSI changes to $726 each per month.)





**What is the SSI Marriage Penalty?**

The marriage penalty does not happen to retired people that get social security. It does not happen for people who are on SSDI.

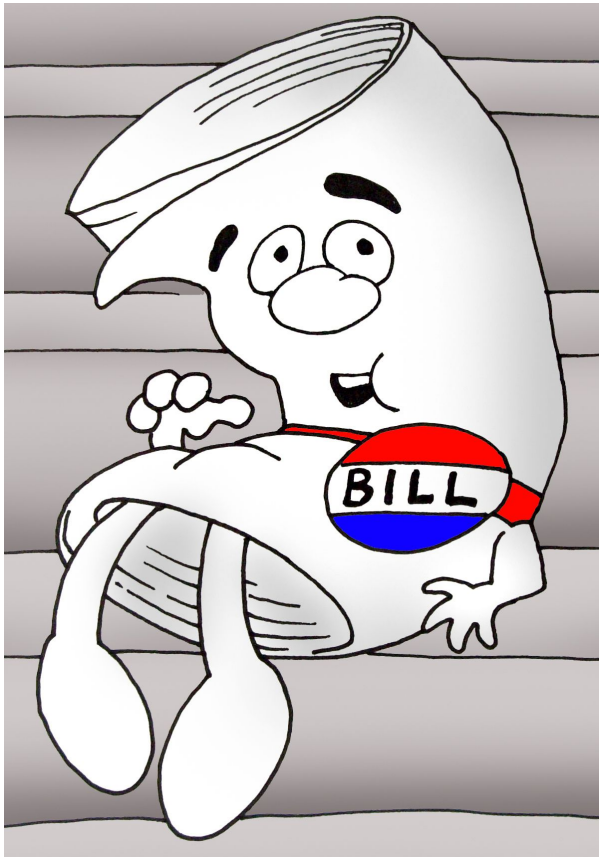
BEWARE - If you live with someone and the community sees you as basically married, Social Security can deem you as married and reduce your benefits.

## What is the SSI Marriage Penalty?

- Single people can have up to $2,000 in the bank; married people can only have $3,000 in the bank
- This is a way that the government has policies that discriminate against people with disabilities. Another word for that is ABLEISM or systemic oppression
- The marriage penalty does not allow people with disabilities to enjoy the same joys of life as people without disabilities.



# So why is this Bill stuck and not getting passed?




- It will cost more money
- The money that goes to Married couples who get SSI will go up.
- The government will most likely have to raise taxes to account for this.

DREDF

Disability Rights Education & Defense Fund

**The organiztion DREDF - working on getting rid of the marriage penalty**

Disability Rights Education and Defense Fund (DREDF), founded in 1979, is a leading national civil rights law and policy center directed by individuals with disabilities and parents who have children with disabilities

Here is their website https://dredf.org/

DREDF: Disability Rights Education & Defense Fund

They use the words **Marriage Equality** when they are talking about getting rid of the marriage penalty.

They have fact sheets about the Marriage Penalty

They have infromation about bills Congress is trying to pass to get rid of the marriage penalty.

# Supplemental Security Income (SSI) and the 25 Percent Marriage Penalties

https://dredf.org/supplemental-security-income-ssi-and-the-25-percent-marriage-penalties/



This Fact Sheet Explains:

- What is SSI?
- What is the cash benefit for an unmarried person receiving SSI?
- What are the rules for assets for an unmarried person receiving SSI?
- What happens when two SSI recipients marry?
- What is the impact of the 25 percent marriage penalties on SSI recipients?

## 4 Bills To Learn About

### H.R.6640 – Marriage Equality for Disabled Adults Act

This bill is in the House of Representatives but has not yet become law. It was first introduced in December 2023 and and brought back again in the 119th Congress. The bill's goal is to make sure people with Disability Adult Child (DAC) benefits can get married without losing their benefits or Medicaid. Last time, the bill was sent to committees but never got a vote.



# S.2767 & H.R.5408 – SSI Savings Penalty Elimination Act

The **SSI Savings Penalty Elimination Act** is a bill in Congress. It was introduced in 2025 with support from both parties. The bill would raise the SSI asset limit from $2,000 to $10,000 for one person, and from $3,000 to $20,000 for a married couple. These limits would also go up each year with inflation. The goal is to end the “marriage penalty” so people do not lose SSI benefits just for getting married. This change would let couples save more money and not have to choose between love and financial security.



# H.R. 7055 – Eliminating the Marriage Penalty in SSI Act (EMPSA)

This bill was first introduced in 2024 and reintroduced in 2025. It is not a law yet. The bill would end the “marriage penalty” in SSI. If passed, people with intellectual or developmental disabilities could get married without their spouse’s income or savings causing them to lose SSI benefits.



# H.R.7138 – Supplemental Security Income Restoration Act of 2024

This bill was introduced in the House of Representatives in January 2024. It was sent to committees but has not moved forward or become law yet.



The bill would:

- End the 25% penalty for married people who get SSI
- Raise SSI asset limits to $10,000 for one person and $20,000 for a married couple
- End the “holding out” rule (treating people as married even if they are not)
- Stop counting in-kind support and maintenance (like help with food or housing) against SSI benefits