



**House Judiciary Committee**  
**Senate Bill 351 - Maryland Legal Services Corporation –**  
**Affordable Life, Wills, and Estate Planning for Seniors Program**  
**March 29, 2023**  
**SUPPORT**

On behalf of the National Association of Social Workers, Maryland Chapter (NASW-MD) Committee on Aging, we would like to express our support for Senate Bill 351 - Maryland Legal Services Corporation - Affordable Life, Wills, and Estate Planning for Seniors Program. Our committee has long advocated for comprehensive legal services for older adults. This bill will help ensure that seniors, including those residing in under-served rural areas, receive the legal services they need in important areas of civil law. We are excited to collaborate with the bill's sponsors and the committee to provide our support for this vital piece of legislation.

As social workers, we understand the importance of legal aid for seniors, to ensure their economic security and health care priorities. Currently, only one in four low-income older adults receives the legal assistance they require. While Title IIIB of the Older Americans Act (OAA) provides some dedicated funding for legal services for seniors, these funds are inadequate to meet the needs of older adults across the state of Maryland.

The emphasis on wills, powers of attorney, trusts, and advance directives in this bill is important. Many older adults lack these essential documents. According to the Johns Hopkins Bloomberg School of Public Health, 66% of Marylanders do not have an advance directive. This bill would give older adults the opportunity to execute documents that can safeguard their finances and assure that people they trust enact their wishes for their care.

The bill's emphasis on serving older adults in rural areas is also vital. According to the Economic Research Service (ERS), the average per capita income for Maryland residents in 2020 was \$66,799, but the per capita income for those residing in rural areas was \$57,714. The ERS also reports that the poverty rate in rural Maryland is 12.3%, compared with 8.9% in urban areas of the state. The State of Maryland classifies 18 of its 24 jurisdictions as rural.

It is a matter of both justice and equity to broaden the access of senior citizens to civil legal services. Low and moderate-income older individuals in Maryland, particularly those who live in underserved rural areas of the state, need and deserve to execute wills, special needs trusts,

advanced directives, and powers of attorney. These services will help to ensure that they can live with dignity and self-determination.

For these reasons, we ask that you give a favorable report on Senate Bill 351.

Respectfully,

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Executive Director, NASW-MD