



*Building a Safe Harbor for Vermont Elders through Advocacy and Education*

**COVE TESTIMONY ON H.482  
HOUSE COMMITTEE ON COMMERCE & ECONOMIC  
DEVELOPMENT**

**4/6/17 - Gini Milkey, Executive Director**

Thank you for providing COVE the opportunity to testify on H. 482. I'm Gini Milkey, Executive Director of COVE, the Community of Vermont Elders. COVE is a non-profit, membership organization whose mission is to promote and protect a higher quality of life for Vermont's older citizens, through education and advocacy.

You have already heard from the attorneys we have been working with, and they have covered the technical details in H.482. I would like to highlight why it is so important to elders in Vermont.

Currently, Vermont is the second oldest state in the country, with a trend line to surpass Maine and become the oldest state in the U.S. In fact, every year in Vermont there is a net increase of 4,000 people 65 or older. That is equivalent to the population of the town of Randolph.

While we consider our older citizens to be one of Vermont's strengths, we do know that they are often targeted for particular consumer scams and fraud. H.482 provides some important protections that will benefit our elders.

First, this bill will require that those who have been brought to small claims court for a default on their credit card debt are actually who the company claims they are. That provision will protect individuals who have been victims of identity theft. There is the potential, and we have heard instances of this occurring, for elders to have had their identities stolen; had someone run up credit card debt; and then have credit card companies bring actions against them and get default judgments without the older person even knowing it. This bill will help correct that problem and it is the primary reason that COVE strongly supports this bill.

H.482 also is important because it acknowledges that there are elders and other Vermonters struggling economically who sometimes are plunged into indebtedness, often times as a result of targeted marketing by credit card solicitations. Because there are provisions in this bill that allow people to reasonably get out from under that debt, it will help prevent Vermonters, especially those who are in a financially precarious position, from falling into a vicious cycle of indebtedness that they can never really get out of.

It is for those reasons that COVE strongly supports this bill and urges you to pass it. Again, thank you for the opportunity to testify in support of H.482.