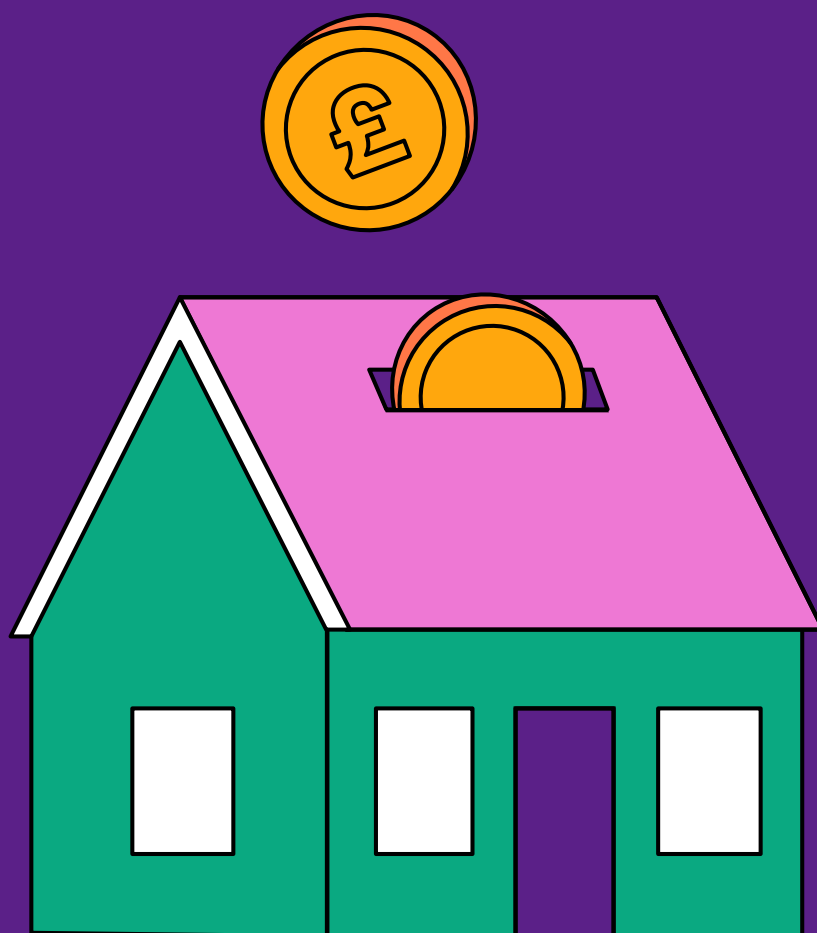


# Too close to home:

StepChange debt advice clients'  
experiences of coerced debt



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# Note on terminology

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## A note on language

Throughout this report, we refer to people who have experienced coerced debt as **'victim-survivors'**. This reflects the utility of the term 'victim', particularly as it relates to the recognition of victim blaming as well as its use in a legal context. We acknowledge, however, that this term can be problematic where it is associated with a lack of agency and autonomy. Where the term 'survivor' emerged as a counter to this, this was also seen as potentially problematic as it may not accurately describe every abuse situation, especially where, tragically, someone does not survive the abuse. We have therefore chosen to use the term 'victim-survivor', also widely used across the sector, to depict the heterogenous and not neatly defined experiences of these individuals.

We also use the term **'domestic abuse'** which is, in some quarters, considered to be outdated, belying the abuse that can take place outside of a household setting. As such, a preference for the term 'Intimate Partner Violence' (IPV) has emerged. However, given the fact that we have spoken to clients who have experienced economic abuse not only in an intimate partner or romantic relationship but, for example, between child and parent, we have decided to use the term 'domestic abuse', reflecting our status as a generalist debt advice charity, rather than a specialist gender-based violence organisation.

### Economic abuse:

A form of domestic abuse that describes a perpetrator controlling a victim-survivor's finances and money. This may include things like sabotaging a victim-survivor's income or access to money, controlling and limiting how they use their money, and exploiting their financial position. It is defined as a form of abusive behaviour in the Domestic Abuse Act (2021).

### Coerced debt:

A form of economic abuse where the perpetrator uses coercive and controlling behaviours to force a person to make transactions that lead to debt. It may also refer to debts being built up fraudulently in a person's name within a familial, platonic or romantic relationship. Coerced debt is not a crime in its own right, although it can be prosecuted as either a fraud or a coercive and controlling behaviour offence. Research shows, however, that it is rarely successfully prosecuted (**'Seen yet sidelined'** – Surviving Economic Abuse).

# Executive summary

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**Coerced debt is a form of economic abuse where the perpetrator uses coercive and controlling behaviours to make a victim-survivor carry out transactions that lead to debt. Coerced debt and economic abuse exist in the context of domestic abuse where abusers control and dictate a victim-survivor's choices and everyday actions, using pressure and violence. Such patterns of coercive and controlling behaviour are now a criminal offence under the Serious Crime Act (2015). Women are significantly more likely to be victims of domestic abuse than men, and more likely to experience consequences of greater severity, impact and risk to life.**

Based on national polling, we estimate that 1.6 million UK adults have experienced coerced debt in the last 12 months, most commonly involving consumer credit.<sup>1</sup> Among those who have experienced coerced debt, almost a third (31%) are experiencing problem debt, compared to just 6% of UK adults.<sup>2</sup> It is unsurprising, therefore, that coerced debt also affects a significant minority of StepChange clients: according to a recent client survey, we estimate this figure to be 12%.<sup>3</sup>

Coerced debt is an important issue not only because it affects a considerable number of people in the UK, but also because it causes and compounds harm to victim-survivors, including the burden of dealing with debt, diminished financial resilience, low confidence in their ability to manage their money and in their financial future, and poor wellbeing. Coerced debt can also deepen debt problems, and extends the control of the perpetrator. Where there are joint debts, these tie the victim-survivor to the perpetrator, potentially for years after separation.

Controlling or coercive behaviour is a high-risk factor of future violence,<sup>4</sup> and is a known risk factor in domestic homicides and suicides.<sup>5</sup> Coerced debt is one result of a perpetrator of abuse exercising control and coercion. Tackling coerced debt is therefore inextricably linked to reducing the prevalence of abuse, reducing harm, and improving outcomes for those affected.

Yet, economic abuse remains a poorly understood form of domestic abuse, surrounded by low levels of understanding, stigma and shame. What's more, coercive and controlling behaviour describes a pattern of behaviours that individually may seem non-abusive, but together cause fear and intimidation, which underscores the importance of context when understanding and identifying coerced debt.

To support this report, we asked a series of questions about coerced debt in a survey of StepChange clients and later conducted in-depth qualitative interviews with six clients who had indicated they had experienced coerced debt. We also commissioned polling by YouGov Plc. to get a national picture of the prevalence of coerced debt, and to better understand attitudes to coerced debt and economic abuse among the population at large. Finally, we held a focus group with StepChange debt advisors to understand their experience of advising clients with coerced debts. This report is the product of this research.



This report is intended as an initial exploration of the issue of coerced debt from a debt advice perspective. It seeks to examine the experiences of those affected, identify barriers to good outcomes for victim-survivors, and set out next steps. We ground our understanding of good outcomes in the concept of **economic justice**, by which we mean financial or legal remedies that support a victim-survivor to achieve economic safety and stability so they do not have to pay the price for the abuser's behaviour. Recognising the complexity of the challenges raised by coerced debt and economic abuse, we acknowledge that we do not have all the solutions. Our report welcomes and reiterates recommendations made by organisations including Surviving Economic Abuse (SEA), Refuge, and UK Finance, and seeks to build on their important work.

# Key findings

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## 1. The prevalence of coerced debt among the UK population and among our clients is significant.

We estimate that almost one in eight (12%) of our clients are impacted by coerced debt. Based on national YouGov polling, we estimate that 1.6 million UK adults have experienced coerced debt at the hands of a current or former partner, family member or friend in the last 12 months.<sup>6</sup>

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## 2. Coerced debt is closely associated with financial difficulty and debt problems.

Among those who have experienced coerced debt, we estimate that almost a third (31%) are experiencing problem debt (conversely, our figures indicate 17% of UK adults experiencing problem debt have experienced coerced debt in the last 12 months).<sup>7</sup> Almost two-thirds (62%) of victim-survivors affected by coerced debt report negative impacts (see appendix), such as going without essentials to keep up with debt repayments, and are more likely to report severe indicators of financial difficulty than others experiencing problem debt.

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## 3. Support for victim-survivors affected by coerced debt is patchy and inconsistent.

Our national polling reveals that the majority of people who had experienced coerced debts (58%) in the last 12 months did not seek help with their debts. More respondents to our survey of clients reported unhelpful than helpful support from creditors and suppliers to which they owed debts. Likewise, qualitative interviews with clients and debt advisors highlighted mixed experiences, including a lack of compassion, inconsistent practice and insufficient support for victim-survivors.

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## 4. Victim-survivors rarely have coerced debt written off. Which is for multiple reasons, including low awareness, reluctance to disclose, and varying decisions by creditors.

Our national polling indicates that 13% of those affected by coerced debt had any of these debts written off. The figure was 12% for our clients. Write off goes a long way in victim-survivors achieving economic justice, so it is positive to see this being done to some extent, but without credit file restoration, a vital step is missing.

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## 5. It is currently very difficult to access specialist support for coerced debts and economic abuse.

A lack of a consistent approach to coerced debt means that victim-survivors may receive advice and support that is ill-suited to them, particularly when they lack awareness of the possible support available and/or do not disclose that they have experienced coerced debt.

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## 6. Awareness and understanding of coerced debt and economic abuse among the general population is low.

In national polling, 62% of people stated that they had never heard of the term economic abuse before. 68% of people had never heard of the term coerced debt.

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## 7. Among the general population, support for a principle of economic justice. Among the general population, support for a principle of economic justice is high.

In national polling, when asked about a hypothetical situation involving coerced debt, the majority (67%) did not think the victim-survivor should be responsible for repaying the debts that had been accrued in her name.



## Key findings

**Debt advice can achieve positive benefits for victim-survivors, such as reducing collections pressures and debt repayments, and improving wellbeing by reducing anxiety and worries about debt. Some victim-survivors will have access to insolvency solutions that ultimately deal with their debts.**

But debt and insolvency solutions can come with downsides for victim-survivors; they typically involve repaying debts in part or in whole and require a restricted budget, sometimes for extended periods of time. They can also affect a victim-survivor's credit record, potentially causing financial exclusion and affecting employment opportunities.

And for those who do not have access to insolvency, while industry good practice guidance has helped, creditor and supplier responses are inconsistent. As a result, victim-survivors often do not have access to economic justice.

**Specific barriers to better debt advice outcomes for victim-survivors include:**

- The need for specialist knowledge and training in the debt advice sector and more effective disclosure environments in debt advice
- The lack of agreed expectations of creditors in supporting victim-survivors with coerced debts and accountability for meeting those expectations
- Legislative (Consumer Credit Act) and regulatory guidance barriers to separating joint unsecured debts (either so that victim-survivors are pursued only for part of a joint debt, or so that the debt can be written off)
- Victim-survivors being locked into a joint mortgage after they have fled a perpetrator
- Credit information reporting inflexibilities and conventions that mean victim-survivors' credit records often cannot be reset or repaired
- The lack of funded casework-based debt advice for victim-survivors of economic abuse



StepChange is committed to being part of the solution. However, no organisation can overcome the barriers to economic justice for victim-survivors alone. A key part of the solution is collaborative work led by government, complementing its work to reduce violence against women and girls and as part of the Financial Inclusion Committee (which includes a focus on economic abuse).

# Recommendations

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- 1.** Alongside UK Finance and SEA, we are calling for the Government to convene a cross-government economic abuse taskforce, led by HM Treasury and the Home Office. The taskforce objectives should include identifying and taking forward the legislative and regulatory changes necessary to overcome barriers to economic justice and write off, where appropriate, for victim-survivors with coerced debts, including unsecured debts and mortgages.
- 2.** The Financial Conduct Authority (FCA) should take steps to create a consistent, industry-wide approach to economic abuse and coerced debt, building on the SEA 'How the Consumer Duty can transform responses to economic abuse' briefing,<sup>8</sup> and the UK Finance Financial Abuse Code of Practice.<sup>9</sup> This should include ensuring firms take steps to prevent foreseeable harm arising from economic abuse.
- 3.** The Money and Pensions Service (MaPS), the FCA and wider stakeholders should support the continued roll out of the Economic Abuse Evidence Form (EAEF), devised by Money Advice Plus (MAP) and piloted in partnership with SEA, and its extension to non-financial services creditors, such as local authorities, central government departments, and utility providers. Creditors should work proactively to deliver support for victim-survivors that is as accessible, joined-up and compassionate as possible.
- 4.** The rollout of the EAEF should be facilitated by work by government and MaPS to develop and commission sufficient specialist advice, including casework-based advice, and support for the free debt advice sector to ensure advisors are adequately trained in identifying economic abuse and advising victim-survivors.
- 5.** The new Credit Reporting Governance Body and its precursor working groups should co-ordinate work on a credit restoration and repair framework for victim-survivors of economic abuse and coerced debt as a priority, within its work to take forward the FCA Credit Information Market Study remedies.





# Methodology

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**This report is based on research from StepChange’s debt advice client data, a client survey, national polling, interviews with six current or former clients, and a focus group with six StepChange debt advisors.**

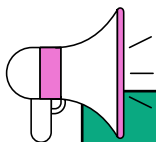
1. We conducted an online survey of clients across the UK between 27th November 2023 and 30th January 2024. The survey was sent to a random sample of 15,000 clients who first received debt advice between June 2022 and July 2023. We received 370 unique responses.
2. We sent an interview invitation to three groups of clients:
  - a) clients who had indicated that they had experienced coerced debt in the above client survey;
  - b) clients we had referred to our partner organisation, MAP, who offer a specialist helpline to victim-survivors of economic abuse; and
  - c) client case studies who were sourced prior to the production of this report and who agreed to take part on the basis of the subject matter. They have previously shared their personal stories publicly via media and events and, therefore, these two clients go by their real names.

All clients had agreed to be contacted regarding StepChange’s research. We offered a £50 shopping voucher as a thank you to participants.

Interviews were arranged with six clients and took place between July and October 2024. These were conducted by members of the StepChange Policy, Public Affairs and Research team.<sup>10</sup> We interviewed four women and two men, including one transgender man, from across England and Wales.

All participants’ names, except our case studies Liz and Katherine, have been changed. Some quotes have been edited lightly for length and clarity.

3. We commissioned YouGov to conduct nationally representative polling into the prevalence and impact of coerced debt, as well as people’s level of awareness and understanding. Fieldwork took place between 2nd and 4th November 2024, with a total sample size of 2,138 UK adults. The survey was carried out online. The figures have been weighted and are representative of all UK adults (18+).
4. On 16th December 2024, we held a focus group with six StepChange debt advisors who were selected on the basis of their experience as debt advisors handling complex cases. This focus group was carried out online and facilitated by the report’s author. The advisors are referred to anonymously in the report. Some quotes have been edited lightly for length and clarity.<sup>11</sup>



**Please note: this report contains details of domestic abuse, including violence and attempted murder, as well as mentions of suicidal ideation and suicide attempts, which some readers may find distressing.**

# Background: What are economic abuse and coerced debt?

**If you are affected by anything brought up in this report and need support:**

**Surviving Economic Abuse** is a charity that campaigns for change related to economic abuse and offers a wealth of information on the issue on their website

[www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)

**Refuge** provides specialist support for women and children experiencing domestic abuse. You can contact their 24-hour **National Domestic Abuse Helpline** on 0808 200 0247, or you can find support online.

If you identify as a man, you can contact the **Men's Advice Line**, a specialist provider for men who are experiencing or have experienced domestic abuse. This is a free helpline, available from Monday to Friday 10am – 5pm on 0808 801 0327.

For support in a mental health crisis, you can contact **Mind** for free, who are there to talk and able to signpost specialist support on 0300 102 1234. They are available Monday to Friday 9am – 6pm. Or you can contact **Samaritans** on 116 123 or text **SHOUT** to 85258. This service is also free and available at any time.

Domestic abuse affects millions of people in the UK and devastates their lives. Figures from the most recent Crime Survey for England and Wales indicate that 2.4 million people over the age of 16 experienced domestic abuse in the last year,<sup>12</sup> with the real figure likely to be higher due to underreporting.

Efforts to better understand, raise awareness of, tackle, and prevent domestic abuse and violence have increased in recent decades, particularly with regard to ending violence against women and girls, who are affected in far greater numbers than men (1.6 million women compared to 712,000 men last year),<sup>13</sup> and with greater severity, greater impact and greater risk to life. This reflects the deeply rooted problem of violence against women and girls perpetrated by men. As a generalist service, however, we see clients of all genders who have experienced coerced debts.

**This section sets out the concepts we explore in the report, namely economic abuse, coercive and controlling behaviour and coerced debt. It also introduces the options for victim-survivors with coerced debts.**



## Economic abuse

**In recent years, the concept of economic abuse as a form of domestic abuse has become more well known. Domestic abuse involves the control of and exertion of power over a victim-survivor. By exploiting, restricting and sabotaging a victim-survivor's economic resources, a perpetrator makes the victim-survivor dependent on them, often trapping them in a dangerous relationship. Examples of economic abuse include sabotaging the victim-survivor's income—through work, benefits, or access to a bank account—restricting how they use money, and exploiting their economic situation, for example by forcing them to take out credit.**

Economic abuse was enshrined in law in the Domestic Abuse Act 2021.<sup>14</sup> The Government, with the charities SEA and MAP (along with other charities like StepChange), has developed good practice guidance to support public sector organisations to identify economic abuse and signpost victim-survivors to specialist support services.<sup>15</sup> However, awareness of economic abuse remains low and, like domestic abuse, affected by stigma, shame and misunderstandings.

Our national polling estimated that 3%,<sup>16</sup> or 1.6 million UK adults, had experienced coerced debt in the last 12 months. A recent survey conducted by Ipsos for SEA found that 15% of UK women experienced economic abuse (which includes a wider set of indicators) within the last 12 months, with rates even higher for disabled women (23%) and ethnic minority women (29%).<sup>17</sup>

Given the prevalence of coerced debt and economic abuse at a national level, these phenomena are therefore crucial to understand, both for StepChange as a leading debt advice provider committed to tackling problem debt and, more widely, for policy makers, regulators and organisations committed to ending abuse and supporting victim-survivors.

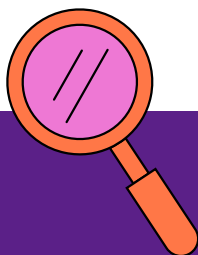
Anyone can be a victim of domestic abuse, regardless of age, sex, gender identity, sexual orientation or socioeconomic status. However, coerced debt and economic abuse should be understood as central to a broader, national and global pattern of intimate partner violence and gender-based violence and control. Certain groups, including women,<sup>18</sup> young people,<sup>19</sup> trans people,<sup>20</sup> and people affected by a long-term illness, disability or mental health issue,<sup>21</sup> are at greater risk of experiencing domestic abuse. Where victim-survivors face multiple socioeconomic disadvantages, the risk and impact of abuse is often compounded, increasing a person's risk of experiencing domestic abuse.



## Coerced debt

**Coerced debt is a form of economic abuse where the perpetrator uses coercive and controlling behaviours to force or compel someone into debt. It includes a perpetrator forcing a victim-survivor to do one or more of the following in the context of abuse, where the victim-survivor is unable to say no because of the abuse and the risk of harm the abuser would present if the victim-survivor said no:<sup>22</sup>**

- Forcing the victim-survivor to take out a credit card or loan
- Forcing the victim-survivor to buy something on credit
- Taking out a loan, mortgage or credit card in the victim-survivor's name
- Using the victim-survivor's credit without their express consent/knowledge
- Using other sources of credit in the victim-survivor's name, such as an internet or phone contract
- Putting bills in the victim-survivor's name, including car finance agreements, mobile phone contracts or catalogue payments
- Forcing the victim-survivor into a position where they need to take out credit to afford to live, for example by stealing from them, taking their wages or making them buy things



There is some debate over how coerced debt should be defined and what behaviours and actions should be considered part of it. We have chosen to use the above definition, which includes debts taken out without the victim-survivor's knowledge. These latter debts are defined as fraud from the perspective of the law and financial services, but for the purposes of understanding coerced debt, are best understood contextually.

This approach chimes with definitions adopted by SEA<sup>23</sup> and reflects the fact that in the context of domestic abuse, fraud does not occur in a vacuum, but often alongside other forms of abuse. Indeed, for all of our interviewees who experienced fraudulent debts, they also had debts taken out in their name through coercion, as well as experiencing emotional and often physical abuse.<sup>1</sup> Situating coerced debt in its relevant context, and as perpetrated by an abusive partner, family member or friend, helps us to better understand it and, therefore, gives us a better chance of tackling it.

In 2015, the UK Government designated coercive and controlling behaviour as a crime.<sup>24</sup> This is stipulated as taking place within an intimate or family relationship and can comprise economic, emotional and psychological abuse, technology-facilitated domestic abuse, and threats, which do not have to be accompanied by physical or sexual violence or abuse.<sup>25</sup> Coerced debt is included as a controlling behaviour in the statutory guidance.<sup>26</sup>

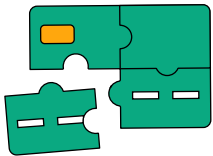
<sup>1</sup> This definition stems from the academic Angela Littwin. She "use[s] the term 'coerced debt' to describe all non-consensual, credit-related transactions that occur in a violent relationship." She adds that, in this context – a relationship involving intimidation and fear – it may be difficult to determine whether a transaction is fraudulent or not, as "even without direct threats, a victim may be afraid to read [a financial] document or ask questions about it, resulting in a transaction that looks like fraud but has overtones of duress."

The financial services industry has identified coercive and controlling behaviour and debt as a “particularly challenging issue to navigate on [a victim-survivor’s] journey to achieving financial independence and economic security.”<sup>27</sup>

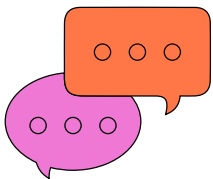
**This is for several reasons, including:**



Challenges involved in pursuing legal action against the perpetrator



The legal concept of couples being a single financial unit, which makes it difficult to separate joint debts and liabilities



Inconsistent levels of understanding and inconsistent practices, despite good practice having been developed



The current Consumer Credit Act not taking into account that a partner (or other closely connected person) could have undue influence

In 2023, the FCA introduced the Consumer Duty.<sup>28</sup> Under the Consumer Duty, financial services firms are required to act to deliver good outcomes and avoid causing foreseeable harm for customers. The Duty makes explicit reference to firms paying attention to the needs of customers with characteristics of vulnerability, and the FCA has highlighted that domestic abuse is a key driver of vulnerability.<sup>29</sup>

## What options currently exist for victim-survivors to resolve their coerced debts?

Much work has been done to develop best practice guidance, through UK Finance's Financial Abuse Code, and a clearer legal framework with the inclusion of coercive and controlling behaviour in the Serious Crime Act 2015 and of economic abuse in the Domestic Abuse Act 2021.

There are currently some different avenues a victim-survivor of coerced debt can take, but as this report demonstrates, there are challenges associated with them all, and our own and others' research indicates inconsistencies in accessing them. **The options are laid out below.**<sup>30</sup>

### Pursuing a criminal prosecution

against the perpetrator under the Serious Crime Act 2015

**Challenging the liability of the debt** with the creditor if the lender has not abided by the principles of consumer credit law and regulation, or if debts are fraudulent

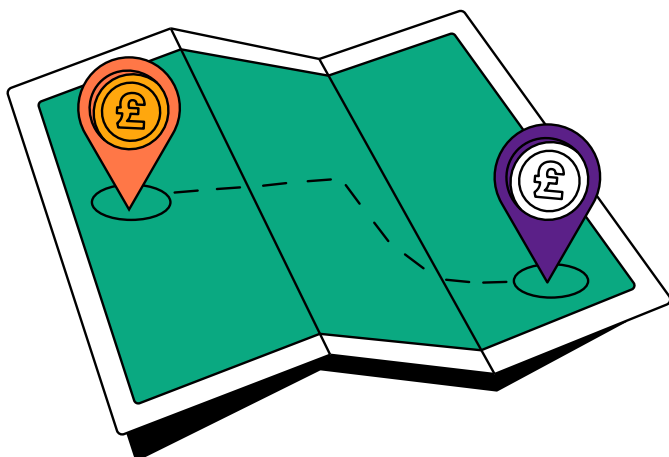
**Requesting debt write off** – where a bank or lender is informed that the debt was coerced and makes a discretionary decision to write off the debt. In some cases, this will be communicated using the EAEF

**Forbearance and debt management solutions** – this typically involves paying back the debts at a reduced rate while suspending interest, arranged with individual firms or formally through a Debt Management Plan administered by an FCA-regulated provider

**Insolvency** – through bankruptcy, a Debt Relief Order (DRO) or Individual Voluntary Agreement (IVA) in England and comparable options in Scotland (Trust Deed, for example)

The barriers and challenges associated with these options are detailed in what follows. We root our understanding of good outcomes for victim-survivors in the concept of economic justice, adopting SEA's definition as being a financial or legal remedy that supports a victim-survivor to achieve economic safety and stability so they do not have to pay the price for the abuser's behaviour. One example of economic justice is writing off a coerced debt and restoring the victim-survivor's credit file so it reflects their creditworthiness and not the abuse they experienced.<sup>31</sup>

This report details the varying experiences of our clients who have experienced coerced debt, how they came to realise they had been through coerced debt, how they sought support with their debts and other related issues, and how they feel they could better be supported. With this evidence base, we convey the urgent need for organisations across multiple sectors, including debt advice, to come together and improve outcomes for victim-survivors of coerced debt.



# Introduction to case studies

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The individuals below are current or former StepChange clients we interviewed as part of this research. Their stories bring to life what it is like to experience coerced debt, to try to get support and, finally, to rebuild their lives.

## Adam

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Adam is a 25-year-old man with no children or current caring responsibilities. He has ADHD, and suffers from depression and anxiety. He also experienced an episode of psychosis, which he attributes to the stress of the abuse he went through. The coerced debt he experienced was perpetrated by his father and siblings. They used his credit card to make purchases for the family without his consent. If he complained, he was told he should be happy to help his family. He also experienced psychological and physical abuse from them. When he fled, he became homeless.

## Cheryl

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Cheryl is 43 years old. She has no children. She currently lives with a housemate. Her husband was physically and emotionally abusive. The coerced debt started when her then husband was furloughed and asked for money. She ended up with five credit cards and relied on her overdraft to get by. She said she complied to avoid the possible negative consequences of disobeying. The debt that was accrued in her name totalled around £10,000. She fled the relationship one night when her husband was being particularly violent and went to the hospital, whereupon the police were called and he was arrested. She left her husband, though they are not yet divorced. She is currently paying the debts off through a Debt Management Plan.

## Anita

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Anita is a 57-year-old woman with a 20-year-old daughter. She still lives in the house she shared with the perpetrator of the abuse. He was physically abusive and attempted to kill her and was subsequently put in prison, but has since been released. She experienced significant mental distress because of the abuse, leading to bulimia, suicidal ideation and suicide attempts. The debt the perpetrator accrued in her name totalled £52,000, without her knowledge. He also used their joint savings without her consent.

# Introduction to case studies

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## Katherine\*

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Katherine is 62 years old. She lives in Wales and has four children. She had a successful career as a stylist until she had her son and she moved to Wales with her family, which she didn't want to do. She had no access to money and had to rely on her husband. He built up debts in both their names. She filed for divorce which led to expensive legal proceedings, leading more debts to accrue.

## Liz\*

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Liz is a 42-year-old woman who is married. She has two children of her own from her previous marriage and two stepchildren. She is employed and is also a trustee of StepChange. Her first husband was physically and economically abusive, restricting her day-to-day finances and building up debts in her name. When she left, she faced the heartbreaking prospect of leaving her children with her husband for six months as he made terrifying threats when she said she wanted to leave. She was able to leave because she got an advance on her salary from her employer. She said that the financial impact of the abuse lasted 11 and a half years after the relationship ended.

## Xander

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Xander is a 28-year-old trans man. He is currently unemployed, but is a youth worker by vocation. His previous relationship was emotionally and physically abusive. His ex-partner exploited the fact that Xander said that he wasn't good at managing money because of his autism, and agreed to manage all of the household finances, but all the bills were still in Xander's name. Xander paid his partner a monthly lump sum, thinking it was going to the bills, but his partner didn't use it for this purpose, leading debts to rack up, including on priority bills. His ex-partner also coerced Xander into taking out credit on his behalf as he said he didn't have a good enough credit score to do so himself, against Xander's wishes. Xander accrued £10,000 in debt as a result.

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\*Katherine and Liz are our client case studies who were sourced prior to the production of this report and who agreed to take part in the basis of the subject matter. They have previously shared their personal stories publicly via media and events and, therefore, they go by their real names.



# How coerced debt starts: Patterns of coercive and controlling behaviour

It wasn't just financial control. Actually, he was controlling every aspect of my life. – **Katherine**

Coerced debt occurs in the context of domestic abuse and coercive and controlling behaviour. In legal terms, it is perpetrated by someone with whom the victim-survivor is “personally connected”,<sup>32</sup> such as an intimate partner, ex-partner, family member, or individual who shares parental responsibility for a child. Contrary to the standalone crime of fraud, which does not necessarily require the perpetrator to know the targeted person personally, coerced debt should be understood in the context of a relationship where trust and rapport is built up, and subsequent exploitation of that trust. A perpetrator of coerced debt may also, however, be committing fraud, for example by using the victim-survivor's personal information for their own financial gain,<sup>33</sup> such as to take out a line of credit. As discussed in the [Background](#) section, it is the context of the abuse and of controlling, coercive behaviour that helps us to understand whether someone's debts are coerced.

As a generalist service, we have focused on victim-survivors of all genders and of relationships including, but not limited to, romantic relationships. We acknowledge, however, that the majority of victim-survivors of domestic abuse and violence are women, reflecting deeply rooted problem of violence against women and girls perpetrated by men. Our polling and client survey did not reflect significant gender differences for those experiencing coerced debt, however.

**In this section, we discuss our clients' experiences of coerced debt: how it started, what it was like for them, the types of credit that was taken out on their behalf and how they dealt with it at the time.**

## Common types of coerced debt



**44% consumer credit**



**14% household bills**



**26% money owed to family and friends**

Our national polling found that the most common form of debt caused by coercion was consumer credit (including credit cards, retail credit, interest free buy now, pay later and other loans), with 44% of those who experienced coerced debt reporting it having caused consumer credit debt.

All of the clients we interviewed had coerced debts on credit cards, either in the joint names of themselves and the perpetrator, or in their sole name. One client we spoke to, Adam, took out a credit card, but said this was “in the family” and “to help around the house”. It was mostly not in his possession and eventually he defaulted on the card because his family used it without his permission. Cheryl had a credit card which her husband coerced her into using for his own benefit, claiming that he needed to use it because he was struggling financially. Xander’s partner suggested he take out a credit card because he had a better credit score than his partner.

Adam also told us that his dad and siblings had taken out a payday loan on his behalf and that it was easy for them to get it as they had access to all of his documents.

In our national polling, 14% of those who experienced coerced debt type reported that it led to arrears on household bills. Two of the clients we interviewed had council tax bills in their sole name. In Xander’s case, the council tax bill was in his name, but his partner said he was managing payment, which he wasn’t. As a result, despite Xander paying his share to his partner, arrears built up. Xander received a whole year’s liability, in keeping with typical local authority practice, and was frustrated that despite feeling he had evidence to prove he had paid his partner, he was nevertheless pursued for the debt (and ultimately agreed a repayment plan with the council).

Anita had a similar experience, though related to energy arrears rather than council tax. She built up arrears on her energy bills as a result of her ex-husband controlling their bills. Despite the fact that she has

explained her situation and the reason she got into arrears, as well as the fact that having someone enter home to install a pre-payment meter (PPM) without her consent would feel like when her ex-husband entered their home to be violent, her energy provider is still trying to have the PPM installed, which she has described as being retraumatising.

One finding from StepChange’s recent report **‘Looking through the keyhole’** is that harmful council tax arrears and enforcement action is gendered, disproportionately affecting women and single parents.<sup>34</sup> Our research found that heavy-handed bailiff action created harm and, in instances where people have been through domestic abuse, often mimicked aspects of the abuse a victim-survivor had been through, such as intrusive behaviour and threats, most often by a male bailiff. Where a client raised that they had been through abuse and that the heavy-handed nature of some interactions was retraumatising, “this context was disregarded.”<sup>35</sup> The report recommends that bailiffs should only ever be used as a last resort, and that the Enforcement Conduct Board should be put on a statutory footing, so that people in vulnerable situations facing unfair and intimidating bailiff action receive the protections they deserve.<sup>36</sup> Responsible council tax collection and bailiff regulation would disproportionately benefit people affected by domestic abuse.

Both Liz and Katherine had particular difficulties with the joint mortgages they shared with their former husbands. SEA and UK Finance have identified the complexities involved in tackling abuse involving joint mortgages. SEA's recent report, **'Locked into a mortgage, locked out of my home'**,<sup>37</sup> details how joint mortgages can be exploited by perpetrators of economic abuse to create harm, for example by "forcing them to pay all or more than their 'agreed share' of the mortgage", "preventing repossession or sale of the property" so that the victim-survivor cannot remove themselves from the mortgage, and "restricting the victim-survivor's ability to make decisions regarding their mortgage which are in their best financial interests."<sup>38</sup> UK Finance's report **'From control to financial freedom'** also describes joint mortgages as "the most complex product to separate and generally the largest liability."<sup>39</sup>

In Liz's case, her ex-husband sabotaged their ability to pay for their mortgage by controlling their finances, including making extravagant purchases, like a boat, when they couldn't afford it. When Liz tried to take control of their debts by contacting StepChange, **she said:**

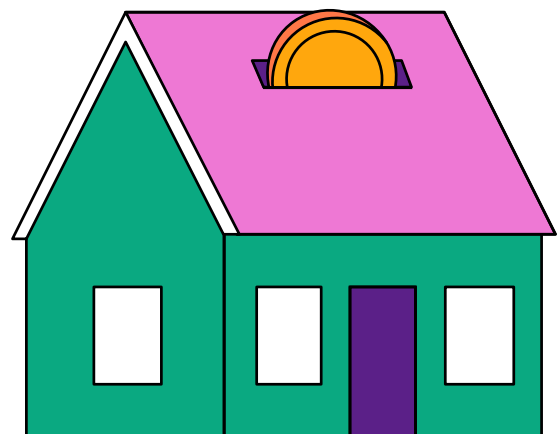
"We were behind on our mortgage as well because [we'd] taken mortgage holidays, payment holidays and they wouldn't put us on interest only because of how much we owed and the type of mortgage. So it was all getting really, really tricky. That was part of the reason for leaving because... I couldn't change it."



As UK Finance point out, "discharging the liability in the case of a mortgage usually requires the mortgage to be repaid", which "create[s] additional problems for the victim-survivor and the lender" if "an ex-partner wants to maintain control through uncooperative and abusive tactics."<sup>40</sup> This was the case for Liz.

SEA estimates that joint mortgage abuse has affected one in eight women in the UK who have held a joint mortgage in the past two years. The effects of the abuse include mortgage arrears, impaired credit ratings, housing insecurity when a victim-survivor wants to leave, and even repossession and homelessness.<sup>41</sup> Indeed, Liz experienced both homelessness, sofa surfing for a month after she left her relationship, and having to deal with the house being repossessed, which affected her credit score and meant that she wasn't mortgageable for a long time.

The two women also suffered when trying to extricate themselves from their joint mortgages. Contractual changes to a joint mortgage require both parties' consent. Yet, in Katherine's case, her husband remortgaged the property without her consent when they were married.

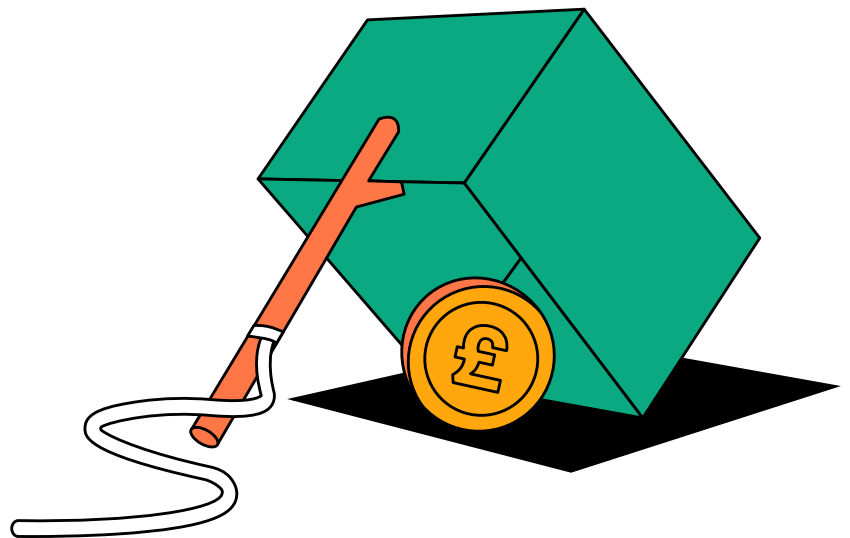


## Exploiting a good financial position

**It was common among our interviewees that in cases of coerced debt, perpetrators took advantage of a strong economic position, or one that was perceived to be strong. This chimes with research that emphasises the prevalence of exploitation within economic abuse behaviours.<sup>42</sup>**

Xander's partner, for example, asked Xander to take credit out because he didn't have a good enough credit score to take out credit himself. Xander had never been in debt before and didn't like the idea of using credit. As a result of his partner's coercive and controlling behaviour, however, he accrued debt and his credit file was impaired.

For Liz, who began her relationship with the perpetrator of the abuse when she was 18 and had just started university, her then partner exploited the fact that she had a cash lump sum in the form of her student loan and asked if he could borrow money to have urgent dental work done. She agreed because he had a job, so she assumed he could and would pay it back.



## Exploiting the nature of a romantic relationship

**In this vein, we heard about how perpetrators exploited the nature of a romantic relationship. In Liz’s case, she told us that she saw her partner in pain – requiring dental work – and wanted to help him. A situation which in most cases would be normal and not raise concerns could become the start of an exploitative economic relationship.**

Similarly, Cheryl supported her husband when he fell on hard times. When he was furloughed during the Covid-19 pandemic, he said that he needed certain things. After a while, even if Cheryl had only a small amount of money on her credit card, her husband would take it so he could buy alcohol. We heard how seemingly normal requests like these escalated to unreasonable demands and, ultimately, threats. Xander told us that his partner “heavily suggested” he take out credit to afford daily essentials because his partner said they, as a couple, didn’t have any money. Xander also said he gave his partner access to his mobile phone and partner abused this trust by taking out loans on his phone without his knowledge.

In Adam’s case, meanwhile, where the perpetrators of the abuse were his father and siblings, when he complained to other family members, they questioned why, as they felt he should be happy to help his family out financially. He said his family framed it as “helping take care of your family”, which he had “no problem doing.” He added, however, that “it was just the fact that [he didn’t] want to go into debt over it.” When his family needed a new washing machine after it broke down, for example, they used his credit card. When he spoke to members of his own community, they told him he was being “childish” and that the debts would be paid off, so it wasn’t a problem. “But it’s getting paid off by me; there’s no contributions being made. [The debt] is being taken out without my consent,” Adam told us.

Adam also said he was made to believe that the way his family treated him “was a regular thing that happened in every household.” One debt advisor with whom we spoke also talked about “hav[ing] spoken to clients who just don’t want to report it [because] it might be one of their children. It could be somebody that they’re still linked with in some way, and they just don’t want to report it to the police.”

Where a client knew about the credit that was being taken out, this manipulation often made it difficult for the people with whom we spoke to realise they had been coerced. Perpetrators would do anything from guilt tripping to using violence or threats of violence. Interviewees spoke about being gaslit and emotionally blackmailed. But interviewees didn’t always see this as being coercion.



Cheryl told us that she agreed to take credit out “for an easy life”, fearing the consequences if she didn’t. She told us:

“It was never ‘Buy me this or else.’ It was like, ‘I need this beer, I need this.’ Then he’d take my credit cards without me knowing and I’d say, ‘I’ve only got £5 left on it’, and he’d be like, ‘Well, that will get me five beers.’ It wasn’t like, ‘You must do this’, but it was abusive in the relationship, and violent, so it was just like, do it for an easy life-type thing.”



This was not an uncommon situation. It took a lot for many of the clients with whom we spoke to realise or accept that they had been coerced. One debt advisor told us: “people don’t realise until the relationship’s over. Then they wake up and think, ‘Hold on a minute. I was forced into taking this money.’” Another advisor said: “a lot of people don’t know what coerced means or they don’t even realise it until it’s there in front of them and they’re asked the question.”

While they clients we spoke to felt frustrated that this had happened to them, with Katherine, for example, saying, “it’s not my mess”, often they felt some level of responsibility, too. Liz, speaking about her ex-husband, said:

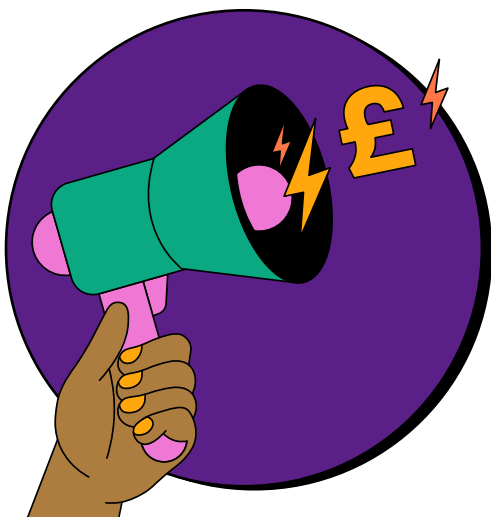
“You feel responsible too, because they’re still your decisions, and I chose him. Every day there was a choice, and I had to take responsibility for that choice, but I also wanted to change it, and I needed to find a way that allowed me to do that and to live with that choice as well.”

## Exploiting vulnerabilities

Coerced debt understandably impacts victim-survivors' mental health, which we discuss in section three. However, victim-survivors sometimes had existing mental health or neurological conditions which they believed contributed to them experiencing coerced debt. For example, Xander felt that he lacked an understanding of money "in a day-to-day sense", which he says was influenced by his autism. Xander also attributes his difficulty in realising he was being coerced to his autism.

When Xander's partner offered to take responsibility for the bills, Xander thought this was fine. He gave his partner his share of the bills as a lump sum every month. "But crucially, all the bills were in my name, not my partner's." And it turned out that the partner was not always using Xander's money for the bills.

In Adam's case, he said he "really struggle[d] with managing [his] finances" as a result of his ADHD, depression and anxiety. This was particularly difficult when it came to him being able to deal with his debts, where he had so many and had defaulted seven times, to the point where it became overwhelming, exacerbating his depression and anxiety, and impacting his executive dysfunction.



## Ease of taking out credit on someone's behalf

Sometimes perpetrators did not have to use particularly complicated methods of coercion or manipulation. A number of the clients we spoke to talked about how easy it was for their abusers to take out credit on their behalf without their consent or even knowledge. Family members, including romantic partners, often have to personal documents which allow them to take out credit (or take other financial actions) in the victim-survivor's name.

Adam's family took out a payday loan on his behalf. **Adam said:**

"The payday loan people didn't verify anything; they just gave it to them. They basically got to take it out in my name. It would have been easy for them to, because they had my ID, they had my information. The debt that I accumulated as a result, I've really been struggling with it. To this day, I've been unable to get it off my back."

Adam's story is illustrative of how credit agreements and the low levels of friction involved when applying for some credit products online can be open to exploitation and abuse.

## Attitudes to coerced debt

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I still blame myself more than anything else. – Cheryl

**For all of the clients we interviewed, terms like coerced debt and economic abuse were not ones with which they were familiar during the time of the abuse. Usually, clients found out about coerced debt from an external source. In this chapter, we discuss levels of understanding of coerced debt as a concept among our clients, our debt advisors, and at a national level. With our clients, we discuss whether they realised that what they were going through was coerced debt and if so, how they discovered it. This is supported by debt advisor testimony about the level of disclosure they get. We then go on to discuss the polling we ran that sought to understand the general public's awareness and understanding of coerced debt and economic abuse, and their attitudes around coerced debt being a crime and how it should be dealt with.**

Adam was told when he contacted a specialist charity that he had experienced domestic abuse which, he said, "opened [his] eyes." He said that his family "made [him] believe that that was a regular thing that happens in every household", which speaks to the importance of raising awareness about abuse. But he felt that once he had been told that he had been through abuse, there wasn't really any support available to him.

Cheryl had heard of the term, but she said that she didn't feel that it represented her own situation. It was our conversation, in fact, that enlightened her to the fact that she had been subject to coerced debt. "I always thought it would be someone forcing you to do it or doing it without you knowing. I thought of it as a you-get-me-this-now-or-else-type thing." When Cheryl contacted StepChange, she mentioned that she was in debt after splitting up with her husband, "but I didn't really say anything about it [being] his [...] because it was never like he forced me; it was like it was my debt, really." This is despite the relationship being physically abusive and her fearing the consequences if she said no. After our discussion, she conceded that behaviour leading to coerced debt could be more subtle. She said that the perpetrator "can make a situation where you feel like you're trapped, that you have to do it without them actually saying you have to do it. And you might not even know at the time." The debt advisors with whom we spoke echoed this sentiment, with one saying, "I've spoken to people that have said, 'I didn't realise what was going on until I wasn't in the relationship anymore.'" One aspect of the offence of controlling or coercive behaviour is that "the behaviour has had a serious effect on the victim", which is further defined as causing the victim "to fear, on two or more occasions, that violence will be used against them" or as causing them "serious alarm or distress which has a substantial adverse effect on their usual day-to-day activities."<sup>43</sup> In Cheryl's case, she had experienced violence at the hands of her husband, and complied because she knew she could experience violence again.



One debt advisor said that one challenge in advising victim-survivors was the general lack of awareness of coerced debt in society and the resultant “perpetuat[ion] of myths” and “misinformation out there and people [not being] aware of what can be done.” Another advisor said that while “most clients know what domestic abuse is, most clients don’t know what financial abuse is.”

**Examples of serious effect include, among others:**<sup>44</sup>

- Stopping or changing the way someone socialises
- Physical or mental health deterioration
- Having their financial independence restricted, e.g. the perpetrator denying access to money, preventing the victim from working, sabotaging employment or welfare benefits, denying access to joint bank accounts, or coerced debt
- Feeling unable to have family or friends visit
- Becoming socially isolated
- Emotional and psychological harms including anxiety, depression, post-traumatic stress disorder
- Living in fear of punishment of any kind

Most of our interviewees experienced the above, especially emotional and psychological harms, and physical or mental health deterioration.

The debt advisors with whom we spoke said that while they were trained to pick up signs of different vulnerabilities, including economic abuse and coerced debt, it was still challenging to ensure they were identifying and supporting victim-survivors as they said disclosure was rare. One advisor said, “you very rarely get disclosure on a coerced debt because clients often are embarrassed by the situation to begin with”, while another said “it’s a can of worms that people don’t want to open up unless they can do something about it. So that’s why the education is so important.” This chimes with what we know from some of our clients, who either didn’t realise their debts were coerced, or did and didn’t think there were any solutions for them.

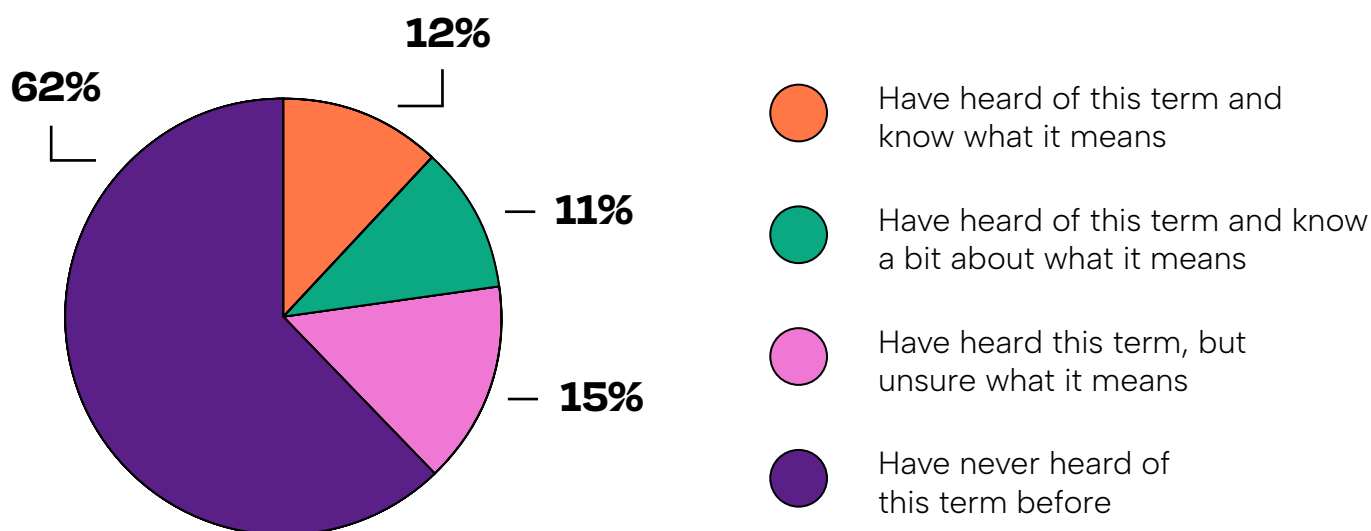
As for Katherine, her husband isolated her from her friends, family and career. He moved her and her infant child to a remote area in Wales. He also restricted her financial independence and, at the time, she was relying on him for money. She said she had “no network whatsoever” and “unless he gave [her] cash, [she] couldn’t buy anything.” Her husband behaved in a way that sabotaged her economic opportunities. For example, on one occasion, she, a designer by trade, had set up a meeting with a buyer at a department store in London and was trying to sell her childrenswear brand. Her husband agreed to look after the children, but pulled out at the last minute.

The clients we spoke to could still feel that the debt was their responsibility. Although Cheryl told us that it was “easier to give [her ex-husband] what he wants” because of the violent repercussions if not, she said “it was [in] my name. I’d not agreed but I’d agreed, if you know what I mean.”

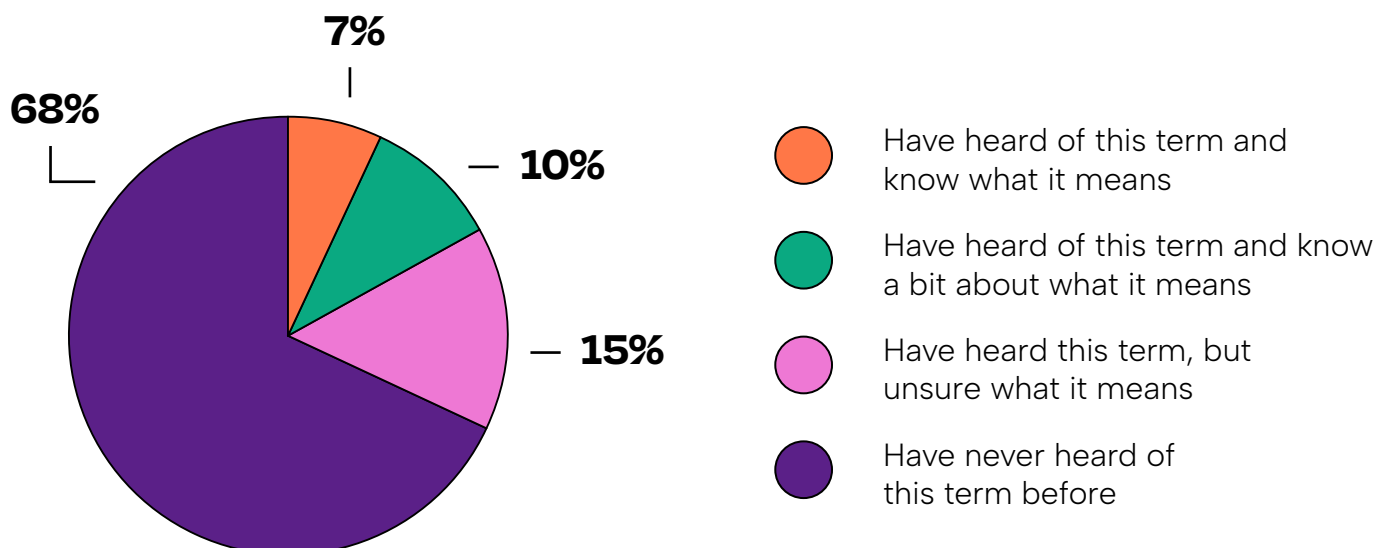
## Among the general population

As part of our national polling, we wanted to find out about people's awareness and understanding of economic abuse and coerced debt, and their perception of where they think the responsibility lies. As the below charts illustrate, when we asked respondents whether they had heard of the terms economic abuse and coerced debt and how much they knew about them, awareness was low: 62% of UK adults had never heard of the term economic abuse before, while 68% of UK adults had never heard of the term coerced debt before. These figures and the low awareness of economic abuse and coerced debt among our interviewees underscores the need for awareness-raising if people are to identify the signs and feel empowered to take action.

### How much, if anything, do you know about the term economic abuse?



### How much, if anything, do you know about the term coerced debt?



We then asked respondents to read the scenario to the right, which details a hypothetical but typical example of coerced debt. Jane and Steve are in a long-term relationship, which is physically and verbally abusive. When Steve loses his job, he pressures Jane to give him money, as well as using her credit card himself without her permission, and she complies, but is under duress.



Jane is a 35-year-old woman who lives with her husband, Steve, also 35. They have been married for three years and together for eight years in total. For the past six years, Steve has been physically and verbally abusive to Jane. In the last year, he lost his job and started asking Jane to pay for things for him. She is also struggling financially and can't afford to keep both of them afloat. She agrees to pay for things because she's afraid he will be abusive if she says no. Over time, she finds she has to use her credit card (which is in her name only) to pay for things for him. He also begins to use her credit card himself to pay for things. Eventually, this leads Jane to build up £4,000 of debt on her credit card.

We then asked them who they thought should be responsible for paying off the £4,000 credit card debt. The majority of respondents (67%) said Steve. 21% said Jane. 1% said the organisation Jane owes money to, and 10% said they didn't know.

We also asked respondents whether they thought Steve did or did not commit a crime regarding the £4,000 credit card debt that Jane built up. 75% said that they thought Steve committed a crime, compared to 14% who said they thought Steve did not commit a crime, and 1% who said they didn't know.

The fact that the majority of those polled do not believe that the victim-survivor, Jane, should be responsible for a coerced debt, and that the perpetrator should be held accountable, indicates a public appetite for enhancing support for victim-survivors of coerced debt, as well as for accountability for the perpetrator. Perpetrator accountability is, however, a thorny issue.

A victim-survivor of economic abuse could pursue their perpetrator in cases of controlling and coercive behaviour, which is described by the Home Office as "an intentional pattern of behaviour that occurs on two or more occasions, or which takes place over time, in order for one individual to exert power, control or coercion over another." Pursuing legal action against one's abuser is, however, fraught with issues, particularly due to safety concerns for the victim-survivor and the fact that the legal process keeps them tied to their abuser at a time when contact needs to be severed. SEA's report **'Seen yet sidelined'** found that it is rare for coercive and controlling behaviour to be prosecuted. The reality is that most survivors don't report this behaviour to the police in the first place. Furthermore, a controlling and coercive behaviour offence does not necessarily lead to economic justice, even in cases of successful prosecution, which in itself is rare – only a fraction of police recorded cases are prosecuted at all. This report does not attempt to explore the merits and demerits of a standalone offence of economic abuse and potential legal remedies to it, but acknowledges the need for further thinking from financial services, legal and domestic abuse stakeholders to consider legislative options.

# Impacts of coerced debt on victim-survivors

"I was swallowed in debt that wasn't technically my debt." – Adam

Our research has long demonstrated how problem debt can spiral out of control, leading to a domino effect of negative impacts, including further desperation borrowing, financial difficulty, and lower living standards.<sup>45</sup> For victim-survivors of coerced debt, however, the situation is more complicated as they do not have control over their money or debts. They may not even be aware of how much debt they're in, which has both emotional and mental impacts – heightening feelings of stress and anxiety – and can also lead to escalating action from banks, lenders, energy providers, housing providers, and local authorities. This section explicates the main financial and psychological impacts of coerced debt, revealing a great deal of harm for victim-survivors when compared with people in problem debt generally.

## Financial impacts

My credit rating is on the floor. I can't take out the smallest amount of credit in an emergency. – Adam



In our national polling, we found also asked people who had experienced coerced debt whether they had experienced specific negative financial impacts, such as going without essentials to pay for debts or cutting back on heating, electricity and water. 62% selected at least one negative impact.

	Among those with coerced debt
Made just the minimum repayments on my debts	42%
Used my overdraft in each of the last three months	34%
Used credit, loans or an overdraft to make it through to payday	33%
Fell behind on essential household bills (e.g. rent, mortgage, energy bills, council tax etc.)	11%
Used credit to keep up with existing credit commitments	13%
Got hit by late payment or default charges	19%
Missed a regular monthly payment on at least one of my debts	17%
Used credit to pay essential household bills (e.g. rent, mortgage, energy bills, council tax etc)	10%
At least one negative impact	62%
None of these	28%
Don't know	0%

**We also asked respondents whether, in the past three months, they had experienced or carried out any of a list of indicators of financial difficulty. 72% of those who experienced coerced debt selected at least one indicator compared to 27% of UK adults, while 31% selected three or more indicators compared to 6% of UK adults.**

<b>Impact</b>	
Gone without essentials for yourself (e.g. food, water, clothing, toiletries) to pay your debts	32%
Cut back on heating, electricity or water usage to pay your debts	29%
Borrowed money (e.g. from friends, family, or new loans) to pay your debts	26%
Negative impact on your credit record	20%
Fallen behind on loan repayments	11%
Prioritised debt payments over other household bills (e.g. rent, council tax)	11%
Gone without essentials for your children (e.g. food, water, clothing, toiletries) to pay your debts	10%
Received a default notice or court order for one or more of your debts	5%
Experienced homelessness or lived in temporary accommodation (e.g. refuge, sofa-surfing)	5%
Other negative impact	5%
Any impact	62%
None of the above	29%

We also asked respondents whether they were one month or more behind on paying any bills. Again, there was a large difference between people who had selected at least one indicator of coerced debt (36%) and the general population (8%).

	Among all UK adults	Among those with coerced debts
 Electricity	2%	8%
 Council tax	2%	15%
 Water	2%	9%
 Gas	2%	8%
 Credit card repayment	3%	15%
 Telephone, broadband or mobile phone contract	1%	4%
 Other loan repayment (excluding a mortgage or student loans)	1%	3%
 Rent payment	2%	4%
 Car purchase payment	0%	4%
 Mortgage payment	0%	5%
 Regular insurance payment	0%	6%
 Other regular bill	1%	7%
None of these	89%	63%
Don't know	3%	1%



A number of our interviewees were paying back their coerced debts through a debt solution. This tended to be because they did not disclose that their debts had been coerced, and they assumed that as long as the debts were in their name, they would have to pay them, even if this was under duress. Cheryl told us that she had seven more years of paying off the debts as part of a Debt Management Plan (DMP), unless her financial situation improves. **She said:**

I'm still living wage to wage. I don't have any savings and then sometimes go into my overdraft, but that's only like £200, so it's not like I'll get into loads of debt like that, but it's still a bit of a struggle.

Both Anita and Xander received County Court Judgments (CCJs) as a result of debts built up in their names. When they tried to explain that the debts had been coerced, they felt like they weren't listened to by the organisations to which they owed money. Anita received her CCJ because the coerced debt led to her owing money to her daughter's private school. The circumstances of Anita's abuse were particularly traumatising. Her husband attempted to kill her, leading to a brain injury. But even when she told the school about what happened, and that it was her husband who hadn't paid the fees, the school still pursued legal action.

Many of our interviewees expressed frustration at the impact on their credit record or score, which had and, for some, continues to have knock-on effects on their ability to access housing, jobs, credit (including phone contracts and car finance), and their sense of freedom. One debt advisor echoed this sentiment, saying "[a victim-survivor] shouldn't have [their] credit file affected for six years" (the length of time a default notice stays on a credit file).

As a result of the impact of the coerced debt and missed payments on his credit file, Adam experienced homelessness as he was trying to rent privately while fleeing the domestic abuse going on in his family home. He **summed up** the impact of an impaired credit score on multiple aspects of his life **in his own words:**

I have that looming over my head, and it really stresses me out. I can't even take out a mobile contract, my credit score's that bad. Even if I was working a job, I wouldn't be able to finance the car. Say I have my own home and the cooker breaks down, or the fridge breaks down, I wouldn't be able to take it out on 12-month interest free plan. All these options have been taken away from me.

Liz, meanwhile, said that when it came time for her to get a new car, which she wanted to buy on hire purchase, the house she joint owned with her husband had been repossessed, which meant that her credit score had gone down significantly. This meant that although she could afford the monthly repayments, she had to ask her family to take out this contract on her behalf, diminishing her sense of self-sufficiency and independence. She said that seeing her credit score go down again felt like "a life sentence." She added that without having her family's support, she's not sure what she would have done.

Indeed, not only does the knock-on effect of coerced debt on a credit record have a damaging impact both on a victim-survivor's independence and sense of independence, but it also risks keeping a victim-survivor financially tethered to the perpetrator of their abuse.

Liz and Adam also told us about the impact of their impaired credit scores on their ability to work in certain fields. Adam has applied for jobs that require you to declare any CCJs or defaults, and said that, as a result, he has “[lost] out on really good jobs, which [he’s] studied for”. In Liz’s words, when she was told that appointment to an exciting job for which she was headhunted was conditional on a successful credit check, “it was like someone had just pulled away my chance of things being better in one sentence.”

## Mental impact

It seems to leech into every aspect of your life and the roads you can take are so different to everyone else’s. – Liz

**Problem debt can cause anyone feelings of being overwhelmed, stress, anxiety and other mental health impacts. The clients we interviewed cited feelings of depression and anxiety that were either created by the situation or else exacerbated. Xander, for example, told us the abusive situation gave him so much anxiety that it was “impacting [his] ability to do everyday things.” Particularly for the victim-survivors with whom we spoke who had pre-existing mental health conditions, and for Xander and Adam who are also neurodivergent, they said that the stress of the coerced debt affected them negatively.**

Interviewees described constant stress and sleepless nights. Some interviewees told us they felt suicidal. Two interviewees told us that they experienced disordered eating as a result of the stress. Liz said she became underweight, she was also “stressed all the time. I wasn’t sleeping and dreaded waking up the next day.

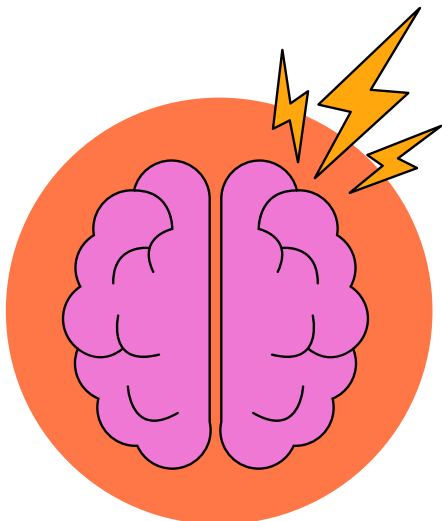
There were times where I just wanted to end everything, and if it hadn’t been for having children, I probably would have.”

Anita, whose partner had attempted to kill her, told us she had attempted suicide on more than one occasion. **She said:**

I was a teacher for 25 years. When the attack happened, I developed mental health issues. I got bulimia. I was making myself sick in between classes and when they found out they made me redundant. So I lost my job, which was devastating. I decided to drive my car 70 miles an hour into a ditch. I didn’t want to hurt anybody else, I just wanted to hurt myself. I just couldn’t deal with anything anymore. Losing my job was the biggest thing. I was brought up in a children’s home, so I worked really hard, and I wanted to work with vulnerable kids because I was a vulnerable child. I don’t know if I can ever go back to teaching again because of my mental health.



**These mental health impacts affected how victim-survivors accessed support, as their diminished capacity made it difficult to engage with the many different organisations with which they had to come into contact.**



The link between money and mental health cannot be overstated. The emotional, psychological and mental impacts of abuse of any kind are self-evident, but where economic abuse and coerced debts are involved, the mental health effects are compounded. A lack of financial stability has deleterious material impacts, namely on victim-survivors' ability to house, feed and clothe themselves and their dependents. It is also corrosive to their sense of self, and where coerced debts extend the control and influence of a perpetrator, keep the victim-survivor in an indeterminate period of distress and turmoil. Economic justice can help minimise the harmful impacts of abuse by relieving the burden of repayment and restoring an accurate representation of a victim-survivor's financial situation and creditworthiness.

## Leaving an abuser and accessing support

How do you get away from someone when you have no financial independence from them? – Liz

**The barriers to leaving an abuser, be they emotional, mental, physical, financial and/or economic, are well-established. There are also practical and material challenges which prevent a victim-survivor leaving even when they've taken the difficult emotional decision to leave. This section details these challenges, as well as some of the challenges of accessing support and resolving their debts.**

Given that economic abuse is common in domestic abuse cases, it follows that economic barriers pose a particular problem. Without access to money, a victim-survivor cannot seek new housing and afford essentials. Where they have dependents, or if they live in an area with high housing costs, this is even more pronounced.

Women's Aid has estimated that it costs £50,000 to leave an abuser.<sup>46</sup> This includes affording housing, replacing white goods and furniture, childcare, legal fees, and travel. This research also calculated the amount of financial help available to a typical domestic abuse victim-survivor as circa £40,000 in social security payments, discretionary housing payment, and legal aid, leaving a £10,000 shortfall. This is in a 'best case' scenario, where a victim-survivor can access the full breadth of support available. Women's Aid and others point out that this shortfall either pushes victim-survivors back to their abuser or into debt.<sup>47</sup>

For victim-survivors with coerced debts, the cost of leaving is exacerbated by their debts. They experience diminished financial resilience in the form of debts, a lack of savings, and sometimes a lack of employment. An impaired credit record acts as a barrier to accessing affordable credit, which includes accessing vital products and services like car finance, mobile phones, and even employment opportunities.

Just as the cost of leaving can be prohibitive, so too is that of rebuilding your life, especially when saddled with debts. Xander now lives alone in a one-bedroom flat, after having been housed in a refuge. He now faces the expense of furnishing a home, which he is finding daunting. One debt advisor with whom we spoke echoed this sentiment, talking about how leaving an abusive relationship and being housed in a council property means that you might need credit to be able to just furnish it. She surmised that this, in itself, could constitute a form of coerced debt. **She said:**

"We'll have clients we speak to who [have] had to flee. They move into a council property after the shelter and usually [they're] just empty shells, so they often use credit to buy things as basic as carpets and beds, furniture, things like that. So even though it might not be direct coercion or control, it is, where they are forced into that situation, isn't it?"

Speaking to our clients, we also found that they could be forced into decisions that had a financial cost to leave an abuser. For example, Cheryl didn't seek spousal support as part of the divorce because she "just want[ed] a clean break." Liz, meanwhile, wilfully absorbed the joint debts she had with her husband into her sole name as this enabled her to extricate herself from the relationship. It meant, however, that she was then solely responsible for debts she had not built up herself.



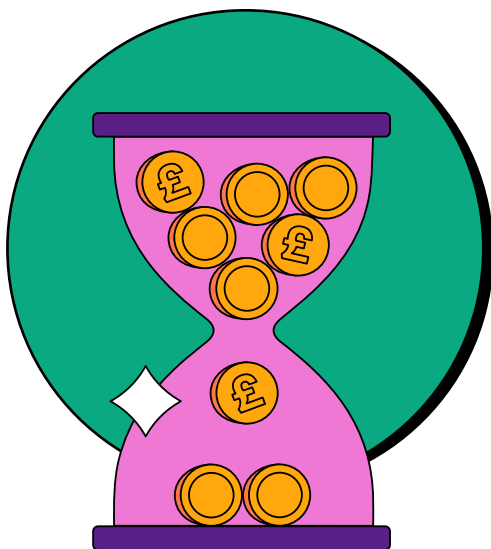
## Experiences of accessing support

**Victim-survivors need well designed support to get the best possible outcomes and currently their choices are inconsistent or poor, or there is not sufficient awareness of what choices they have, often leading to negative impacts. Our national polling found that the majority of people (58%) who had experienced coerced debt had not sought advice or support in relation to them. Our qualitative research suggests that this is likely to be because of a lack of awareness of coerced debt as a concept and what support might be available to them.**

For victim-survivors who do seek support, there are several touchpoints with which they may come into contact: specialist domestic abuse organisations, creditors, the police and law enforcement, local authorities, and debt advice organisations. Our national polling found that, when people with coerced debts did seek support, it tended to be helpful. 31% said they found the response from at least one organisation helpful, compared to 9% who said they found the response from at least one organisation to be unhelpful. This included organisations like the ones mentioned above, but also support from friends and family. More respondents to our client survey reported negative experiences with banks and lenders than positive experiences. These figures point to inconsistencies, which was reflected in our qualitative data (Xander said the support he received was "piecemeal", and the importance of tackling barriers to victim-survivors not seeking support.

A number of interviewees were experiencing other life events concurrently. Xander had recently lost his mother and grandmother, while two clients had gone through redundancies. Often these life events compounded clients' ability to deal with their debts. After Adam fled his family home and the abuse, becoming homeless, he found it difficult to contact his creditors because in his own words he, "had a million and ten things [he] was going through". The pressure led him to have a mental breakdown. Cheryl felt similarly: "it felt like I had to chase everything and obviously you're not really in the headspace where you want to be staying on the phone for hours."

The debt was not necessarily the priority of victim-survivors of coerced debt. In Cheryl's words, this was because she "was just trying to survive." This was keenly felt by the debt advisors with whom we spoke. They felt that the difficulty of a victim-survivor's situation made it especially challenging for them to have the capacity to receive debt advice, and that often their debts weren't their "immediate concern", where their priority was just to be safe. Another advisor said that coping with their debts was particularly onerous for clients with children who are "too busy looking after themselves or their kids, or getting themselves somewhere to live."



Where a victim-survivor has to resolve immediate concerns related to their housing, their safety, and issues related to their children, dealing with the debts becomes a secondary concern. One debt advisor told us about a woman who had been referred to us from a refuge and who had twelve different coerced debts. "Her immediate problem was her child, having somewhere safe and secure to live, and her mental health." Another advisor corroborated this, saying "the process is long even with the quickest outcome [and] with just a few debts. It's detailed and takes time, and they don't always have that capability or capacity to deal with it in one go."

The impact of the trauma on victim-survivors' ability to deal with their money issues should not be understated. Anita said: "when you're a victim of violence, you have moments where you're strong and can deal with things. I can talk to you on the phone today, but then tomorrow I may not be able to get out of bed." She told us that she felt the perpetrator of the abuse, who went to prison for her attempted murder, got more support than she did, including training, therapy and legal aid "because they don't want him to reoffend." She added: "it seems to me that he's being looked after and the victims are left to deal with everything."

Katherine told us: "You need a lot of time. You don't just need a month; you actually need a couple of years. It's years before you can get on your feet because [the perpetrator is] trying to sabotage you all the time." When specialist services like MAP and Refuge work with victim-survivors, it is common for them to work with clients for up to two years, which illustrates the importance of access to casework advice services that can work with clients over a prolonged period.

For these reasons, the support needs of victim-survivors will be diverse and many, yet our experience of speaking to a small group of our clients found that this support was often lacking. We found that the web of support available was difficult to navigate, and often did not take into account the complexity of people's lives. It was encouraging, however, that most of the clients we interviewed felt their debts were now under control following debt advice. These findings also highlight the tension between needing immediate practical support that relieves the pressure of debts and payment demands, while also working towards a point of economic justice.

With the victim-survivors often not aware that coercive and controlling behaviour is a crime, or being unaware of concealed debts, it is challenging for them to get the support they need. This speaks both to a need to raise awareness about economic abuse and coerced debt, and to ensure a consistent framework across frontline services that helps them to be able to identify victim-survivors more readily.

Our aim is that our debt advice delivers improved wellbeing, reduced creditor pressure, increased confidence, budget stability, progress with sorting debts, arrears not worsening, resilience, an increased sense of financial resilience, and an ability to plan for one's financial future.<sup>48</sup> We know, however, that clients with additional vulnerabilities don't always experience as positive outcomes as those without. For victim-survivors, support from organisations should reckon with their diminished capacity and give them the time and space to breathe. Good outcomes for victim-survivors will also look different because 'progress with sorting debts' doesn't represent a good outcome in the way that it does for a client who has accrued the debts in their own name.

An ideal outcome for a victim-survivor of economic abuse and coerced debt would therefore involve bespoke, specialist support that offers a clear pathway to debt write off and credit file restoration so that a victim-survivor can rebuild their life and achieve economic justice. This is currently difficult because of a lack of a clear framework for debt separation, write-off and credit file restoration, and a lack of funding for this sort of advice, which would require work from the Government and the Money and Pensions Service (MaPS) to commission it. A clearer framework would require an agreed approach, expectations of creditors, and legislative, regulatory and practice change from firms.

A number our clients told us about how traumatising it was to keep retelling their story and said that they would appreciate something like the 'tell us once' service being applied to victim-survivors of coerced debt and economic abuse. The EAEF, which was devised by MAP and piloted in partnership with SEA, fulfils this gap. It is an information-sharing tool that is used by specially trained debt advisors as a single piece of information that describes the economic abuse an individual has gone through and evidence of it.<sup>49</sup> This means that it can be sent to any organisation that has signed up to the pilot (currently mainly financial services firms) to which the victim-survivor owes money when seeking support, including debt write off. It presents the information in a clear, consistent format. It takes the pressure off the victim-survivor to retell their story, as well as on the advisor when hearing it, reducing the trauma for the former and the secondary trauma for the latter.

In our national polling, 13% of respondents who had experienced coerced debt had their debts written off in part or in whole. Many of our clients didn't know about the possibility of debt write off, and often assumed that they should have to pay off the debts as they were in their name. One client, Anita, had a positive experience with her bank, which also provides her mortgage. The bank wrote off £25,000 of her debts. **She said:**

"They have a team that deal with vulnerable people; they put you through straight away. Once you've sent in all the evidence of what's happened, they then have, they're called a specialist support team that deal with people like myself. I also have my mortgage with them as well, that hasn't been paid. But they were very, very, very understanding. I can't say anything wrong about [the bank] at all. Nothing. To this day, I haven't been able to pay my contractual payments, and they've pretty much helped me to stay in the house."

This example of good practice demonstrates the power of debt write off in having a real, material impact on victim-survivors' lives, helping them to keep a roof over their heads. For Anita, whose experience was particularly traumatising, leading her to be unable to work, this support was invaluable. Her story also demonstrates the benefit of receiving support from a specialist team in good time.





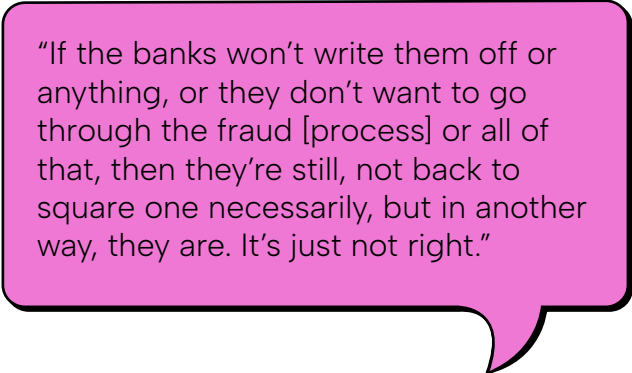
Adam told us that he was referred to different charities, but that he felt that they didn't offer him concrete actions, or sometimes he would have promises to receive callbacks and never did, making him feel defeated. When Xander fled his abuser, he was referred to a refuge within his borough council, but this didn't accept trans people, so he had to be placed in a refuge in the next borough council. This meant, however, that when it came to seeking council accommodation, his home council – where he had connections and a job – refused to house him, saying he needed to go to the council which had been able to give him a refuge. While he was eventually placed in his home council, he described the process as “a nightmare.”

Some of our clients said they didn't mind paying off the coerced debts. But the practical resignation people have to making progress with their debts and relieving the immediate pressure of them is not the same as economic justice for victim-survivors. They felt that this at least offered a solution. Xander said that not taking responsibility for the debts would be like saying, “Oh poor me”, and seemed to think he couldn't request write off. But in the case of the priority bills that had been taken out without his knowledge, he said “I think it's quite unfair. I've technically paid [the money] to my partner [and then] I've basically got to repay it”.

This was echoed by one debt advisor who told us: “you tend to find that they've already resigned to the fact that although they were coerced into these debts, there's nothing that can be done about it.” Another advisor raised the issue of victim-survivors' safety when they have escaped their abuser, saying “if you get someone that's been in a domestic abuse [situation], they've fled and moved into a hostel, they don't want any communication or anything. They just want to get rid of the debt.”

This raises the public policy question of how a victim-survivor's safety concerns interact with the logistical steps involved in leaving an abuser, and the barriers in the ability of debt advice to help people through that process when they don't want to be contacted.

**She added:**



“If the banks won't write them off or anything, or they don't want to go through the fraud [process] or all of that, then they're still, not back to square one necessarily, but in another way, they are. It's just not right.”

This quote speaks to the sense of injustice our debt advisors felt at the situation victim-survivors were in. Victim-survivors need well designed support to get the best possible outcomes and currently their choices are inconsistent or poor, often leading to negative impacts. Best practice examples, involving swift debt write off and payment suspensions, have a huge impact on victim-survivors and help them to rebuild their lives.

## Conclusion and recommendations

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**Financial independence is vital for victim-survivors of economic abuse and coerced debt. It enables them to make choices about their own lives – where they live, where they work, how they take care of themselves and their family, and how they spend their free time. Where perpetrators make victim-survivors dependent, this makes leaving the abuser incredibly difficult, putting them at risk of further harm.**

Being unable to leave an abuser risks an escalation of psychological and physical violence, and even, in tragic circumstances, to death. Where a victim-survivor holding coerced debts is able to leave, the debts keep them tied to the perpetrator and experiencing ongoing harm through repayments and, for many like our clients, serious financial difficulty. Supporting people with coerced debts is essential to reducing the prevalence of abuse, reducing harm, and achieving economic justice for victim-survivors.

Our research has outlined some of the common patterns of coercive and controlling behaviour, leading to debts taken out against a victim-survivor's will. The impacts on a victim-survivor are dire, including serious mental distress, physical health impacts and, of course, negative financial consequences including negative credit record markers. This seriously impairs victim-survivors' financial future, including their ability to access housing, affordable credit, and even certain jobs.

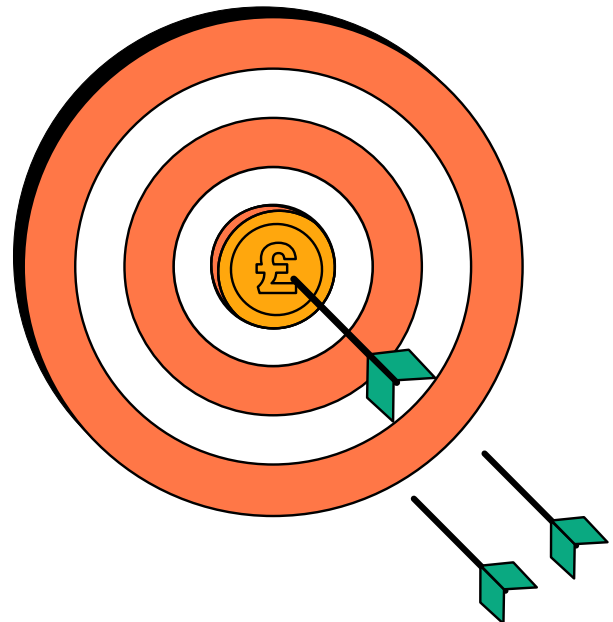
Our research has also highlighted that victim-survivors often spend years paying back debts they did not accrue themselves. Factors like low awareness, embarrassment and shame, coupled with a lack of understanding from support organisations, mean victim-survivors do not always disclose coerced debts. Even where coerced debts are identified, the lack of an agreed, consistent approach across creditors to support and debt-write off, undermines economic justice and good outcomes.

Sector specialists, including SEA, MAP and Refuge, and industry organisations like UK Finance, have conducted similar research into the prevalence of economic abuse and coerced debt, and work to understand how it can be tackled. They have highlighted the complexity of dealing with coerced debt, particularly from the point of view of the law and financial services firms. They have also put forward tangible recommendations that have made substantial impacts on the level support for victim-survivors. Already the work done in the past decade has led to greater understanding and awareness of economic abuse and coerced debt, including recognition of the former in law, and commitment from many firms to better support customers.

Yet despite the development of best practice guidance, and a clearer legal framework, support remains patchy and inconsistent, with clients having varying experiences across different organisations. What we heard from victim-survivors was that they needed support that was easier to access, more sustained and holistic, and that offered practical solutions. We heard that they wanted their credit files to reflect the fact that they had not got themselves into debt, so that they could rebuild their lives post-abuse and gain financial freedom.

StepChange, for its part, supports clients with coerced debts by delivering budgeting, money and debt advice, relieving immediate anxiety and stress and providing access to sustainable debt and insolvency solutions, and signposting to relevant organisations where appropriate. Our evidence suggests, however, that for a number of reasons, we don't always identify clients with coerced debts and therefore aren't always able to support this group as well as possible. Where coerced debts are identified, the lack of an agreed industry-wide approach and consistent creditor responses makes it harder to support clients with these debts. Moreover, without funded casework-based debt advice for victim-survivors, clients cannot always get the help they need.

The barriers to supporting better outcomes and economic justice for victim-survivors are inter-dependent and no organisation can overcome them alone. A key part of the solution is collaborative work led by government, complementing its work to reduce violence against women and girls and on the Financial Inclusion Committee (which includes a focus on economic abuse).



## Our debt advisors told us they wanted to see:

- A clearer framework for how debt advice should approach victim-survivors of coerced debt.
- Increased awareness of coerced debt and economic abuse among the general public to combat stigma and misinformation, and to help victim-survivors identify the signs of coercive and controlling behaviour.
- Increased friction and clearer wording around credit and loan applications.
- Clearer/more accessible creditor comms to empower people to understand money management.
- Outcomes that mean that victim-survivors don't have to pay back debts accrued through coercion.

## Our interviewees told us they wanted to see:

- **More checks when applying for credit so it isn't as easy to take out credit in someone else's name**
  - ♦ "The information required to take out the lines of credit needs to be either done in person or it needs to be improved, the security behind it, because anybody living in the same household, especially from communities such as mine, where it's so tight knit, everybody knows everybody's details." – Adam
- **An Independent Economic Abuse Advocate for victim-survivors**

Adam suggested that, like Independent Domestic Abuse Advisors and Independent Sexual Violence Advisors that are already funded by the Government and commissioned by Police and Crime Commissioners (PCCs), local authorities, and third sector organisations, an Independent Economic Abuse Advocate would be "a single point of contact that could help you liaise with different organisations."
- A reduction in the number of touchpoints with which a victim-survivor comes into contact to make the journey more seamless and painless.
- **A 'tell us once'-type service** similar to what exists when dealing with a deceased person's affairs, to cut down on the number of times a victim-survivor has to tell their story of economic abuse, which can be retraumatising.
- **A more human and individualised approach to victim-survivors. Interviewees told us they wanted to see more compassion and understanding,** and more time to deal with their debts in recognition of a victim-survivor's diminished capacity during/post-abuse.

# Recommendations

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1. Alongside UK Finance and SEA, we are calling for the Government convene a cross-government economic abuse taskforce, led by HM Treasury and the Home Office.

The taskforce objectives should include identifying and taking forward the legislative and regulatory changes necessary to overcome barriers to economic justice and write off, where appropriate, for victim-survivors with coerced debts, including unsecured debts and mortgages.

2. The FCA should take steps to create a consistent, industry-wide approach to economic abuse and coerced debt, building on the SEA 'How the Consumer Duty can transform responses to economic abuse' briefing and UK Finance Financial Abuse Code of Practice.

This should include ensuring firms take steps to prevent foreseeable harm arising from economic abuse.

3. MaPS, the FCA and wider stakeholders should support the continued roll out of the EAEF, devised by MAP and piloted in partnership with SEA, and its extension to non-financial services creditors, such as local authorities, central government departments, and utility providers.

Creditors should work proactively to deliver support for victim-survivors that is as accessible, joined-up and compassionate as possible.

4. The rollout of the EAEF should be facilitated by work by government and MaPS to develop and commission sufficient specialist advice, including casework-based advice, and support for the free debt advice sector to ensure advisors are adequately trained in identifying economic abuse and advising victim-survivors.
5. The new Credit Reporting Governance Body and its precursor working groups should co-ordinate work on a credit restoration and repair framework for victim-survivors of economic abuse and coerced debt as a priority, within its work to take forward the FCA Credit Information Market Study remedies.

# Acknowledgments

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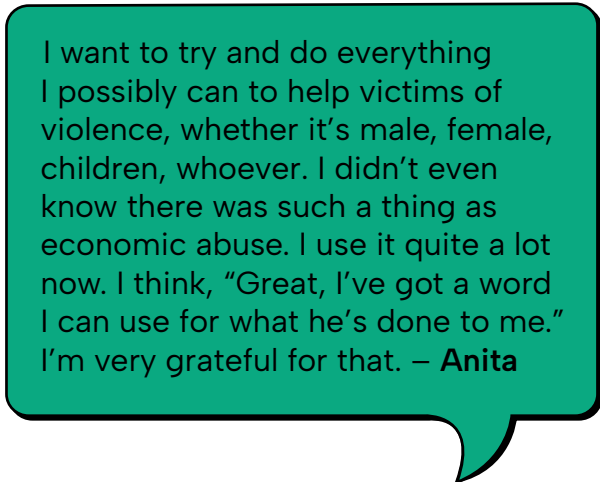
**This report is dedicated to victim-survivors of coerced debt and economic abuse. Economic abuse significantly impairs victim-survivors' financial freedom, with knock-on effects on their physical and mental wellbeing, livelihoods, jobs, and families. Supporting victim-survivors when economic abuse happens, but also preventing and tackling it, is vital to StepChange's mission of creating a society free from problem debt.**

With thanks to SEA, who pioneered work to raise awareness of economic abuse and campaign for change, and who gave us their time and expertise to consult on this issue and the report's recommendations.

In December 2024, we held a virtual roundtable with organisations across different sectors, including the: Violence Against Women and Girls sector, creditors, debt advice organisations, energy firms, regulators, credit reference agencies, and academics. This was invaluable in getting feedback on the findings and helping to develop recommendations.

With thanks to the six debt advisors who gave their time to talk about their experiences of offering debt advice to victim-survivors of coerced debt.

And special thanks to the clients who generously gave us their time to speak so candidly and openly about such difficult circumstances, and allowed us to share their stories. Every single one of them wanted to give their testimony in order to help others.



I want to try and do everything I possibly can to help victims of violence, whether it's male, female, children, whoever. I didn't even know there was such a thing as economic abuse. I use it quite a lot now. I think, "Great, I've got a word I can use for what he's done to me." I'm very grateful for that. – Anita

# Appendix: Methodological note on definitions

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## Problem debt

Our definition of problem debt is based on anyone who has experienced three or more of the below. This is in response to the following question: In the past three months, have you experienced or carried out any of the following activities in regard to your household finances?

### The options include:

- Made just the minimum repayments on my debts;
- Used my overdraft in each of the last three months;
- Used credit, loans or an overdraft to make it through to payday;
- Fell behind on essential household bills (e.g. rent, mortgage, energy bills, council tax etc.);
- Used credit to keep up with existing credit commitments;
- Got hit by late payment or default charges;
- Missed a regular monthly payment on at least one of my debts;
- Used credit to pay essential household bills (e.g. rent, mortgage, energy bills, council tax etc.)

## Financial difficulty

Our definition of financial difficulty refers to anyone who has experienced one of the above options. This is in response to the following question: In the past three months, have you experienced or carried out any of the following activities in regard to your household finances?



## Coerced debt

Our definition of coerced debt is based on anyone whose friend, family member, current or ex-partner has done any of the below actions to them. This is in response to the question: In the last 12 months, has any one of the following people in your life ever pressured you into doing the following things with regards to your finances?

### The options include:

- Made you take out a credit card or loan;
- Made you buy something on credit;
- Took out a loan, mortgage or credit card in your name;
- Used your personal credit card;
- Misused a joint credit card for personal purchases;
- Used other sources of credit in your name, such as an internet account or phone contract;
- Put bills in your name including household and utility bills and car finance agreements;
- Forced you into a position where you needed to take out credit to afford to live, for example by stealing from you, taking your wages or making you buy things;
- Made you sign a document for a loan, mortgage or credit card without allowing you to read it or that you had difficulty reading or understanding.

Our definition of a negative impact is based on anyone who has experienced coerced debt and also selected any of the following options in response to this question: Thinking about the last 12 months, have you experienced or had to do any of the following as a result of these actions?

### These options include:

- Gone without essentials for yourself (e.g. food, water, clothing, toiletries) to pay your debts;
- Cut back on heating, electricity or water usage to pay your debts;
- Borrowed money (e.g. from friends, family, or new loans) to pay your debts;
- Negative impact on your credit record;
- Fallen behind on loan repayments;
- Prioritised debt payments over other household bills (e.g. rent, council tax);
- Gone without essentials for your children (e.g. food, water, clothing, toiletries) to pay your debts;
- Received a default notice or court order for one or more of your debts;
- Experienced homelessness or lived in temporary accommodation (e.g. refuge, sofa-surfing);
- Other negative impact



## References

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<sup>1</sup> YouGov Plc. Survey of 2,138 UK adults. Fieldwork was undertaken online between 2 – 4 November 2024. The figures have been weighted and are representative of all UK adults (aged 18+).

<sup>2</sup> Ibid.

<sup>3</sup> We conducted an online survey of clients between 27 November 2023 and 30 January 2024. The survey was sent to a random sample of clients across the UK who first received debt advice between 01 June 2022 and 31 July 2023. 398 clients responded to the survey and provided an answer to at least one survey question. 31 clients provided an answer which signalled they had experienced coerced debt. There were no mandatory questions, so there will be lower responses where clients chose not to respond.

<sup>4</sup> Andy Myhill & Katrin Hohl (2016) [The 'Golden Thread': Coercive control and risk assessment for domestic violence](#), *Journal of Interpersonal Violence* Vol 34(21-22)

<sup>5</sup> Lis Bates et al. (2021) [Vulnerability Knowledge and Practice Programme: Domestic Homicides and Suspected Victim Suicides During the Covid-19 Pandemic 2020-21](#)

<sup>6</sup> YouGov Plc. Survey of 2,138 UK adults. Fieldwork was undertaken online between 2 – 4 November 2024. The figures have been weighted and are representative of all UK adults (aged 18+).

<sup>7</sup> Ibid.

<sup>8</sup> SEA (2023) [How the Consumer Duty can transform responses to economic abuse](#)

<sup>9</sup> UK Finance (2021) [Financial Abuse Code](#)

<sup>10</sup> Interviews were conducted via Microsoft Teams and transcribed using their transcription software, and edited manually. A summary was produced setting out experiences linked to interview guide topics, and a coding exercise was conducted to identify common themes.

<sup>11</sup> The focus group was conducted via Microsoft Teams and transcribed using their transcription software, and edited manually. A coding exercise was conducted to identify common themes.

<sup>12</sup> ONS (November 2024) [Domestic abuse prevalence and trends, England and Wales: year ending March 2024](#)

<sup>13</sup> Ibid.

<sup>14</sup> [Domestic Abuse Act 2021](#)

<sup>15</sup> HM Treasury (2023) [Economic Abuse Toolkit](#)

<sup>16</sup> YouGov Plc. Survey of 2,138 UK adults. Fieldwork was undertaken online between 2 – 4 November 2024. The figures have been weighted and are representative of all UK adults (aged 18+).

<sup>17</sup> Surviving Economic Abuse (2024) [Measuring economic abuse: Preliminary findings on the prevalence and impact of economic abuse on women in the UK](#)

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<sup>18</sup> Office for National Statistics (2023) [Domestic abuse in England and Wales overview: November 2023](#)

<sup>19</sup> NICE (2014) [Domestic violence and abuse: multi-agency working](#). National Institute for Health and Care Excellence

<sup>20</sup> Ibid.

<sup>21</sup> Office for National Statistics (2023) [Domestic abuse in England and Wales overview: November 2023](#)

<sup>22</sup> Surviving Economic Abuse (No date) [What is coerced debt?](#)

<sup>23</sup> Ibid.

<sup>24</sup> [Serious Crimes Act, Section 76](#) (2015)

<sup>25</sup> Home Office (2023) [Controlling or Coercive Behaviour: Statutory Guidance Framework](#)

<sup>26</sup> Ibid.

<sup>27</sup> UK Finance (2024) [From Control to Financial Freedom: Empowering victim-survivors on their journey from economic abuse to financial independence](#)

<sup>28</sup> FCA (2023) [Consumer Duty](#)

<sup>29</sup> FCA (2021) [Guidance for Firms on the Fair Treatment of Vulnerable Customers](#)

<sup>30</sup> Surviving Economic Abuse [Possible solutions to coerced debt](#)

<sup>31</sup> Surviving Economic Abuse (2020) [Recognising and responding to the scale of coerced debt: Final evaluation of the Economic Justice Project](#)

<sup>32</sup> [Domestic Abuse Act 2021](#), Section 2

<sup>33</sup> [Fraud Act, Section 2](#) (2006)

<sup>34</sup> StepChange Debt Charity (2024) [Looking through the keyhole: StepChange debt advice clients' experiences of the council tax debt collection journey](#)

<sup>35</sup> Ibid.

<sup>36</sup> Ibid.

<sup>37</sup> Surviving Economic Abuse (2024) [Locked into a mortgage, locked out of my home: How perpetrators use joint mortgages as a form of economic abuse and how to stop them](#)

<sup>38</sup> Ibid.

<sup>39</sup> UK Finance (2024) [From Control to Financial Freedom: Empowering victim-survivors on their journey from economic abuse to financial independence](#)

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

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<sup>42</sup> See, for example: Surviving Economic Abuse (2024) [Measuring economic abuse: Preliminary findings on the prevalence and impact of economic abuse on women in the UK](#)

<sup>43</sup> [Serious Crime Act, Section 76\(4\)\(a\) & \(b\) \(2015\)](#)

<sup>44</sup> Home Office (2023) [Controlling or Coercive Behaviour: Statutory Guidance Framework](#)

<sup>45</sup> See, for example: [Falling behind to keep up: Problem debt and the credit safety net, January 2022, StepChange Debt Charity](#)

<sup>46</sup> Women's Aid (2024) [The Price of Safety: The cost of leaving an abuser and rebuilding a safe, independent life](#)

<sup>47</sup> Ibid.

<sup>48</sup> See: StepChange Debt Charity (2019) [Measuring Client Outcomes: An overview of StepChange Debt Charity's client outcomes measurement pilot project](#)

<sup>49</sup> Surviving Economic Abuse (No date) [What is the Economic Abuse Evidence Form \(EAEF\)?](#)

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We want to create a society free from problem debt.

For more expert debt research and insights,  
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