

March 2, 2026

The Honorable Marvin Abney, Chair  
House Finance Committee  
Rhode Island State House  
82 Smith Street  
Providence, RI 02903

Subject: Testimony in Support of House Bill No. 7127 – Social Security Tax Elimination

Dear Chair Abney and Honorable Members of the Committee:

I am a Rhode Island resident writing in strong support of House Bill No. 7127, sections 2, 5 and 6, which would end the state tax on Social Security benefits.

Rhode Island is currently one of only eight states that still tax Social Security income. As a result, older Rhode Islanders are being taxed on benefits they earned over a lifetime of work. These are not high-income households; they are seniors living on fixed incomes who are already struggling with rising costs.

Social Security was never intended to fund state government. It is a federal insurance program designed to provide basic income security in retirement.

Social Security is a foundational safety net that many Rhode Islanders rely on in retirement. Taxing those benefits reduces the purchasing power of people living on fixed incomes and forces difficult tradeoffs between essentials such as housing, medical care, prescriptions, and food.

Forty-two states balance their budgets without taxing Social Security benefits. Rhode Island can and should do the same. Ending the state tax would provide meaningful relief to retirees across our communities.

For these reasons, I urge the Committee to advance Sections 2, 5, and 6 of H7127 and remove the state tax on Social Security benefits. Doing so would protect vulnerable households, support economic stability for retirees, and bring Rhode Island's tax treatment of retirement income into fairer alignment with many other states.

End the taxation of Social Security benefits in Rhode Island.

Thank you for your time and consideration.

Sincerely,

Alberta Seaules  
Lincoln, RI