

# Eliminating or Reducing Marriage Penalties

## Bills Introduced in the 119<sup>th</sup> Congress (2025-2026)

### 1. [H.R. 1389](#) – Marriage Equality for Disabled Adults Act would

- Allow DAC recipients to marry without losing benefits
- Eliminate penalties for SSI recipients who marry DAC recipients
- End the “holding out” rule for all SSI recipients

### 2. [S.1234](#) & [H.R. 2540](#) – SSI Savings Penalty Elimination Act would

- Eliminate 25% asset penalty for married people receiving SSI.
- Increase SSI asset limits
  - \$10,000 if unmarried
  - \$20,000 if married
- Asset limits would adjust annually with inflation

### 3. [S.73](#) – Eliminating the Marriage Penalty in SSI Act (EMPSA) would

- Eliminate 25% income and asset penalties and spousal deeming of income and assets for people diagnosed with an intellectual or developmental disability receiving SSI