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HOUSE BILL No. 5758
ENTITLED, AN ACT RELATING TO TAXATION -- PERSONAL INCOME TAX {LC2036/1}
(Includes payment of social security benefits to the modification reducing federal adjusted gross income on personal income taxes.)

Dear Chairman Abbey and members of the House Finance Committee,

I am writing to you today in strong support of House Bill No. 5758 to eliminate the state income tax on Social Security benefits in Rhode Island.

Currently, Rhode Island is one of only eight states that continues this practice. Social Security was designed as a safety net, not a revenue source for state budgets. Yet approximately 36,000 Rhode Islanders still see their benefits taxed—benefits they earned over a lifetime of hard work.

Worse still, Rhode Island taxes *all* recipients who claim benefits before the full retirement age of 67, regardless of their income level. This policy punishes those who may need to retire early due to legitimate life circumstances.

We are talking about money that belongs to our older residents—money paid into the system with every paycheck. This tax is both regressive and unnecessary, and it disproportionately affects those on fixed incomes.

It is time for Rhode Island to join the 42 other states that do not tax Social Security. I urge this committee to pass House Bill No. 5758 and give older adults in our state the respect and financial relief they deserve. Thank you for your consideration.

Sincerely,

Marianne Kelly