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Kansas House Judiciary Committee

Re: **Written Testimony of the National Consumer Law Center to the Kansas House Committee on Judiciary in Support of HB 2754 —The Providing Civil Relief from Coerced Debt Act**

Dear Chair Humphries, Vice Chair Williams, and Members of the Committee:

Thank you for the opportunity to submit this testimony in strong support of **HB 2754 — An Act Providing Civil Relief from Coerced Debt.** This bill offers a targeted, balanced, and urgently needed response to a form of economic abuse that traps survivors of domestic violence in long-term financial harm—often long after the physical abuse has ended.

Since 1969, the National Consumer Law Center (NCLC) has worked to advance consumer justice and economic security for low-income and vulnerable households nationwide. NCLC brings decades of expertise in consumer law, policy analysis, litigation, and advocacy, and regularly partners with legal services organizations, private attorneys, courts, and policymakers at every level of government. A core part of that work has been addressing gaps in consumer protection laws that fail to account for economic abuse, including coerced debt.

What Is Coerced Debt—and Why It Demands Legislative Action

Coerced debt arises when an abuser uses threats, fraud, or manipulation to force a victim to incur debt—often without the victim's knowledge or meaningful consent. [1] This commonly occurs within the context of abusive relationships such as domestic violence, human trafficking, child abuse, or elder abuse and typically includes credit cards, loans, car leases, or utilities taken out in the survivor's name but used for the abuser's benefit.

The consequences are devastating and long-lasting. Survivors face damage to their credit, aggressive collection activity, lawsuits, wage garnishment, and increased risk of bankruptcy.[2]

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[1] *See* Adrienne E. Adams, Angela Littwin, Angie C. Kennedy & Marisa L. Beeble, Describing Coerced Debt Created in Abusive Marriages, J. Interpers. Violence (2025), https://doi.org/10.1177/08862605251398461; Adams, A. E., Beeble, M. L., Biswas, A., Flynn, R. L., & Vollinger, L. (2023). *An Exploratory Study of Financial Health as an Antecedent of Economic Abuse Among Women Seeking Help for Intimate Partner Violence*. Violence Against Women, 30(15-16), 3825-3853. https://doi.org/10.1177/10778012231170867 (Original work published 2024).

[2] *See* Andrea Bopp Stark & Carla Sanchez-Adams, Disregarded and In Debt: Understanding Barriers to Relief for Victims of Coerced Debt (Nat'l Consumer Law Ctr. & Ctr. for Survivor Agency & Justice Oct. 28, 2025), available at https://www.nclc.org/wp-content/uploads/2025/10/202510_Report_Coerced-Debt.pdf (documenting systemic

The poor credit and legal problems caused by coerced debt, in turn, block access to housing, jobs, and support services, perpetuating cycles of abuse.[3] These financial harms compound the trauma of abuse and directly interfere with survivors' ability to secure safe housing, employment, transportation, and essential services. In practice, coerced debt functions as a powerful tool of control—one that keeps survivors financially trapped and dependent, even after they attempt to leave an abusive relationship.

Existing consumer protection laws were not designed to address this reality. Without a clear statutory pathway, survivors are often forced into complex, expensive legal processes with no guaranteed relief—assuming they can obtain legal representation at all.

Federal Inaction Makes State Leadership Essential

In 2024, NCLC and the Center for Survivor Agency and Justice successfully petitioned the Consumer Financial Protection Bureau (CFPB) to undertake rulemaking to expand credit reporting protections to victims of coerced debt.[4] As part of that effort, we surveyed advocates nationwide. Their responses documented consistent, systemic barriers survivors face when attempting to correct credit reports and halt collection on coerced debt—barriers that directly affect access to housing, employment, and safety.[5]

Unfortunately, federal rulemaking and enforcement efforts have stalled. In the absence of meaningful federal action, states must step in to ensure survivors are not punished for abuse inflicted upon them.

HB 2754 Is Proven, Balanced, and Survivor-Centered

HB 2754 is grounded in a **model coerced debt law developed by NCLC**[6], drawing from survivor experiences, creditor concerns, and successful statutes enacted in other states. It is carefully designed to provide real relief to survivors while preserving fairness and due process for creditors.

NCLC staff bring deep, practical experience to this work. Carla Sanchez-Adams spent over a decade leading legal services teams addressing the economic harms faced by crime victims and

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creditor, legal, and administrative obstacles to relief for coerced-debt survivors); Adrienne E. Adams, Angela K. Littwin & McKenzie Javorka, *The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence*, 26 Violence Against Women 1324 (2020) (This national survey of 1,823 hotline callers found coerced debt is both "common" and strongly linked with financial dependence and credit harm).

[3] *See* Diane Johnston & Divya Subrahmanyam, *Denied! How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors,* (Sept. 2018), Fordham Law Sch. Feerick Ctr. for Soc. Justice, CAMBA Legal Servs., & The Legal Aid Soc'y.

[4] Fair Credit Reporting Act (Regulation V); Identity Theft and Coerced Debt, 89 Fed. Reg. 87698 (Dec. 13, 2024); *See* National Consumer Law Center et al., Comments to CFPB on Rulemaking to Combat Coerced Debt (Mar. 7, 2025), https://www.nclc.org/wp-content/uploads/2025/03/CDWG-ANPRM-comment-3.7.2025_updated.pdf.

[5] Andrea Bopp Stark & Carla Sanchez-Adams, National Consumer Law Center, Disregarded and In Debt: Understanding Barriers to Relief for Victims of Coerced Debt (October 2025), https://www.nclc.org/wp-content/uploads/2025/10/202510_Report_Coerced-Debt.pdf.

[6] Visit https://www.nclc.org/resources/model-state-coerced-debt-law/.

played a key role in the passage of coerced debt protections in Texas in 2021, 2023, and 2025. Andrea Bopp Stark has worked extensively with immigrant and domestic violence survivors and helped advance coerced debt legislation in Maine and Massachusetts. Their experience—and that of advocates nationwide—demonstrates that these laws work.

States including **California, Connecticut, Illinois, Minnesota, Nevada, New York, Maine, and Texas** have already enacted coerced debt protections. Illinois published a model form for victims of coerced debt to utilize to submit a claim of coerced debt.[7] When provided with credible evidence of abuse, debt collectors routinely dismiss claims—allowing survivors to rebuild financial stability without litigation.

The result has been a decrease in debt collection actions for coerced debt. In states where coerced debt protections have been adopted, debt collectors dismiss actions when they are provided evidence of abuse and that the debt was coerced, enabling victims of coerced debt to gain a fresh start financially.

Additional states, including Maryland, Massachusetts, North Carolina, and Vermont, are now considering similar legislation. In states without coerced debt laws, victims of coerced debt have to navigate a difficult and often costly processes to attempt to obtain legal relief, which may not be guaranteed. In fact, access to legal representation is one of the biggest barriers faced by victims of coerced debt.

How HB 2754 Helps Victims of Coerced Debt

HB 2754 fills a critical legal gap by creating a **clear, efficient statutory process** for addressing coerced debt:

1. Survivors may submit a **Statement of Economic Abuse**, supported by documentation such as protection orders, police reports, or identity-theft affidavits.
2. Upon notice, **collection activity must pause**, providing immediate relief and preventing further harm.
3. Creditors must request removal of coerced debt from consumer credit reports, protecting survivors' financial futures.
4. **Creditors retain the right to pursue the debt from the perpetrator, the party who actually incurred it. The debt is not completely extinguished and the creditor still has an option for collection.**
5. Creditors may seek a court determination if they have a good-faith basis to dispute a coerced debt claim, protecting against abuse of the process.
6. Survivors have access to remedies—including damages and attorney's fees—if protections are ignored.
7. Courts are authorized to implement **confidentiality and safety measures** to reduce the risk of retaliation by abusers.

[7] Illinois Department of Financial and Professional Regulation, Statement of Coerced Debt, available at https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dfi/f2597.pdf.

This structure ensures accountability without retraumatizing survivors or turning financial institutions into instruments of abuse.

These checks and balances allow for a trauma-informed, survivor-centered approach to stop the negative impacts of coerced debt (carefully crafted to avoid retraumatizing survivors of domestic abuse during the legal process), while ensuring financial institutions do not become tools of coercion and instead pursue the debt from the perpetrator of coerced debt— the person truly responsible for accruing the debt.

Final Recommendation

HB 2754 is a measured, evidence-based response to a well-documented problem. It does not erase legitimate debt, nor does it impose unreasonable burdens on creditors. Instead, it ensures that **survivors of abuse are no longer held financially responsible for harm inflicted upon them**.

We respectfully urge the committee to advance HB 2754. Passing this legislation will provide meaningful, life-changing relief to survivors, strengthen economic stability, and ensure that responsibility for coerced debt rests where it belongs—with the perpetrator, not the victim.

Thank you for the opportunity to provide this written testimony. With any questions, please contact Carla Sanchez-Adams, csanchezadams@nclc.org or Andrea Bopp Stark, astark@nclc.org, Senior Attorneys at the National Consumer Law Center.

Yours very truly,

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