

Jen Kiggans (VA-02) Can't Be Trusted

Jen Kiggans Supports Allowing States To Ban Abortion With No Exceptions For Rape, Incest, Or Danger To The Life Of The Mother

Voters across the district need to see broadcast and cable TV ads, ads on OTT, and ads on YouTube, and hear radio ads that on issues of importance, Jen Kiggans can't be trusted, and her extreme views would lead to harsh consequences for the voters she is trying to represent.

- *Jen Kiggans supports allowing states to ban abortion with no exceptions for rape, incest, or danger to the life of the mother.*

Kiggans Applauded The Overturn Of Roe v. Wade And Described Herself As "100% Unapologetically Pro Life"

Kiggans Said She "Applauds The Decision To Overturn Roe." "Kiggans said in a statement that she applauds the decision to overturn Roe and 'give Virginians and our elected representatives the opportunity to defend life in our commonwealth. 'As a nurse practitioner I believe all life is precious and must be protected,' Kiggans said. 'As a State Senator I have fought hard for legislation that gives mothers and families the support they need so they can always choose life.'" [Richmond Times-Dispatch, [6/25/22](#)]

Kiggans Said She Was 100% Pro-Life. QUESTION: "As the country awaits the Supreme Court's decision on whether to overturn Roe v. Wade, what federal legislation, if any, would you support to address abortion nationally?" KIGGANS: "I am 100%, unapologetically pro-life and am incredibly proud of my record of protecting our most vulnerable, preventing taxpayer-funded abortions, and upholding the sanctity of life in the Virginia Senate. Today's Democratic Party has made it clear they will do anything to guarantee a women's "right" to an abortion — even up until the moment of birth. In Congress, I will vehemently fight back against these inhumane and radical policies because there is nothing more important than preserving human life." [Smithfield Times, [6/7/22](#)]

Kiggans Was Endorsed By SBA List. "Today SBA Pro-Life America Candidate Fund announced its endorsement of Jen Kiggans (R) for Congress in Virginia's 2nd District. 'We're pleased to endorse Jen Kiggans, a dedicated public servant who will bring the compassion of a nurse and the toughness of a veteran to Congress,' said Hon. Marilyn Musgrave, SBA Pro-Life America's vice president of government affairs. 'Virginians are weary of pro-abortion extremists like Elaine Luria, who won't even support protections for babies who survive abortions. Jen has spent her career serving our country and the elderly in her community. She is pro-life and committed to commonsense policies that save lives and assist women and families. We encourage all Virginians in the 2nd District who are concerned about protecting our most vulnerable to support Jen in the primary on June 21.'" [SBA List, Press Release, [6/10/22](#)]

Following The Overturning Of Roe. V Wade Several States Banned Abortions With No Exceptions For Rape Or Incest

July 2022: Ohio Had A 6-Week Abortion Ban With Exceptions Only To Prevent Death Or "Serious Risk Of The Substantial And Irreversible Impairment Of A Major Bodily Function Of A Pregnant Women"

July 2022: Ohio Had A Gestation Limit Abortion Ban After Six Weeks Of Pregnancy.

Ohio



Gestational limit

6 weeks

Abortion is banned after six weeks of pregnancy, after a judge allowed an older law to go into effect. Planned Parenthood and the A.C.L.U. have filed a lawsuit in an attempt to block the ban.

[New York Times, [7/22/22](#)]

Ohio's Abortion Law Only Allowed Exceptions "To Prevent The Death" Or "Serious Risk Of The Substantial And Irreversible Impairment Of A Major Bodily Function Of A Pregnant Woman." "Yost's meaning wasn't entirely clear. Some took his comment as claiming Ohio has a rape exception in its abortion ban; it clearly and unambiguously does not. The applicable law allows abortions after a fetal heartbeat is detected: • 'to prevent the death of the pregnant woman' or • 'to prevent a serious risk of the substantial and irreversible impairment of a major bodily function of the pregnant woman.'" [Washington Post, [7/15/22](#)]

July 2022: Texas Had A 1925 Abortion Law And A Bounty Law Incentivizing Citizens To Go After Anyone Who Aids In An Abortion In Effect And A Trigger Ban Without Exceptions For Rape Or Incest

July 2022: Texas Had A 1925 Abortion Law In Effect And A Trigger Ban Expected To Take Effect With No Exceptions For Rape Or Incest. "The Texas Supreme Court allowed a 1925 law banning abortion to take effect. The law can only be enforced with fines and other civil penalties. Texas has a separate trigger ban, with no exceptions for rape or incest, set to take effect later this summer." [New York Times, [7/22/22](#)]

July 2022: The Texas Supreme Court Ruled To Allow The State's 1925 Law That Made Abortion Punishable By 2-10 Years In Prison To Stand. "Texas can enforce its abortion ban from 1925, the state Supreme Court ruled late Friday evening, a decision that exposes abortion providers to lawsuits and financial penalties if they continue to perform the procedure. The court overruled a district judge in Houston, who on Tuesday had temporarily blocked the state's old abortion law from going into effect. That law made performing an abortion, by any method, punishable by two to 10 years in prison. Friday's decision does not permit prosecutors to bring criminal cases against abortion providers, but it exposes anyone who assists in the procurement of an abortion to fines and lawsuits. [Texas Tribune, [7/2/22](#)]

Texas' Abortion Trigger Ban Only Had An Exception For The "Life-Threatening Physical Condition" Of The Mother. "In 2021, Texas enacted a total ban on providing abortion care unless for a 'life-threatening physical condition aggravated by, caused by, or arising from a pregnancy that places the female at risk of death or poses a serious risk of substantial impairment of a major bodily function unless the abortion is performed or induced.'⁷⁴ This language means that mental health conditions would never qualify, even in the imminent risk for suicide. The statute does not have an exception for rape or incest. Violators are subject to imprisonment for 'not more than 20 years or less than 2 years' and to a fine of at least \$100,000 per violation for attempting an abortion, or a fine and imprisonment of 'not more than 99 years or less than 5 years' for performing an abortion.⁷⁵ The person seeking care is shielded from prosecution under this statute." [Center for American Progress, [6/24/22](#)]

2021: Texas Senate Bill 8 Took Effect, Banning Abortions At The Detection Of A Fetal Pulse Without Exceptions For Rape Or Incest. "One state abortion ban that has already been tested in courts — and so far prevailed — is a Texas law known as Senate Bill 8. It took effect last fall and relies not on the government but on private citizens to enforce. [...] SB 8 bans abortions following the detection of a fetal pulse — in other words, after about six weeks — which is often well before many women even know they are pregnant. The law makes no exceptions for rape or incest." [NPR, [7/1/22](#)]

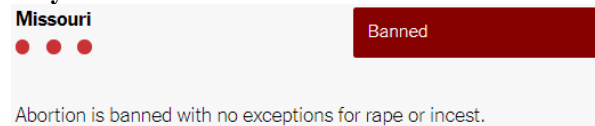
- **Texas SB 8 Incentivized Private Citizens With Cash "Bounty" To Sue Anyone Who "Aids Or Abets" An Abortion.** "One state abortion ban that has already been tested in courts — and so far prevailed — is a Texas law known as Senate Bill 8. It took effect last fall and relies not on the government but on private citizens to enforce. Opponents have couched it in terms like the 'vigilante abortion law' or 'bounty hunter law.' That's because the law incentivizes citizens with a cash 'bounty' if they succeed in suing anyone who has helped a person get an illegal abortion. Texas inspired Idaho and Oklahoma to follow suit with this type of enforcement

mechanism. [...] It allows private citizens to file a civil lawsuit against anyone who knowingly "aids or abets" an abortion. If successful, the law instructs courts to award plaintiffs at least \$10,000 in damages from defendants." [NPR, [7/1/22](#)]

July 2022: Missouri's Abortion Ban Without Exceptions For Rape Or Incest Was In Effect

July 2022: Missouri Passed An Abortion Law With No Exceptions For Rape Or Incest. "Missouri law outlaws abortion except in medical emergencies and when necessary to save the life of the mother, but it's unclear what medical issues qualify under that exemption." [AP, [7/13/22](#)]

July 2022: Missouri's Abortion Ban Was In Effect.



[New York Times, [7/22/22](#)]

Missouri's Abortion Ban Only Had An Exception For A "Medical Emergency." "In 2019, Missouri enacted a total ban on providing abortion unless the pregnancy presents a 'medical emergency.'⁴³ The statute criminalizes abortion even in cases of rape or incest. Violators are guilty of a Class B felony, which, under Missouri law, is punishable by five to 15 years' imprisonment.⁴⁴ The person seeking care is shielded from prosecution under this statute." [Center for American Progress, [6/24/22](#)]

Anti-Abortion Groups And Republican Politicians In Multiple States Are Pushing To End The "Life Of The Mother" Exception To Abortion Bans

HEADLINE: "Why Exceptions For The Life Of the Mother Have Disappeared." [The Atlantic, [7/25/22](#)]

- **Anti-Abortion Groups Like The Wisconsin Right To Life Have Described The "Life Of The Mother" Exception As "Unnecessary And Wrong."** "Anti-abortion-rights groups, like Wisconsin Right to Life, have described the 'life of the mother' exception as unnecessary and wrong." [The Atlantic, [7/25/22](#)]
- **The Idaho GOP And Other Republican Candidates Oppose All Exceptions To Abortion Bans And Conservative States Are "Rushing" To Eliminate Or Narrow Existing Exceptions.** "The Idaho GOP just approved a platform with no lifesaving exception. Republican candidates like Matthew DePerno, the Republican running to be Michigan's attorney general, oppose all exceptions to abortion bans, and that includes to save a mother's life. Conservative states are rushing to eliminate or narrow existing exceptions to their laws." [The Atlantic, [7/25/22](#)]
- **Powerful Anti-Abortion Groups Argue That Abortion Is "Never Medically Necessary" And That Doctors Should Always Be Punished For Intentionally Taking A Fetal Life.** "Powerful groups like Students for Life, Feminists for Life, and the American Association of Pro-Life Obstetricians and Gynecologists (AAPLOG) argue that 'abortion is never medically necessary' and that doctors should always be punished for intentionally taking a fetal life." [The Atlantic, [7/25/22](#)]

Abortion Abolition Aligned Groups Like Pro-Life Wisconsin And Doug Mastriano, The Republican Nominee For Pennsylvania Reject All Exceptions, With Mastriano Calling Abortion "Science-Denying Genocide." "But some groups, like Pro-Life Wisconsin and those affiliated with the abortion abolition movement, reject all exceptions, as does Doug Mastriano, the Republican nominee for governor of Pennsylvania, who calls abortion 'science-denying genocide.'" [New York Times, [6/9/22](#)]

HEADLINE: "Anti-Abortion Group Seeks To Change State Law By Removing Lifesaving Exception From Wisconsin Abortion Law" [Post Crescent, [5/9/22](#)]

- **Pro-Life Wisconsin Would Seek To Remove An Exception To Wisconsin’s Abortion Law For The Life Of The Mother, Saying There Are No Situations Where An Abortion Would Be Medically Necessary To Save A Woman’s Life.** “An anti-abortion group would seek to remove an exception to Wisconsin's abortion law that permits the procedure to save the life of the pregnant person, if Roe v. Wade is overturned by the country's highest court. Pro-Life Wisconsin legislative director Matt Sande told USA TODAY Network-Wisconsin Friday that his organization believes there are no situations where an abortion would be medically necessary to save the pregnant person's life.” [Post Crescent, [5/9/22](#)]
- **Pro-Life Wisconsin’s Legislative Director Claimed “Many” Wisconsin Lawmakers Support A Total Ban On Abortion And Said The State Would Have The Power To Implement A Full Ban If An Anti-Abortion Governor Was Elected.** ‘Sande said ‘many’ Wisconsin lawmakers would support a total ban on abortion, and said the state would ‘have the power to completely ban abortion without exception’ if a governor opposed to abortion is elected. [Post Crescent, [5/9/22](#)]
- **Wisconsin Pro-Life Legislative Director On Current Language On Exceptions: “We Just Want It Gone.”** Sande said his organization has not been focused on interpreting or clarifying the existing language. ‘We just want it gone,’ he said. [Post Crescent, [5/9/22](#)]

Jen Kiggans Has Used Her Official Position To Benefit Industries That Have Funded Her Political Campaigns. She Voted Against Cracking Down On Predatory Lending Practices That Especially Hurt Military Families, While She Took Nearly Twenty Thousand Dollars In Contributions From A Republican PAC Funded By The Payday Loan Industry

Voters across the district need to see TV ads, ads on OTT, and ads on YouTube that on issues of importance, Jen Kiggans can’t be trusted and that she is more beholden to her campaign backers than Coastal Virginia’s military families.

- *Jen Kiggans has used her official position to benefit industries that have funded her political campaigns. She voted against cracking down on predatory lending practices that especially hurt military families, while she took nearly twenty thousand dollars in contributions from a Republican PAC funded by the payday loan industry.*

Kiggans Voted Against Cracking Down On Predatory Lending Practices That Especially Hurt Military Families

Kiggans Voted Against Cracking Down On Predatory Lending Practices...

Kiggans Voted Against Virginia Fairness In Lending Act. In April of 2020, Kiggans voted against SB 421, which “Replaces references to payday loans with the term ‘short-term loans.’ The measure caps the interest and fees that may be charged under a short-term loan at an annual rate of 36 percent, plus a maintenance fee; increases the maximum amount of such loans from \$500 to \$2,500; and sets the duration of such loans at a minimum of four months, subject to exceptions, and a maximum of 24 months. Short-term loan licensees are required to make a reasonable attempt to verify a borrower's income and may not collect fees and charges that exceed 50 percent of the original loan amount if such amount is equal to or less than \$1,500 and 60 percent of the original loan amount if such amount is greater than \$1,500 [...] A violation of these provisions is made a prohibited practice under the Virginia Consumer Protection Act. The measure amends provisions of the Consumer Finance Act to, among other things, allow licensed lenders to use the services of access partners and establish requirements that loans be between \$300 and \$35,000; be repayable in substantially equal installment payments; have a term of no fewer than six and no more than 120 months; charge not more than 36 percent annual interest and a loan processing fee; and require licensees to post a bond. The measure prohibits credit service businesses from advertising, offering, or

performing other services in connection with an extension of credit that has an annual interest rate exceeding 36 percent, is for less than \$5,000, has a term of less than one year, or is provided under an open-end credit plan.” The bill passed 22-18 and became law on April 4th, 2020. [Virginia General Assembly, [SB 421](#), [4/22/20](#)]

- **Fairness In Lending Act Fought Predatory Lending In Short-Term Loans, Car Titles, And Other Lines Of Credit.** “In an effort to fight predatory lending, loans with unfavorable terms to the borrower, the House of Delegates and Senate each voted recently to pass bills that will alter laws related to consumer lending. That includes payday loans, which would be renamed short-term loans, car title loans and open-end credit, such as credit cards and other lines of credit.” [WHSV 3, [2/11/20](#)]
- **Fairness In Lending Act Fixed Patchwork Of Laws That Allowed Financial Harm, Repeated Borrowing, And Car Repossessions.** “The law rationalizes what had been a disparate regulatory structure, governed by a patchwork of laws that allowed payday and auto title loans with unaffordable payments and unnecessarily high costs, and exposed borrowers to financial harm, including repeated borrowing and high rates of vehicle repossession.” [Pew Trusts, [10/22/20](#)]
- **Fairness In Lending Act Improved Consumer Outcomes With An Estimated Total Consumer Savings Exceeding \$100 Million Annually.** “Virginia lawmakers balanced concerns about the availability of small-dollar credit with the urgency of stopping harmful lending practices, a challenge that officials in other states also have struggled with. Virginia’s evidence-based approach builds on successful reforms previously enacted in Colorado and Ohio that maintained widespread access to credit and measurably improved consumer outcomes by closing loopholes, modernizing outdated statutes, and prohibiting balloon payments [...] Pew’s analysis of the act confirmed that, under the legislation, lenders can profitably offer affordable installment loans with structural safeguards, saving the typical borrower hundreds of dollars in fees and interest with estimated total consumer savings exceeding \$100 million annually.” [Pew Trusts, [10/22/20](#)]

... That Especially Hurt Military Families

HEADLINE: “Some VA Lenders Are Still Exploiting Troops And Veterans, Report Alleges.” [Military Times, [8/4/21](#)]

Troops And Veterans Were Being “Grossly” Overcharged For VA Home Loans. “Troops and veterans in some cases are being “grossly” overcharged for VA home loans, and federal regulators need to suspend or ban alleged bad actors and strengthen their oversight over lenders, according to a new report from the office of Rep. Katie Porter, D-Calif.” [Military Times, [8/4/21](#)]

The Report Found That “Grossly Overpriced Cash-Out Refinancings Continue To Scam Veterans.” “The report alleges that NewDay USA and The Federal Savings Bank ‘continue to aggressively market cash-out refinancings with fees and interest rates that could cost borrowers tens of thousands of dollars more over the life of the loan compared to other lenders.’ ‘This report finds that grossly overpriced cash-out refinancings continue to scam veterans,’ Porter stated in an introduction to the report released Aug. 3.” [Military Times, [8/4/21](#)]

Payday Loans Can Be A Debt-Trap For Military Service Members. “Payday loans can be a debt-trap for military service members, with many predatory lenders located near military bases. Federal regulations have tried to curtail the practice with mixed success. All military personnel should know their rights and be able to spot predatory lending practices to avoid being made a victim.” [Military.com, How To Protect Yourself From Predatory Lenders, Accessed [7/20/22](#)]

While She Took Nearly \$20,000 In Contributions From A Republican PAC Funded By The Payday Loan Industry.

While She Took Nearly \$20,000 In Contributions From A Republican PAC...

GOPAC Was A Republican PAC Dedicated To “Educating And Electing A New Generation Of Republican Leaders.” “GOPAC is under the current leadership of David Avella and is the Republican Party’s premier center for educating and electing a new generation of Republican leaders. It’s a force in American politics as it ensures a healthy roster of prepared and tested state leaders are ready to lead in their legislatures and/or run for higher office.” [GOPAC, History, accessed [2/29/22](#)]

GOPAC Inc. Was Organized As A Tax-Exempt “527 Organization” Under IRS Code. “But GOPAC Inc., the source of money for the group’s political contributions, is organized as a so-called ‘527 organization’ and as such must report all of its contributions and expenses to the IRS. Gilbert said because GOPAC Inc. and GOPAC Education Fund share the same goals and philosophy, ‘it is absolutely possible that there’s extreme overlap in the donors to the two entities. But you can’t prove that’ because GOPAC Education fund donors are not disclosed.” [Courier Journal, [7/13/18](#)]

Kiggans Received \$15,000 From GOPAC On October 30th of 2019, Days Before The General Election.

GOPAC Election Fund 1201 Wilson Blvd Suite 2100 Arlington, VA 22209;	Republican Leadership Committee Arlington, Virginia	10/30/2019	\$ 15000.00	\$ 17500.00
---	--	------------	-------------	-------------

[Virginia State Board of Elections, Campaign Finance Reports Search, accessed [2/15/21](#)]

Kiggans Received \$2,500 From GOPAC In June 2019.

GOPAC Election Fund 1201 Wilson Blvd Suite 2100 Arlington, VA 22209;	Republican Leadership Committee Arlington, Virginia	06/30/2019	\$ 2500.00	\$ 2500.00
---	--	------------	------------	------------

[Virginia State Board of Elections, Campaign Finance Reports Search, accessed [2/15/21](#)]

... Funded By The Payday Loan Industry.

According To IRS Reports, Payday Lenders Provided “Substantial Financial Backing” To GOPAC. “The group, GOPAC Inc., also gets substantial financial backing from casino interests and payday lenders, according to reports the organization has filed with the Internal Revenue Service.” [Courier Journal, [7/13/18](#)]

In December 2021, Amscot Financial, A Payday Lender Based In Tampa Florida, Donated \$25,000 To GOPAC.

Contributor's name, mailing address and ZIP code Amscot Financial 600 N Westshore Blvd Suite 1200 Tampa, FL 33609	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 25000	Amount of contribution \$ 25000 Date of contribution 12/03/2021
---	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 12/31/21, EIN: 52-1237780, IRS.gov, filed [1/31/22](#)]

In April 2021, Cash Into Cash, A Payday Lender Based In Cleveland Tennessee, Donated \$25,000 To GOPAC.

Contributor's name, mailing address and ZIP code Check into Cash, Inc. 201 Keith Street SW Suite 80 Cleveland, TN 37311	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 25000	Amount of contribution \$ 25000 Date of contribution 04/16/2021
---	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 6/30/21, EIN: 52-1237780, IRS.gov, filed [8/2/21](#)]

September 2019: Advance America, A Payday Lender Based In Spartanburg South Carolina, Donated \$50,000 to GOPAC.

Contributor's name, mailing address and ZIP code Advance America 135 N. Church Street Spartanburg, SC 29306	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 50000	Amount of contribution \$ 50000 Date of contribution 09/05/2019
---	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 12/31/19, EIN: 52-1237780 IRS.gov, filed [1/31/20](#)]

Jen Kiggans Has Used Her Official Position To Benefit Industries That Have Funded Her Political Campaigns. She Took Money From A Private Prison Management Company, Then Voted Against Efforts To Abolish Private Prisons In Virginia. And Kiggans Voted Against Cracking Down On Predatory Lending Practices That Especially Hurt Military Families, While She Took Nearly Twenty Thousand Dollars In Contributions From A Republican PAC Funded By The Payday Loan Industry.

Black Voters need to hear radio ads, see ads on OTT, and see ads on other digital platforms that Jen Kiggans can't be trusted and that she is more beholden to her campaign backers than Coastal Virginia's families.

- *Jen Kiggans has used her official position to benefit industries that have funded her political campaigns. She took money from a private prison management company, then voted against efforts to abolish private prisons in Virginia. And Kiggans voted against cracking down on predatory lending practices that especially hurt military families, while she took nearly twenty thousand dollars in contributions from a Republican PAC funded by the payday loan industry.*

Kiggans Accepted Campaign Contributions From A Company That Ran Private Prisons In VA, Then Voted Against Ending Private Prisons In Virginia

Kiggans Received \$500 From GEO Group, Inc On December 21, 2020.

BOCA BYRON' LF 334311 4322 TECHNICAL WVA THE GEO GROUP INC	BOCA BYRON' LF REHABILITATION	1/15/21	00 000 2	2 200 00
--	----------------------------------	---------	----------	----------

[Virginia State Board of Elections, Campaign Finance Reports Search, accessed [2/15/21](#)]

- **ABC 8 News: GEO Group Operated Virginia's "Only Privately Run" Prison.** "Nine of the 11 Virginia state senators who voted against a bill that would have abolished for-profit prison management by 2024 received campaign contributions ahead of this year's General Assembly session from the company operating the state's only privately run facility, according to campaign finance reports [...] On Jan. 15, the Virginia Senate Rehabilitation and Social Services Committee debated SB 1179, proposed by Sen. Adam Ebbin (D-Alexandria), that sought to end the for-profit prison management system in the commonwealth by stripping the authority of the director of Virginia's Department of Corrections to enter into contracts with private prison operators [...] All of the senators who received donations from GEO Group rejected the measure from Ebbin" [ABC 8 News, [1/25/21](#)]

Kiggans Was One Of 9 Senators On The Rehabilitation And Social Services Committee To Accept Campaign Contributions From GEO Group And Vote Against Abolishing For-Profit Prison Management.

"Nine of the 11 Virginia state senators who voted against a bill that would have abolished for-profit prison management by 2024 received campaign contributions ahead of this year's General Assembly session from the company operating the state's only privately run facility, according to campaign finance reports [...] On Jan. 15, the Virginia Senate Rehabilitation and Social Services Committee debated SB 1179, proposed by Sen. Adam Ebbin (D-Alexandria), that sought to end the for-profit prison management system in the commonwealth by stripping the authority of the director of Virginia's Department of Corrections to enter into contracts with private prison operators [...] All of the senators who received donations from GEO Group rejected the measure from Ebbin" [ABC 8 News, [1/25/21](#)]

Kiggans Voted In Committee Against Ending Virginia’s For-Profit Prison Management System By Stripping Authority To Enter Into Contracts With Private Prison Operators. In January of 2021, Kiggans voted against SB 1179, which “Removes the authority of the Director of the Department of Corrections, pursuant to the Corrections Private Management Act (the Act), to enter into contracts with prison contractors for the operation of prison facilities, including management, custody of inmates, and provision of security. The bill does not affect the Director's authority pursuant to the Act, renamed by the bill as the Corrections Private Services Act, to enter into private contracts for other correctional services, including those related to food service, medical care, transportation, sanitation, information systems, education and training programs, recreational or religious activities, financing, construction, or maintenance.” The bill failed in Rehabilitation and Social Services Committee 11-3. [Virginia General Assembly, [SB 1179](#), 1/15/21]

Kiggans Voted Against Cracking Down On Predatory Lending Practices That Especially Hurt Military Families

Kiggans Voted Against Cracking Down On Predatory Lending Practices...

Kiggans Voted Against Virginia Fairness In Lending Act. In April of 2020, Kiggans voted against SB 421, which “Replaces references to payday loans with the term ‘short-term loans.’ The measure caps the interest and fees that may be charged under a short-term loan at an annual rate of 36 percent, plus a maintenance fee; increases the maximum amount of such loans from \$500 to \$2,500; and sets the duration of such loans at a minimum of four months, subject to exceptions, and a maximum of 24 months. Short-term loan licensees are required to make a reasonable attempt to verify a borrower's income and may not collect fees and charges that exceed 50 percent of the original loan amount if such amount is equal to or less than \$1,500 and 60 percent of the original loan amount if such amount is greater than \$1,500 [...] A violation of these provisions is made a prohibited practice under the Virginia Consumer Protection Act. The measure amends provisions of the Consumer Finance Act to, among other things, allow licensed lenders to use the services of access partners and establish requirements that loans be between \$300 and \$35,000; be repayable in substantially equal installment payments; have a term of no fewer than six and no more than 120 months; charge not more than 36 percent annual interest and a loan processing fee; and require licensees to post a bond. The measure prohibits credit service businesses from advertising, offering, or performing other services in connection with an extension of credit that has an annual interest rate exceeding 36 percent, is for less than \$5,000, has a term of less than one year, or is provided under an open-end credit plan.” The bill passed 22-18 and became law on April 4th, 2020. [Virginia General Assembly, [SB 421](#), 4/22/20]

- **Fairness In Lending Act Fought Predatory Lending In Short-Term Loans, Car Titles, And Other Lines Of Credit.** “In an effort to fight predatory lending, loans with unfavorable terms to the borrower, the House of Delegates and Senate each voted recently to pass bills that will alter laws related to consumer lending. That includes payday loans, which would be renamed short-term loans, car title loans and open-end credit, such as credit cards and other lines of credit.” [WHSV 3, [2/11/20](#)]
- **Fairness In Lending Act Fixed Patchwork Of Laws That Allowed Financial Harm, Repeated Borrowing, And Car Repossessions.** “The law rationalizes what had been a disparate regulatory structure, governed by a patchwork of laws that allowed payday and auto title loans with unaffordable payments and unnecessarily high costs, and exposed borrowers to financial harm, including repeated borrowing and high rates of vehicle repossession.” [Pew Trusts, [10/22/20](#)]
- **Fairness In Lending Act Improved Consumer Outcomes With An Estimated Total Consumer Savings Exceeding \$100 Million Annually.** “Virginia lawmakers balanced concerns about the availability of small-dollar credit with the urgency of stopping harmful lending practices, a challenge that officials in other states also have struggled with. Virginia’s evidence-based approach builds on successful reforms previously enacted in Colorado and Ohio that maintained widespread access to credit and measurably improved consumer outcomes by closing loopholes, modernizing outdated statutes, and prohibiting balloon payments [...] Pew’s analysis of the act confirmed that, under the legislation, lenders can profitably offer affordable installment loans

with structural safeguards, saving the typical borrower hundreds of dollars in fees and interest with estimated total consumer savings exceeding \$100 million annually.” [Pew Trusts, [10/22/20](#)]

...That Especially Hurt Military Families

HEADLINE: “Some VA Lenders Are Still Exploiting Troops And Veterans, Report Alleges.” [Military Times, [8/4/21](#)]

Troops And Veterans Were Being “Grossly” Overcharged For VA Home Loans. “Troops and veterans in some cases are being “grossly” overcharged for VA home loans, and federal regulators need to suspend or ban alleged bad actors and strengthen their oversight over lenders, according to a new report from the office of Rep. Katie Porter, D-Calif.” [Military Times, [8/4/21](#)]

The Report Found That “Grossly Overpriced Cash-Out Refinancings Continue To Scam Veterans.” “The report alleges that NewDay USA and The Federal Savings Bank ‘continue to aggressively market cash-out refinancings with fees and interest rates that could cost borrowers tens of thousands of dollars more over the life of the loan compared to other lenders.’ ‘This report finds that grossly overpriced cash-out refinancings continue to scam veterans,’ Porter stated in an introduction to the report released Aug. 3.” [Military Times, [8/4/21](#)]

Payday Loans Can Be A Debt-Trap For Military Service Members. “Payday loans can be a debt-trap for military service members, with many predatory lenders located near military bases. Federal regulations have tried to curtail the practice with mixed success. All military personnel should know their rights and be able to spot predatory lending practices to avoid being made a victim.” [Military.com, How To Protect Yourself From Predatory Lenders, Accessed [7/20/22](#)]

While She Took Nearly \$20,000 In Contributions From A Republican PAC Funded By The Payday Loan Industry.

While She Took Nearly \$20,000 In Contributions From Republican PAC...

GOPAC Was A Republican PAC Dedicated To “Educating And Electing A New Generation Of Republican Leaders.” “GOPAC is under the current leadership of David Avella and is the Republican Party’s premier center for educating and electing a new generation of Republican leaders. It’s a force in American politics as it ensures a healthy roster of prepared and tested state leaders are ready to lead in their legislatures and/or run for higher office.” [GOPAC, History, accessed [2/29/22](#)]

GOPAC Inc. Was Organized As A Tax-Exempt “527 Organization” Under IRS Code. “But GOPAC Inc., the source of money for the group’s political contributions, is organized as a so-called ‘527 organization’ and as such must report all of its contributions and expenses to the IRS. Gilbert said because GOPAC Inc. and GOPAC Education Fund share the same goals and philosophy, ‘it is absolutely possible that there’s extreme overlap in the donors to the two entities. But you can’t prove that’ because GOPAC Education fund donors are not disclosed.” [Courier Journal, [7/13/18](#)]

Kiggans Received \$15,000 From GOPAC On October 30th of 2019, Days Before The General Election.

Virginia Beauli, VA 22432,	Virginia Beauli, VA			
GOPAC Election Fund 1201 Wilson Blvd Suite 2100 Arlington, VA 22209;	Republican Leadership Committee Arlington, Virginia	10/30/2019	\$ 15000.00	\$ 17500.00

[Virginia State Board of Elections, Campaign Finance Reports Search, accessed [2/15/21](#)]

Kiggans Received \$2,500 From GOPAC In June 2019.

VIRGINIA BEACH, VA 23450, GOPAC Election Fund 1201 Wilson Blvd Suite 2100 Arlington, VA 22209;	VIRGINIA BEACH, VIRGINIA Republican Leadership Committee Arlington, Virginia	06/30/2019	\$ 2500.00	\$ 2500.00
--	--	------------	------------	------------

[Virginia State Board of Elections, Campaign Finance Reports Search, accessed [2/15/21](#)]

... Funded By The Payday Loan Industry

According To IRS Reports, Payday Lenders Provided “Substantial Financial Backing” To GOPAC. “The group, GOPAC Inc., also gets substantial financial backing from casino interests and payday lenders, according to reports the organization has filed with the Internal Revenue Service.” [Courier Journal, [7/13/18](#)]

In December 2021, Amscot Financial, A Payday Lender Based In Tampa Florida, Donated \$25,000 To GOPAC.

Contributor's name, mailing address and ZIP code Amscot Financial 600 N Westshore Blvd Suite 1200 Tampa, FL 33609	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 25000	Amount of contribution \$ 25000 Date of contribution 12/03/2021
---	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 12/31/21, EIN: 52-1237780, IRS.gov, filed [1/31/22](#)]

In April 2021, Cash Into Cash, A Payday Lender Based In Cleveland Tennessee, Donated \$25,000 To GOPAC.

Contributor's name, mailing address and ZIP code Cash into Cash, Inc. 201 Keith Street SW Suite 80 Cleveland, TN 37311	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 25000	Amount of contribution \$ 25000 Date of contribution 04/16/2021
--	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 6/30/21, EIN: 52-1237780, IRS.gov, filed [8/2/21](#)]

September 2019: Advance America, A Payday Lender Based In Spartanburg South Carolina, Donated \$50,000 to GOPAC.

Contributor's name, mailing address and ZIP code Advance America 135 N. Church Street Spartanburg, SC 29306	Name of contributor's employer N/A Contributor's occupation N/A Aggregate contributions year-to-date \$ 50000	Amount of contribution \$ 50000 Date of contribution 09/05/2019
---	---	--

[GOPAC INC Report of Contributions and Expenditures Ending 12/31/19, EIN: 52-1237780 IRS.gov, filed [1/31/20](#)]

Jen Kiggans Supports Allowing States To Ban Abortion With No Exceptions For Rape, Incest, Or Danger To The Life Of The Mother

Black Voters need to hear radio ads, see ads on OTT, and see ads on other digital platforms that Jen Kiggans can't be trusted, and her extreme views would lead to harsh consequences for the voters she is trying to represent.

- *Jen Kiggans supports allowing states to ban abortion with no exceptions for rape, incest, or danger to the life of the mother.*

Kiggans Applauded The Overturn Of Roe v. Wade And Described Herself As “100% Pro Life”

Kiggans Said She “Applauds The Decision To Overturn Roe.” “Kiggans said in a statement that she applauds the decision to overturn Roe and ‘give Virginians and our elected representatives the opportunity to defend life in our commonwealth. ‘As a nurse practitioner I believe all life is precious and must be protected,’ Kiggans said. ‘As a State Senator I have fought hard for legislation that gives mothers and families the support they need so they can always choose life.’” [Richmond Times-Dispatch, [6/25/22](#)]

Kiggans Said She Was 100% Pro-Life. QUESTION: “As the country awaits the Supreme Court’s decision on whether to overturn Roe v. Wade, what federal legislation, if any, would you support to address abortion nationally?” KIGGANS: “I am 100%, unapologetically pro-life and am incredibly proud of my record of protecting our most vulnerable, preventing taxpayer-funded abortions, and upholding the sanctity of life in the Virginia Senate. Today’s Democratic Party has made it clear they will do anything to guarantee a women’s “right” to an abortion — even up until the moment of birth. In Congress, I will vehemently fight back against these inhumane and radical policies because there is nothing more important than preserving human life.” [Smithfield Times, [6/7/22](#)]

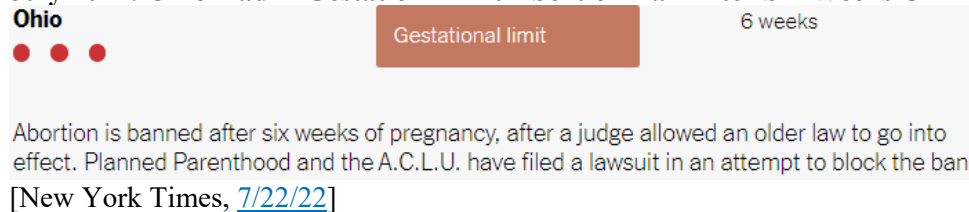
Kiggans Was Endorsed By SBA List. “Today SBA Pro-Life America Candidate Fund announced its endorsement of Jen Kiggans (R) for Congress in Virginia’s 2nd District. ‘We’re pleased to endorse Jen Kiggans, a dedicated public servant who will bring the compassion of a nurse and the toughness of a veteran to Congress,’ said Hon. Marilyn Musgrave, SBA Pro-Life America’s vice president of government affairs. ‘Virginians are weary of pro-abortion extremists like Elaine Luria, who won’t even support protections for babies who survive abortions. Jen has spent her career serving our country and the elderly in her community. She is pro-life and committed to commonsense policies that save lives and assist women and families. We encourage all Virginians in the 2nd District who are concerned about protecting our most vulnerable to support Jen in the primary on June 21.’” [SBA List, Press Release, [6/10/22](#)]

Following The Overturning Of Roe. V Wade Several States Banned Abortions With No Exceptions For Rape, Incest, Or The Life Of The Mother.

July 2022: Ohio Had A 6-Week Abortion Ban With Exceptions Only To Prevent Death Or “Serious Risk Of The Substantial And Irreversible Impairment Of A Major Bodily Function Of A Pregnant Women”

July 2022: Ohio Had A Gestation Limit Abortion Ban After Six Weeks Of Pregnancy.

Ohio Gestational limit 6 weeks



Abortion is banned after six weeks of pregnancy, after a judge allowed an older law to go into effect. Planned Parenthood and the A.C.L.U. have filed a lawsuit in an attempt to block the ban. [New York Times, [7/22/22](#)]

Ohio’s Abortion Law Only Allowed Exceptions “To Prevent The Death” Or “Serious Risk Of The Substantial And Irreversible Impairment Of A Major Bodily Function Of A Pregnant Woman.” “Yost’s meaning wasn’t entirely clear. Some took his comment as claiming Ohio has a rape exception in its abortion ban; it clearly and unambiguously does not. The applicable law allows abortions after a fetal heartbeat is detected: • ‘to prevent the death of the pregnant woman’ or • ‘to prevent a serious risk of the substantial and irreversible impairment of a major bodily function of the pregnant woman.’” [Washington Post, [7/15/22](#)]

July 2022: Texas Had A 1925 Abortion Law And A Bounty Law Incentivizing Citizens To Go After Anyone Who Aids In An Abortion In Effect And A Trigger Ban Without Exceptions For Rape Or Incest

July 2022: Texas Had A 1925 Abortion Law In Effect And A Trigger Ban Expected To Take Effect With No Exceptions For Rape Or Incest. “The Texas Supreme Court allowed a 1925 law banning abortion to take effect. The law can only be enforced with fines and other civil penalties. Texas has a separate trigger ban, with no exceptions for rape or incest, set to take effect later this summer.” [New York Times, [7/22/22](#)]

July 2022: The Texas Supreme Court Ruled To Allow The State’s 1925 Law That Made Abortion Punishable By 2-10 Years In Prison To Stand. “Texas can enforce its abortion ban from 1925, the state Supreme Court ruled late Friday evening, a decision that exposes abortion providers to lawsuits and financial penalties if

they continue to perform the procedure. The court overruled a district judge in Houston, who on Tuesday had temporarily blocked the state's old abortion law from going into effect. That law made performing an abortion, by any method, punishable by two to 10 years in prison. Friday's decision does not permit prosecutors to bring criminal cases against abortion providers, but it exposes anyone who assists in the procurement of an abortion to fines and lawsuits. [Texas Tribune, [7/2/22](#)]

Texas' Abortion Trigger Ban Only Had An Exception For The "Life-Threatening Physical Condition" Of The Mother. "In 2021, Texas enacted a total ban on providing abortion care unless for a 'life-threatening physical condition aggravated by, caused by, or arising from a pregnancy that places the female at risk of death or poses a serious risk of substantial impairment of a major bodily function unless the abortion is performed or induced.'⁷⁴ This language means that mental health conditions would never qualify, even in the imminent risk for suicide. The statute does not have an exception for rape or incest. Violators are subject to imprisonment for 'not more than 20 years or less than 2 years' and to a fine of at least \$100,000 per violation for attempting an abortion, or a fine and imprisonment of 'not more than 99 years or less than 5 years' for performing an abortion.⁷⁵ The person seeking care is shielded from prosecution under this statute." [Center for American Progress, [6/24/22](#)]

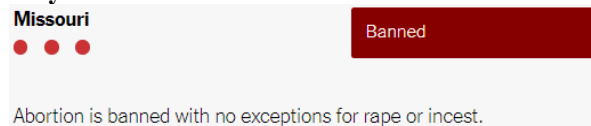
2021: Texas Senate Bill 8 Took Effect, Banning Abortions At The Detection Of A Fetal Pulse Without Exceptions For Rape Or Incest. "One state abortion ban that has already been tested in courts — and so far prevailed — is a Texas law known as Senate Bill 8. It took effect last fall and relies not on the government but on private citizens to enforce. [...] SB 8 bans abortions following the detection of a fetal pulse — in other words, after about six weeks — which is often well before many women even know they are pregnant. The law makes no exceptions for rape or incest." [NPR, [7/1/22](#)]

- **Texas SB 8 Incentivized Private Citizens With Cash "Bounty" To Sue Anyone Who "Aids Or Abets" An Abortion.** "One state abortion ban that has already been tested in courts — and so far prevailed — is a Texas law known as Senate Bill 8. It took effect last fall and relies not on the government but on private citizens to enforce. Opponents have couched it in terms like the 'vigilante abortion law' or 'bounty hunter law.' That's because the law incentivizes citizens with a cash 'bounty' if they succeed in suing anyone who has helped a person get an illegal abortion. Texas inspired Idaho and Oklahoma to follow suit with this type of enforcement mechanism. [...] It allows private citizens to file a civil lawsuit against anyone who knowingly "aids or abets" an abortion. If successful, the law instructs courts to award plaintiffs at least \$10,000 in damages from defendants." [NPR, [7/1/22](#)]

July 2022: Missouri's Abortion Ban Without Exceptions For Rape Or Incest Was In Effect

July 2022: Missouri Passed An Abortion Law With No Exceptions For Rape Or Incest. "Missouri law outlaws abortion except in medical emergencies and when necessary to save the life of the mother, but it's unclear what medical issues qualify under that exemption." [AP, [7/13/22](#)]

July 2022: Missouri's Abortion Ban Was In Effect.



[New York Times, [7/22/22](#)]

Missouri's Abortion Ban Only Had An Exception For A "Medical Emergency." "In 2019, Missouri enacted a total ban on providing abortion unless the pregnancy presents a 'medical emergency.'⁴³ The statute criminalizes abortion even in cases of rape or incest. Violators are guilty of a Class B felony, which, under Missouri law, is punishable by five to 15 years' imprisonment.⁴⁴ The person seeking care is shielded from prosecution under this statute." [Center for American Progress, [6/24/22](#)]

Anti-Abortion Groups And Republican Politicians In Multiple States Are Pushing To End The “Life Of The Mother” Exception To Abortion Bans

HEADLINE: “Why Exceptions For The Life Of the Mother Have Disappeared.” [The Atlantic, [7/25/22](#)]

- **Anti-Abortion Groups Like The Wisconsin Right To Life Have Described The “Life Of The Mother” Exception As “Unnecessary And Wrong.”** “Anti-abortion-rights groups, like Wisconsin Right to Life, have described the ‘life of the mother’ exception as unnecessary and wrong.” [The Atlantic, [7/25/22](#)]
- **The Idaho GOP And Other Republican Candidates Oppose All Exceptions To Abortion Bans And Conservative States Are “Rushing” To Eliminate Or Narrow Existing Exceptions.** “The Idaho GOP just approved a platform with no lifesaving exception. Republican candidates like Matthew DePerno, the Republican running to be Michigan’s attorney general, oppose all exceptions to abortion bans, and that includes to save a mother’s life. Conservative states are rushing to eliminate or narrow existing exceptions to their laws.” [The Atlantic, [7/25/22](#)]
- **Powerful Anti-Abortion Groups Argue That Abortion Is “Never Medically Necessary” And That Doctors Should Always Be Punished For Intentionally Taking A Fetal Life.** “Powerful groups like Students for Life, Feminists for Life, and the American Association of Pro-Life Obstetricians and Gynecologists (AAPLOG) argue that ‘abortion is never medically necessary’ and that doctors should always be punished for intentionally taking a fetal life.” [The Atlantic, [7/25/22](#)]

Abortion Abolition Aligned Groups Like Pro-Life Wisconsin And Doug Mastriano, The Republican Nominee For Pennsylvania Reject All Exceptions, With Mastriano Calling Abortion “Science-Denying Genocide.” “But some groups, like Pro-Life Wisconsin and those affiliated with the abortion abolition movement, reject all exceptions, as does Doug Mastriano, the Republican nominee for governor of Pennsylvania, who calls abortion ‘science-denying genocide.’” [New York Times, [6/9/22](#)]

HEADLINE: “Anti-Abortion Group Seeks To Change State Law By Removing Lifesaving Exception From Wisconsin Abortion Law” [Post Crescent, [5/9/22](#)]

- **Pro-Life Wisconsin Would Seek To Remove An Exception To Wisconsin’s Abortion Law For The Life Of The Mother, Saying There Are No Situations Where An Abortion Would Be Medically Necessary To Save A Woman’s Life.** “An anti-abortion group would seek to remove an exception to Wisconsin's abortion law that permits the procedure to save the life of the pregnant person, if Roe v. Wade is overturned by the country's highest court. Pro-Life Wisconsin legislative director Matt Sande told USA TODAY Network-Wisconsin Friday that his organization believes there are no situations where an abortion would be medically necessary to save the pregnant person's life.” [Post Crescent, [5/9/22](#)]
- **Pro-Life Wisconsin’s Legislative Director Claimed “Many” Wisconsin Lawmakers Support A Total Ban On Abortion And Said The State Would Have The Power To Implement A Full Ban If An Anti-Abortion Governor Was Elected.** ‘Sande said ‘many’ Wisconsin lawmakers would support a total ban on abortion, and said the state would ‘have the power to completely ban abortion without exception’ if a governor opposed to abortion is elected. [Post Crescent, [5/9/22](#)]
- **Wisconsin Pro-Life Legislative Director On Current Language On Exceptions: “We Just Want It Gone.”** Sande said his organization has not been focused on interpreting or clarifying the existing language. ‘We just want it gone,’ he said. [Post Crescent, [5/9/22](#)]