

Testimony
Bill Number 31-0298
January 22, 2015
Earle B. Ottley Legislative Hall, St. Thomas

Good Day Senator Justin Harrigan, Sr., Chairman of the Committee on Government Services, Consumer and Veterans Affairs, committee members and other Senators present in the Chamber, members of the media, AARP members and the listening audience. I am Denyce Singleton, State Director of AARP Virgin Islands, and I am very pleased to have been invited today to testify on Bill Number 31-0298.

Bill 31-0298 intends to legislatively mandate all public utilities maintain an office on St. Thomas, St. John and St. Croix where customers can pay their bills and charges in person. Furthermore, this legislation intends to fine any utility that does not comply.

AARP Virgin Islands prides itself on being an advocate for individuals over age 50. AARP, as a national and local organization, is not one that prides itself in maintaining the status quo. In fact, AARP is a strong advocate for meaningful change.

Although AARP likes to think of itself as progressive and forward thinking, we must always strive to achieve a balance between our community's future planning and the genuine needs of its current population. AARP has thought long and hard on the issue of making it unlawful to not have a cashier available at all Virgin Islands utilities. We asked our members; we consulted the Lt. Governor's Office of Banking and Insurance; and we sought input from the Public Service Commission.

Our research highlighted that this is not a simple issue as we originally thought. Please permit me to share some of the pertinent factors from our research:

1. This is a matter of access and customer service
2. Many seniors only deal in cash and do not have credit or debit cards
3. Many seniors cannot handle online transactions
4. No partial payments are possible at banks. The banks will only accept what is on the billing statement. If part of the bill has been paid, you either have to get a new statement or re-pay the amount previously paid
5. Alternatively, if there is a change from the amount on the statement, you must travel to the utility to get an adjusted bill
6. Online you can make partial payments, but some credit cards are not accepted
7. The limitations of payment options may increase the number of telephone calls coming, into the utility and phone traffic may increase resulting in long wait times on the phone
8. Additionally, many seniors have difficulty navigating the automatic phone systems

9. Removal of cashiers may necessitate more than one trip to the bank and there are many transportation issues for seniors
10. Many seniors really actually prefer to have a stamped copy of the paid bill. That way when they are questioned about payment, they have proof or can send someone with the stamped bill to resolve their issue
11. Many seniors do not like to delegate their cash transactions

Perhaps one of the most significant reasons why cashiers are important to senior members of our population is the challenge that occurs with the non-English speaking portion of our population. Our community has become much more diverse in the last few years. These non-English speaking individuals want to have a face-to-face interaction with a representative to be assured that they have successfully completed their transactions.

AARP is not insensitive to the needs of our business community and we acknowledge that the world beyond our shores is rapidly becoming more technologically oriented. Unquestionably, in other areas of the US, online bill payment is common place and routine. It is not uncommon when I travel to witness how my AARP colleagues take advantage of all kinds of technological advances to include such things as simply tapping their credit card on a the payment kiosk at Starbucks to pay for their morning coffee. But we must remember, we don't reside, work or attempt to take care of all of our transactions in that environment yet. In the Virgin Islands not all of our residents have had the luxury of exposure to all the latest changes in technology. It will take time.

AARP-VI appreciates and agrees with the intent of this Bill's author. We have struggled to come up with some suggestions that might resolve the issue. We feel that the issue could be solved by encouraging the utilities that will be impacted by this legislation to establish some sort of compromise. For example, reducing the number of hours cashiers are open, or making some sort of agreement with the banks to accept partial payments. However, suggestions even suggestions like these do not solve all of the issues.

As stated earlier in my testimony, this is not an easy issue. Efforts must be made to achieve an appropriate compromise that will work for all parties involved. Again, thank you for inviting AARP Virgin Islands to testify on this important legislation.

#

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.