Dear Honorable Representative ,

I am a new arrival to the state of New Mexico, and would like to contribute an idea which may be of help to New Mexico residents. The state of Maryland has recently passed a law protecting residents, most of whom do not generally know how to use Statute of Limitations information, from lawsuits on expired debts. (https://www.dllr.state.md.us/finance/advisories/advisory-debtcol.pdf)

You may be aware that between 60% and 90% of debt lawsuits are won by default, even on expired debts, which resulted in clogged courts and many more poor debtors being sued than well-off debtors (due to the fact that prior to last October, time-debarred/expired debts had to be explicitly raised as a defense by the debtor in MD courts). This injustice results not only in growing use of the courts as defacto debt-collectors, but also in growing levels of illegitimate debt for those who either do not have the time or the ability (due to illness, etc) to fight often factually incorrect debt suits. The knock-on effects of debt can be severe for both individuals and for the larger community.

There is a growing body of research on the connections between various types of debt, public transportation, employment and housing availability. Much of this literature centers around credit-card debt or criminal justice system related debt, but the linkages between ordinary consumer debt, particularly for lower income workers, and the court system have been mostly ignored, until recently. Debt, credit reporting and court action can have a direct bearing on citizens' abilities to access employment. Studies are showing that these are also the consumers

Incidentally, I am also seeking employment in which I may contribute using my work in social policy research. As I am fluent in several languages, Spanish among them, and have strong research qualifications, I wonder if you have, or known anyone else who may have need of my skills in

Albuquerque? I would like to be of service, if possible.

Best Regards,

Shira

Shira Destinie Jones, MPhil