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Testimony in Favor of LD 564: An Act to Improve Access to Civil Legal Services

Greetings Senator Carney, Representative Moonen and Honorable members of the Judiciary Committee:

My name is Jane Margesson, a resident of Windham, and I am the Communications Director for AARP Maine.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our more than 200,000 members statewide, thank you for the opportunity to share testimony in favor of LD 564: An Act to Improve Access to Civil Legal Services.

Older adults have unique health and social needs. Many are on fixed incomes. Often, older adults depend on government benefits and services that have complex requirements. Navigating this system can require access to competent legal assistance.

LD 564 will benefit low-income Mainers facing elder abuse, exploitation, barriers to veterans' benefits, domestic violence and barriers to healthcare access. LD 564 will also benefit older Mainers facing eviction. Across the country, debt collection cases increasingly dominate state civil court caseloads. Studies show that when consumers have counsel, they are more likely to win their case or reach a mutually agreeable settlement. Yet fewer than 10 percent of consumers have such representation, compared with nearly all plaintiffs.

As a result, many of these cases are automatically resolved in favor of the plaintiff. This process exacts a heavy toll on consumers. It can lead to accrued interest and court fees, garnishment of wages or bank accounts, seizure of personal property and even homelessness.

AARP strongly supports the expansion of access to free or reduced-cost legal services for older adults with low and moderate incomes. Further, AARP urges that outreach efforts should target vulnerable people who might needlessly fall through the cracks. LD 564 will set Maine on a stronger path to address these concerns.

Thank you for your time, and we urge the members of this committee to support LD 564.

Jane Margesson
AARP Maine Communications Director

