

**Written Testimony in Support of SB 0138 / HB 0084
The PATH Act (2026)**

By Crystal A. Combs

Vice President, Helping Ourselves To Transform (HOTT)

Financial Abuse Survivor & Advocate

Chair and Honorable Members of the Committee,

My name is **Crystal A. Combs**, and I serve as Vice President of **Helping Ourselves To Transform (HOTT)**, an organization dedicated to healing, restoration, and successful reentry for survivors of trauma and returning citizens. I am also a **survivor of long-term financial abuse**, and I strongly urge a **favorable report** on **SB 0138 / HB 0084 — The PATH Act**.

Financial abuse is one of the most powerful and least recognized forms of domestic violence. It rarely leaves bruises, but it destroys stability, independence, and safety. It is not simply about money — it is about **power, control, coercion, and survival**.

Financial Abuse Is Domestic Violence

There are two primary forms of financial abuse that trap women.

The first is **complete financial dependence** — when a partner controls all access to money, transportation, housing, and employment. These survivors are often visibly trapped and unable to leave.

The second form is **financial exploitation of stable women**, which is less visible but equally devastating. These women may have careers, education, and assets, yet their partners systematically manipulate, exploit, and destroy their financial security. Society often misunderstands this form of abuse, asking, “*Why didn’t she just leave?*” What is not understood is that financial abuse creates long-term entanglement through debt, legal manipulation, damaged credit, and prolonged court battles.

I lived this reality. My former spouse exploited my trust, pressured financial decisions, refused to honor agreements, created financial obligations in my name, and used the legal system as a weapon. The financial damage lasted for years. The trauma lasted even longer.

When Financial Abuse Becomes a Lifelong Sentence

Financial abuse does not end when the relationship ends. In many cases, it escalates.

After I left my marriage out of fear for my safety, the abuse continued through mortgage sabotage, financial obstruction, and prolonged legal harassment. I was forced into bankruptcy twice, not because of irresponsible behavior, but because my abuser refused to comply with court-ordered financial obligations. The impact threatened my federal career and security clearance — the very foundation of my livelihood.

This is what survivors face: the violence transforms into **financial stalking, legal abuse, and economic control** long after physical separation.

The trauma was so severe that it affected my physical health. Stress-related medical conditions required surgical intervention. Fear impacted my ability to function. I even struggled to complete paperwork for protective orders due to trauma responses. These experiences are not uncommon among survivors; trauma lives in the body as well as the mind.

The Criminal Legal System Often Misses the Full Story

Now imagine a woman in this situation who makes a desperate decision to survive — to keep housing, protect children, or escape coercion. Without context, the legal system may view only the surface behavior, not the years of abuse and control that led to that moment.

Many incarcerated women are survivors of domestic violence, trafficking, and coercion. National research shows the majority of incarcerated women have experienced significant abuse prior to imprisonment. Yet courts often treat their actions in isolation, without considering the abuse history that shaped their circumstances.

This is not justice. This is incomplete storytelling.

Why the PATH Act Matters

The PATH Act recognizes that **trauma-informed justice improves public safety and reduces recidivism**. It allows courts to consider a survivor's history of abuse at every stage — from first appearance through sentencing and parole.

The bill does several critical things:

- Recognizes **financial abuse and coercive control** as forms of domestic violence
- Expands the types of evidence survivors can present to show patterns of abuse
- Creates alternatives to incarceration through trauma-informed diversion
- Establishes opportunities for resentencing and early release when abuse history is relevant
- Provides trauma-informed reentry support including housing, counseling, and employment assistance

This approach is not leniency. It is **evidence-based accountability**. When survivors receive healing-centered support, recidivism drops dramatically. Programs that address trauma alongside stability needs consistently show far better outcomes than punishment alone.

Healing reduces harm. Stability prevents future crime. Justice that sees the whole person protects the whole community.

A System That Heals Is a System That Protects

I now work with women who are returning home from incarceration. I see firsthand what happens when trauma is ignored — and what happens when healing is prioritized. When women receive safe housing, counseling, and economic opportunity, they rebuild their lives and strengthen their families. When trauma is left untreated, the cycle continues.

The PATH Act interrupts that cycle.

It acknowledges that survivors who enter the justice system deserve to be seen in full context — not just for a single moment in time, but for the pattern of coercion, fear, and survival that preceded it.

Maryland has the opportunity to lead in smart, trauma-informed justice reform that benefits victims, families, and communities alike.

Closing

Financial abuse is real. It is devastating. And it is domestic violence.

The PATH Act gives courts the tools to recognize that reality and respond in a way that promotes both accountability and healing.

I respectfully urge a **favorable report** on SB 0138 / HB 0084.

Thank you for your commitment to justice that truly heals and prospers.

Sincerely,



Crystal A. Combs

Vice President, Helping Ourselves To Transform (HOTT)
Financial Abuse Survivor & Advocate