



**Written Testimony of Jess Maurer on Behalf of
the Maine Council on Aging
To Joint Standing Committee on Taxation**

**In Favor to LD 214 –
An Act To Increase Funding for Civil Legal Services**

Delivered in writing on February 27, 2019

Greetings Senator Carpenter, Representative Bailey and members of the Judiciary Committee.

My name is Jess Maurer and I'm the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of 75 organizations, businesses and older Mainers working together to make sure we all live healthy, engaged, and secure lives with choices and opportunities as we age in our homes and communities.

Mainers are living longer than ever before. With a relatively healthy older population, older Mainers are remaining active in the workforce, leading civic, social and municipal organizations, and are the backbone of our volunteer labor force. Even as we may be fully engaged in these activities, we may find that our needs change and that our dwindling resources are insufficient to meet our needs.

In fact, poverty, or near poverty, is probably the single-biggest challenge facing older Mainers. Consider that one in ten of Maine's older adults live below the federal poverty line and, but for the receipt of social security benefits, fully half would be "officially" poor. About 75,000 Mainers age 65 and older do not have enough income to meet their *basic* needs and do not qualify for *any* means tested benefits. Basic needs include food, housing, health care insurance, transportation, taxes and utilities, nothing extra. Given this, paying for a lawyer is difficult for most and impossible for many more.

Unfortunately, because our needs can change as we age, we might find, for the first time in our lives, we need legal help. We may sell a home and become a renter and need help navigating a landlord/tenant dispute. We might have difficulty paying for all of our basic needs and get into financial trouble. We may move in with a family member who agrees to take over management of our assets only to find that the family member has wasted them. We may have difficulty navigating an application for services and be denied a benefit we are qualified to receive.

These are all real problems older Mainers bring to Legal Services for the Elderly every day. They come with debt related issues, including mortgage foreclosures, eligibility or overpayment issues in Social Security, Medicare or other benefit programs, discharge or eviction from public or private housing or health care facilities, and the loss of property through financial exploitation. These legal problems and many more are beyond the reach of most people to solve on their own and without access to civil legal services, the problem would likely go unsolved or result in greater harm.

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The bill before you provides the additional funds needed to ensure that more Maine people who are unable to afford a lawyer or who have a legal issue related to securing their basic human needs will have a legal safety net when they need one. The MCOA supports this effort and we hope that you will too.

Thank you.

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