



Testimony of Marge Kilkelly on Behalf of
the Maine Council on Aging to the
Committee on Taxation

**In Favor of efforts to reduce the burden of Property
Taxes on low and moderate older Mainers**

LD658, LD140, LD570, LD007, LD934, LD559

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Greetings, Senator Grohoski, Representative Cloutier, and the members of the Committee on Taxation.

My name is Marge Kilkelly, and I am a Policy Consultant for the Maine Council on Aging (MCOA) which is a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older 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. The MCOA is a unifying force across sectors that is creating a new narrative about aging and older people in Maine with the goal of building local, statewide, and national support for the systemic changes needed to support our new longevity.

I am presenting testimony today in support of efforts to reduce the burden of property taxes on older Mainers. There are numerous bills before you and rather than repeat myself at each hearing I am sharing some insights about older Mainers for you to consider as you deliberate these bills.

While nearly all older people want to age in their homes for as long as possible, many older Mainers come to the point where they realize they must leave their homes because they cannot afford to stay. They're living in homes they struggle to afford and often property taxes are the final deciding factor forcing them to consider moving. These older Mainers seldom ask for help but are truly in need.

In 2024 the average Social Security benefit was \$1,900.00 per month. About a third of all older Mainers live on Social Security alone, with no other retirement benefits. However, many Mainers, especially women, receive less because of working part time, being a stay at home parent, a caregiver, or earning relatively low incomes in working years.

Older women who live alone are more likely impacted by the rising cost of property taxes. In 2022, the Muskie School of Public Service published a data report on the Economic Security of Older Women in Maine, prepared for the Maine Women's Lobby Educational Fund and the Maine Council on Aging.¹ This report documents the devastating impacts of lifelong economic

¹ <https://mainecouncilonaging.org/wp-content/uploads/2022/02/Economic-Security-Older-Women-in-Maine-Report-FINAL.pdf>

gender disparity on older women in Maine and nationally. Specifically, the report shows that more than half of the 50,000 Maine women (65+) who live alone do not have enough money to meet their basic needs, as determined by the Elder Economic Standard Security Index (the Elder Index). The Elder Index finds that an older Mainer in good health living in a home she owns without a mortgage needs a monthly income of \$2,110 just to meet her basic needs.

While some expenses can be managed, for older Mainers property taxes and out of pocket health care costs are expenses that grow significantly after retirement.

When older Mainers are able to stay in their communities it not only enhances their quality of life but also provides benefits to the community. Age-integrated communities create a sense of belonging, fostering stronger social bonds and a more cohesive society. They create opportunities for older adults to serve as mentors and role models. The interactions between community members can help break down age stereotypes lead us to a future without ageism. Age-integrated communities also result in better health outcomes, more community involvement, and decreased loneliness for older individuals.

Many of us grew up in small towns where neighbors checked on each other and best pie baker was ready to share the secrets of the perfect crust with the kid next door. Supporting Mainers to age in their homes is supporting strong, resilient communities.

We urge the Committee to consider the impact of property taxes on low and middle income older Mainers as you deliberate these important pieces of legislation.