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Testimony of Representative Jessica Fay introducing LD 748 "An Act To Provide Relief to Survivors of Economic Abuse"

April 3, 2019

Good afternoon, Senator Carpenter, Representative Bailey and esteemed members of the Joint Standing Committee on Judiciary, I am Jessica Fay, Representative for House District 66, parts of Casco, Poland and Raymond. I am here today to present **LD 748 "An Act To Provide Relief to Survivors of Economic Abuse."**

People often ask of victims, "Why don't you just leave?"

It was a question that I didn't understand the answer to until I met a woman in my district who shared her personal story with me. I was in her neighborhood in July of 2016 and she invited me into her kitchen to talk.

About an hour later, I had a much better understanding of some of the challenges that face victims and survivors of domestic violence. She introduced me to the concept of economic abuse and sent me off with a mission...to find solutions at the state level to the issues that economic abuse causes for domestic violence victims and survivors.

Her bravery in sharing her story with me has led us to this place, and I am grateful for the opportunity to share with you some of what I learned.

She offered information about Purple Purse Project run by the Allstate Foundation. They have a very informative and helpful website at www.purplepurse.com.

One in four women and one in nine men will experience domestic violence in their lifetime, and 99 percent of domestic violence cases nationally include financial abuse. I have included the National Coalition Against Domestic Violence fact sheet about domestic violence and economic abuse. You can also find it here:

https://www.speakcdn.com/assets/2497/domestic_violence_and_economic_abuse_ncadv.pdf

While economic abuse takes many forms, LD 748 addresses the definition and the issue of coerced debt. This bill defines economic abuse in the Protection from Abuse statute and additionally provides for a path to credit repair and debt relief for those who have been victims of domestic violence.

Why don't they just leave?

We all understand that deciding to leave an abusive partner can be the most dangerous time, but imagine if you had no money to leave. What if, when you made the decision to leave, you found out that your credit had been ruined or your bank account had been cleaned out? What if you had been working and your paycheck was directly deposited into an account you didn't have access to?

In February, the Maine Coalition to End Domestic Violence presented you with a report that was the result of work this Committee requested in the 128th Legislature. That work was completed through a grant from the Allstate Foundation and along with lots of volunteer efforts. LD 748 is a policy follow-on to that report.

I appreciate the opportunity to present this bill on behalf of so many who have found themselves in this situation. Some brave survivors are here today and will share their stories. Through this bill, we can make life-changing policy in the area of domestic violence. Power and control is at the root of domestic violence and controlling finances is another very effective way for an abuser to achieve that.

Imagine if survivors were able to regain that power through this policy?

I would like to thank the committee for your time and attention. I would be happy to answer any questions you might have.