



**Written Testimony of Jess Maurer on Behalf of  
the Maine Council on Aging  
to the Joint Standing Committee on  
Appropriations & Financial Affairs**

**In Favor of LD 3 – An Act to Establish the Winter Energy  
Relief Payment Program to Aid Residents with High  
Heating Costs and to Finalize the COVID Pandemic Relief  
Payment Program**

Submitted via Testimony Portal on December 21, 2022

Greetings President Jackson, Speaker Talbot Ross, and members of the Joint Standing Committee on Appropriations and Financial Affairs.

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 over 135 organizations, businesses, municipalities, and community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings. I am testifying in favor of LD 3.

In recent months, we have convened discussions with providers and older people to hear what challenges older Mainers are currently facing. In these conversations, we are consistently hearing that older people are facing challenges in heating their homes this winter. Remarkably, we are also hearing that there is a significant rise in the number of older people who are experiencing housing insecurity and homelessness. We, therefore, support LD 3 as it is a step forward in addressing these issues.

According to [Efficiency Maine's Home Heating Costs Estimator](#), it will cost between \$4,000 and \$6,000 to heat one's home this winter if using heating oil – but these costs are not felt equally across Maine. A report issued earlier this year on the [Economic Security of Older Women in Maine](#) finds that Maine women aged 65+ are twice as likely as men to live alone, and they consistently have less income than older men who live alone. At least half of the older women who live alone in Maine, about 25,000 older women, do not have enough money to meet their basic needs; they live at or below a median income of \$22,059. In addition, twice as many women 80+ than men live in poverty. This is the result of a lifetime of gender-based wage disparities. At these incomes, these older women cannot afford to pay \$4,000 to \$6,000 in heating costs and need additional heating assistance if they are to make it through the winter.

As the Economic Status of Older Women report highlights, there are significant barriers to measuring racial, sexual orientation and gender identity income disparities because of a lack of data and difficulty disaggregating data in small sample sizes. However, applying national data to what we've found related to older women suggests older people who have experienced other forms of bias and discrimination across their lifetimes are much more likely to be economically insecure later in life. For instance, nationally, and in Maine, white women over 80 experience poverty at a rate of 12%. However, women of color who are over 80 experience a rate of poverty of 20%.

We offer this information to support the idea that many lower income older people in Maine have experienced a lifetime of wage disparities and discrimination in housing, finance, education and healthcare. They already struggle to meet their basic needs every day. This is an equity issue and justice requires when we experience unprecedented increases in costs, we must act to ensure lower income older people get help in meeting their essential needs.

In addition to helping alleviate the financial concerns of many Mainers as we look to keep warm in the coming months, LD 3 also allocates funds to support emergency housing and emergency shelters to prevent people from experiencing homelessness this winter. In multiple recent discussions concerned stakeholders and support service providers have highlighted the rise in homelessness and cases of eviction against older Mainers across the state. We're hearing that people are being evicted not because they cannot pay their rent, but because they cannot afford or find home care or homemaker services. We must focus some of our emergency housing assistance on solving this challenge and keeping these older people housed.

We urge you to vote in favor of LD 3. The relief payments offer a lifeline of support and security to thousands of older Mainers in need, and the bill takes steps to address homelessness by supporting emergency housing and emergency shelters.