

BILL ANALYSIS

H.B. 2697
By: Meyer
Pensions, Investments & Financial Services
Committee Report (Unamended)

BACKGROUND AND PURPOSE

Concerns have been raised regarding the abusive practice of coerced debt, where an abuser uses violence, threats, or fraud to induce a victim to engage in nonconsensual credit-related transactions. It has been suggested that this form of financial abuse not only makes leaving an abusive situation considerably more difficult, but the practice can substantially limit a survivor's economic self-sufficiency and affect the survivor's employment, housing, and future credit opportunities. H.B. 2697 seeks to address this issue by revising the conduct constituting the offense for the fraudulent use or possession of identifying information.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

H.B. 2697 amends the Penal Code to expand the conduct constituting an offense for the fraudulent use or possession of identifying information to include the obtaining, possession, transfer, or use of an item of identifying information of another person without the other person's effective consent and with the intent to harm or defraud another.

H.B. 2697 amends the Business & Commerce Code to make a conforming change.

EFFECTIVE DATE

September 1, 2019.