



CONNECTICUT LEGAL SERVICES
A PRIVATE NONPROFIT CORPORATION
CONSUMER LAW PROJECT FOR ELDER

153 WILLIAMS STREET, NEW LONDON, CONNECTICUT 06320-5233
TELEPHONE 860-447-0323

KEVIN BROPHY
PROJECT SUPERVISOR

CHERYL DIANE FEUERMAN
PROJECT MANAGER

LORIS L. COHEN
ATTORNEY AT LAW

STEVEN C. KILPATRICK
ATTORNEY AT LAW

KAREN L. SEARS
ATTORNEY AT LAW

SANDRA A. TRIONFINI
ATTORNEY AT LAW

LAUREL J. FREEMAN
PARALEGAL

SHARON GASTON
PARALEGAL

ADMINISTRATIVE OFFICE
62 WASHINGTON STREET
MIDDLETOWN, CT 06457
(860) 344-0447

MITCHELL PEARLMAN
BOARD CHAIR

STEVEN D. EPPLER-EPSTEIN
EXECUTIVE DIRECTOR

LAW OFFICES

211 STATE STREET
BRIDGEPORT, CT 06604

587 MAIN STREET
NEW BRITAIN, CT 06051

153 WILLIAMS STREET
NEW LONDON, CT 06320

20 SUMMER STREET
STAMFORD, CT 06901

85 CENTRAL AVENUE
WATERBURY, CT 06702

872 MAIN STREET
WILLIMANTIC, CT 06226

SATELLITE OFFICES
(CALL FOR OFFICE HOURS)

5 COLONY STREET
MERIDEN, CT 06451

62 WASHINGTON STREET
MIDDLETOWN, CT 06457

98 SOUTH MAIN STREET
SOUTH NORWALK, CT 06854

564 PROSPECT STREET
TORRINGTON, CT 06790

155 WEST MAIN STREET
ROCKVILLE, CT 06066

**Written Testimony IN FAVOR OF S.B. No. 1095
(RAISED) AN ACT UPDATING THE VALUE OF A
MOTOR VEHICLE EXEMPT FROM EXECUTION
ON A JUDGMENT**

Karen L. Sears, February 16, 2007

I am a staff attorney for the Consumer Law Project for Elders of Connecticut Legal Services, Inc. Over the past 5 years, I have advised or represented hundreds of Connecticut residents age 60 and over regarding consumer matters.

Many consumer matters involve a Connecticut elder in over her head with credit card debt. Most often the elder used a credit card to pay for medication, food, medical care, clothing, or some other necessity. She did not realize how quickly an APR of 29.99% or even 32.99% adds up to a crushing, unsustainable debt burden.

The majority of elders I speak to rely on exempt income sources like Social Security Retirement benefits and/or a pension. Many of them live in subsidized housing. They use their cars for medical appointments, part-time work, grocery shopping, pharmacy runs, and to combat the social isolation that often accompanies getting older.

To date, I have never heard of an unsecured creditor like a credit card company executing on an automobile. However, when I talk to my clients about their legal rights and options the low exemption amount on automobiles is a source of real anxiety.

Increasing the automobile exemption to \$5,000 would give comfort to many Connecticut elders. I would be able to assure my clients that their 1991 Toyota Celica or 2003 Ford Focus is not in danger of being taken by their creditors.

Thank you for your consideration.

