



Real Possibilities

**AARP Testimony in support of Proposed H.B. No. 6173  
AN ACT CONCERNING THE REFORM  
OF DEBT COLLECTION PRACTICES IN THE STATE.  
Banks Committee  
Feb. 14, 2013**

AARP strongly supports HB 6173, legislation to strengthen Connecticut law and help protect consumers from abusive debt buyer practices.

We thank the Banks Committee for hearing this issue today. We would also like to thank the Representative Orange for introducing this legislation.

As the leading organization representing the interests of people aged 50 and older, AARP is greatly concerned about abusive debt collection practices that harm consumers of all ages, and to which older people are particularly vulnerable.

Older Americans are disproportionately affected by fraudulent financial practices. Although older people make up just 12 percent of the population, they constitute a full 30 percent of the victims of consumer fraud crime. Women, who make up an increasingly larger percentage of the older population by virtue of a longer life expectancy, are the majority of the victims.

Debt buyers employ practices and procedures that can lead to abusive debt collection, including filing false and fraudulent affidavits in court; knowingly suing the wrong consumer (or for the wrong amount); filing lawsuits despite expiration of the statute of limitation and the sale and resale of disputed or discharged debt.

This bill aims to reform the flawed debt collection system in which debt collectors target thousands of consumers each year – many of them older – without the foundation to support the lawsuits. We strongly support efforts to strengthen Connecticut law in this area.

Thank you for your work on this important issue. If you have any questions please feel free to contact AARP's for any additional information you might need.

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