KANSAS COALITION
against sexual & domestic violence

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To: House Judiciary Committee
From: Michelle McCormick, Executive Director, KCSDV
Re: In-Person Proponent Testimony for HB 2754
Date: February 12, 2026

Chairperson Humphries and Members of the Committee:

The Kansas Coalition Against Sexual and Domestic Violence (KCSDV) is a nonprofit organization located in Topeka, with 25 member organizations who provide direct services to victims of sexual and domestic violence in all 105 Kansas counties. I am here today representing our Coalition and these programs, who provide critical, lifesaving services to Kansans. Services include emergency shelter, emergency helplines, counseling and support groups, accompanying victims to medical, court, and law enforcement appointments, and other supportive services. These services are provided to victims and survivors 24 hours a day, 7 days a week. Kansas domestic and sexual violence programs served more than 70,000 Kansans last year. And according to research, that is likely only 40% of those who could use the services, due to the barriers to getting assistance.

KCSDV provides annual training for victim advocates and allied professionals (law enforcement, healthcare, social services etc.) so they can be competent in responding to these complex issues. We trained over 4000 professionals last year. KCSDV also provides expert consultation on the issues of sexual and domestic violence and does so through an average of 1500 contacts for technical assistance each year. In addition, KCSDV collaborates to center the needs of victims and survivors in public policy initiatives through our work with state-level committees, such as co-chairing with the KBI the Kansas Sexual Assault Response Advisory Committee. And we perform the accreditation of the 25 direct service organizations, to ensure that high-quality services are being provided consistently throughout the state.

KCSDV supports HB 2754, a bill that would create the Civil Relief from Coerced Debt Act and provide protections and remedies for victims of domestic violence for certain debts constituting coerced debt because of actions by another individual who is the perpetrator.

At KCSDV, we define domestic violence broadly as a pattern of behavior used by one person to maintain power and control over another in a relationship. Our state defines domestic violence, including the qualifying relationships and specific behaviors in K.S.A. 21-5111. What this statutory definition does not capture is the devastating impacts of the financial or economic abuse that is frequently perpetrated along with acts of physical violence or threats

of harm. KCSDV has worked with this Legislature for many years to strengthen our laws to provide protection and relief for victims, understandably with an emphasis on addressing the acts of physical violence. We are now asking for your support to address through civil action, some of the elements of economic abuse, specifically the narrower issue of coerced debt.

The impact of extensive financial and economic abuse is frequently cited as one of the most significant barriers to achieving safety for victims and survivors. Astoundingly, an NIH Meta analysis found that 76-99% of the survivors of domestic violence experienced economic abuse of some kind.[1] Examples of this form of abuse can include controlling the victim's money, intentionally creating challenges for a victim to get or keep employment, or worse intentionally creating debt for the victim. This last example is an example of coerced debt, and can have long-lasting impacts, often lasting long after the abusive relationship has ended.

We are asking the Kansas Legislature to assist victims today by focusing on a part of economic abuse that is called coerced debt. You can see in the bill that coerced debt is defined as a debt (or portion thereof) that was incurred within the context of domestic violence and by way of fraud, identity theft, duress, intimidation, threat, force, coercion or nonconsensual use of the victim's personally identifiable information.

Coerced debt can look like:

- making a victim take out a credit card or loan when they did not want to,
- making a victim use credit to buy something when they did not want to,
- taking out a loan or credit card in a victim's name,
- using the victim's credit card or debit card and causing an overdraft,
- putting bills in the victim's name, including car finance agreements, mobile phone contracts, or utilities and then refusing to use make the payments, causing debt and credit history damage

Where does the coerced debt go?

- Ultimately the liability for the debt shifts to perpetrator of the coerced debt.
- Upon a court order, the debtor is not liable for the coerced debt once they provide a statement of coerced debt and adequate documentation to the creditor.
- A court can find a perpetrator of coerced debt to be civilly liable to the creditor and possibly to the debtor too.
- The creditor may use all legal rights and remedies to collect the coerced debt from the perpetrator of the coerced debt.

[1] Johnson L, Chen Y, Stylianou A, Arnold A. Examining the impact of economic abuse on survivors of intimate partner violence: a scoping review. BMC Public Health. 2022 May 19;22(1):1014. doi: 10.1186/s12889-022-13297-4. PMID: 35590302; PMCID: PMC9121607.

Is coerced debt a problem for victims and survivors in Kansas?

- Yes, coerced debt is a form of economic abuse and can impact a survivor's ability to have a credit rating sufficient to rent an apartment, take out a loan, and even find employment.
- There are crippling effects of paying back the debt and often adds to the need for financial dependence on the perpetrator.
- Domestic violence victims and survivors face many challenges to rebuild their lives including personal safety, housing, healthcare, jobs and childcare, and yes, financial barriers too.

KCSDV member programs have reported the following experiences from clients:

> *"**Coerced debt** makes it difficult for client to get housing, cars etc. It is a crucial step to help them move on and be safe."*
>
> *"I would propose that there be some protections created surrounding eviction of survivors based on **coerced debt**/damages. If a survivor is incurring a rental debt due to an abuser's coercive actions, or if there are property damage debts caused by the abuser's violent actions, the abuser be held legally/financially responsible, and that there be legal protections for the survivor to not have that eviction on their record, as this can cause housing instability afterward."*
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> *"A lot of clients struggle when leaving to be able to obtain new services because of **old debt being accumulated in their name**. When our program is not able to pay those off the victims usually get stressed and go running back to their abusers."*

Carrying the weight of coerced debt can make victims feel trapped. With the support of this Legislature, we can provide an option for relief and still assigns the responsibility for the debt to the appropriate party.

KCSDV respectfully requests this Committee support the passage of HB 2754.

Respectfully submitted,

Michelle McCormick, LMSW
Executive Director
Kansas Coalition Against Sexual & Domestic Violence