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Betsy Butler

March 17, 2021

The Honorable Dave Min
California State Senate
State Capitol, Room 2048
Sacramento, CA 95814

Re: SB 373 (Min) – Support

Dear Senator Min,

On behalf of the California Women's Law Center (CWLC), we write in support of SB 373 which would protect vulnerable populations from debt collectors for credit that was established in a victim's name through coercion or fraud.

Survivors of domestic violence and elder abuse, as well as foster youth, are often the victim of coerced or fraudulent debt. This type of fraud can damage an individual's credit and force them into years of debt repayment, which can leave them vulnerable to future abuse, and create barriers to obtaining housing and employment opportunities.

Research has shown that access to financial resources is the most likely predictor of whether a survivor will be able to permanently separate from their abusive partner. Currently, survivors have limited avenues for relief from coerced or fraudulent debt. Credit card companies often require that survivors provide police reports to establish fraud before providing relief; because many survivors are afraid to contact the police, attaining a police report is a barrier to seeking assistance.

SB 373 would prohibit creditors and debt collectors from attempting to collect funds from a survivor or foster youth when the debt has been deemed to be coerced. SB 373 will also prohibit consumer credit reporting agencies from reporting debts that are a result of this abuse.

CWLC's mission is to create a more just and equitable society by breaking down barriers and advancing the potential of women and girls through transformative litigation, policy advocacy, and education. SB 373 would provide greater economic protections for survivors of abuse and vulnerable populations.

For these reasons, the California Women's Law Center supports SB 373.

Sincerely,



Betsy Butler
Executive Director