

**Testimony in support of LD 97**  
**the Committee on Criminal Justice and Public Safety**  
January 27, 2025

Senator Beebe-Center, Representative Hasenfus and distinguished members of the Committee:

My name is Sarah Johnson and I am a resident of Sanford.

I am writing in support of LD 97, An Act to Facilitate the Improvement of Credit Scores of Residents of the Department of Corrections Facilities.

Inflation has affected every Maine citizen, but none more than incarcerated individuals and those returning to their communities. Personal credit scores are something we should all have the ability to be responsible for. This bill would enable residents to demonstrate financial integrity. This will not only improve their financial standings, but also increase self-esteem and build relationships and respect with the financial community.

According to a 2022 report from the Consumer Financial Protection Bureau, *“People have limited ability to manage finances while incarcerated, which can result in increased debt, deteriorated credit ratings, and diminished access to credit. People in jail or prison cannot keep up the consistent use of credit needed to maintain credit scores. The negative effects of incarceration on a person’s consumer reports can reduce one’s ability to secure housing, find employment, or access credit upon reentry.”*

[https://files.consumerfinance.gov/f/documents/cfpb\\_jic\\_report\\_2022-01.pdf](https://files.consumerfinance.gov/f/documents/cfpb_jic_report_2022-01.pdf)

The Mission of the Maine Department of Corrections is “Making our Communities Safer by Reducing Harm through Supportive Intervention, Empowering Change, and Restoring Lives” This bill clearly supports all aspects of the mission. The knowledge that a person is increasing their ability to secure housing, employment or a loan on reentry is motivating, self-empowering, and restorative.

Please support this bill.

Thank you for your time and consideration.

Sarah Johnson  
Sanford, Maine.