



State of California

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Milton Marks Commission on California State  
Government Organization and Economy

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February 14, 2022

The Honorable Dave Min  
1021 O Street, Suite 6710  
Sacramento, CA 95814

**RE: SUPPORT FOR SENATE BILL 975**

Dear Senator Min,

The Little Hoover Commission supports SB 975, the measure you authored that would entitle an alleged debtor to debt relief if they can establish that an alleged creditor's claim arises from a coerced debt, including debt resulting from duress, intimidation, threat, force, fraud, or exploitation due to domestic violence.

In its 2021 report, *Beyond the Crisis: A Long-Term Approach to Reduce, Prevent, and Recover from Intimate Partner Violence*, the Commission found that many survivors of abuse face overwhelming amounts of debt from credit cards and loans taken out in their name without their permission, and consequently struggle to establish a life away from their abuser. Helping survivors establish economic independence is essential to their ability to successfully leave an abusive relationship. Among its recommendations, the Commission called for the creation of a program that collaborates with credit bureaus and financial institutions to help survivors understand their financial picture, recover from damage to their finances and credit, and protect against future economic abuse.

We believe SB 975 would implement part of our recommendation by helping survivors recover from damage to their credit. For this reason, the Little Hoover Commission supports SB 975. If I, the Commission, or our staff can provide any further assistance as this proposal moves through the legislative process, please do not hesitate to ask.

Sincerely,

Pedro Nava  
Chairman

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Pedro Nava, Chairman

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