

House Bill 84-Providing Alternatives Through Healing for Justice-Involved Individuals (PATH Act)

To the Judiciary Committee

Oral personal testimony for the February 5, 2026 hearing

Support

Thank you for this opportunity to speak to Delegate Smith and the rest of the committee **in support of HB 84**.

I am Deborah Williams, a lifelong MD resident with 46 years of experience as a CPA, a Certified Money Coach and a small business owner. I speak here today as a Financial and Tax Professional.

And I'm a mother and grandmother.

In my business practice, I serve individuals, small businesses and non-profits in accounting and taxation.

During the 2008 recession, I lost most of my assets and had debts I couldn't pay that almost bankrupted me. I was clinically depressed. During my recovery I realized I could practice accounting and tax in a more comprehensive way with better outcomes for financial success. I was, and am, reclaiming a sense of my financial potential and recovering from the recession economy. And today, I know I'm not alone in this pursuit. To know and accept your past is to find your future self and get back on your feet.

An emerging sub-field in financial management is Money Coaching. As financial professionals, we dig deeper, encourage clients to share their "money story" and discover the patterns of behavior with their parents, partners and families. Our money stories begin in early childhood and we evolve in adulthood. In our society, our self-worth is measured in financial success and if we are struggling financially, we hide and avoid getting help. Most of my client conversations are about overwhelm, frustration and shame. They fear communicating with partners or other family members. We operate from our survival brain not our mature brain. And, when addiction is involved it's that much harder.

Although I'm not a therapist, I know that discussing the behavioral side of a woman's relationship to her money opens new doors to financial health. We face the shame of our choices, see potential for growth and come up with plans, such as a budget. Strategies for financial resilience are developed. We find the harm's we went through are redemptive and give greater choice and contentment after addressing the root causes. We explore our origin stories, work through shame and are more aware every day.

I am a survivor of domestic violence. I learned by example and carried it into adulthood. My dad verbally and financially abused my mother during my entire life. I understand what women go through on a day-to-day basis to keep their families together, at great cost to their health. When you add in domestic violence, it affects everyone and destroys the fabric of family life.

Now imagine being in a life where you play by the rules and still are discriminated against. Imagine no one is listening so you endlessly live in a cycle of self-doubt caused by forces beyond your understanding, at that time. Imagine exhaustion from speaking out and no one is listening. Imagine trying to keep your children safe, living paycheck-to-paycheck and relying on your abuser to help keep the money coming in. You may have debts in your name that you didn't initiate or money you didn't receive. An abuser punishes you in to feel better about their own failings and their need for validation. It's about power, control and by extension, money. Violence is ever present and you're boxed in and scared.

Supporting HB 84 introduces the evidence of abuse for the record and allows it to be included in a woman's defense presentation or to use as a mitigating circumstance during sentencing. The Maryland justice system has an opportunity to acknowledge root causes and behavioral aspects of DV that foster a cycle of abuse, violence, family disruption and persistent financial injustice. It causes financial ruin, hopelessness and can even end in incarceration and it is known to disproportionately affect women of color.

Most importantly, women MUST be heard and validated by the system for their lived reality. This is a good step for the future of MD's women and families and their contributions to a better and safer community life.

Please send a favorable Committee report for House Bill 84. Thank you.