



# Filed away:

The experiences of victim-survivors with coerced debts during and after economic abuse.

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# Filed away: The experiences of victim-survivors with coerced debts during and after economic abuse

This research briefing gives fresh insight into the extent and nature of coerced debt, with recommendations on the policy changes needed to support victim-survivors of economic abuse with coerced debts in a fair and just way.

Using StepChange analysis of recent YouGov polling we commissioned, this briefing segments the groups affected by coerced debt, provides an in-depth understanding of how perpetrators coerce and control victim-survivors, and illustrates the impacts of this behaviour and of the coerced debts themselves. It also explores victim-survivors' perceptions of the behaviour and demonstrates how this interacts with their experiences of seeking support.<sup>i</sup>

## Key findings:

In previous research we published, we estimated that 1.6 million UK adults – or 3% of the population – experienced coerced debt in the year ending November 2024.<sup>ii</sup> This new research looks more closely at the experiences of those who have experienced coerced debt, finding that:

- Those who had experienced coerced debt and responded to our survey were diverse in gender, age and background.
- Half (53%) experienced emotional abuse and manipulation, but women respondents were more likely to experience stalking or harassment (15% of women vs 11% of men) and/or physical threats or violence (14% vs 11%).
- More than three quarters of respondents (78%) said that they had at least one outstanding debt as a direct result of the perpetrator's coercive and controlling behaviour and over half (57%) reported having two or more outstanding debts.
- The most common debt type taken out in victim-survivors' names was credit card debt (49%). Other common debt types were debts owed to family and friends (27%), consumer loans like personal loans (23%), and interest-free buy now, pay later debts (20%). Utility (energy, water or telecoms) and housing (rent or mortgage) arrears were also common (19% and 15% respectively).
- Almost three-quarters (70%) of respondents with coerced debts did not seek any help with their debts. Nearly half (45%) of this group said that they did not seek support due to shame and embarrassment. Almost a third (32%) said they did not think they needed any help, and 30% reported that they did not know what help was available.

- **Over half (55%) of the respondents did not try to get their coerced debts written off.** Women were significantly less likely to try to get their debts written off than men – 74% of female respondents did not try to get their debts written off, compared to 39% of men.
  - Under a third (28%) of victim-survivors had at least one of their coerced debts written off in part or in full. This figure was significantly higher among men (45%) than women (11%).
- **As a result of their coerced debts, most respondents (85%) reported experiencing at least one negative financial impact,** such as going without essentials, using borrowing as a coping mechanism, and getting behind on loan repayments.
- **Around half (48%) experienced at least one negative impact on their credit record and women were disproportionately affected (56% compared to 40% of men).**
  - Over a third (35%) said that they were declined for at least one financial product or service, such as a loan or credit card, internet or mobile contract, or a tenancy, mortgage or job, due to problems with their credit rating. This figure was higher among parents with children under the age of 18 (44%), those in receipt of Universal Credit (54%), and renters (51%).
- 82% said coercive and controlling behaviours leading to debt had a fair amount or a great deal of an impact on their mental health, while two-thirds said that it had a fair amount or great deal of an impact on their physical health and wellbeing. Over two-thirds (67%) said that it had a fair amount or a great deal of an impact on their relationships with friends and family, and around half (49%) said that it had a fair amount or a great deal of an impact on their jobs.
- **In qualitative responses, respondents frequently cited depression or low mood, stress and anxiety, worry, and diminished confidence/self worth as a result of the coerced debts.** Suicidal thoughts, self-harm behaviours, and suicide attempts were also cited.
- **Around half (49%) of those who had experienced coerced debt did not immediately recognise the behaviour they experienced as wrong.**

## Recommendations

Government, regulators and industry should strengthen and build on the direction of travel set out in the Financial Inclusion Strategy to embed the principle of economic justice in policy and regulation.

- **The Government should commit to the principle of economic justice and develop definitions of coerced debt and economic justice to guide wider stakeholders.**
- **The Government should set out steps to work across departments to address legal and other barriers to economic justice including joint mortgage abuse, 'joint and several liability' barriers to separating joint debts, and economic abuse through the Child Maintenance Service and the courts.**
- **The Government should extend the principle of economic justice to the public sector, working with departments and local authorities to ensure a consistent approach to coerced debt.**
- **The Government should work with the Money and Pensions Service (MaPS) and the debt advice sector to develop and commission sufficient advice, including training for non-specialist advisors to identify economic abuse, and support the continued roll out of the Economic Abuse Evidence form, devised by Money Advice Plus and rolled out in partnership with Surviving Economic Abuse.**
- **Government should increase awareness and take-up of help by delivering an awareness-raising programme for economic abuse and coerced debt.** This should include a data-driven unpacking of the drivers of low awareness and low support-seeking behaviour. Tying in with the Violence Against Women and Girls Strategy (2025 - 2030), this campaign should last until at least the end of 2030. Consideration should also be given to the specific barriers male victim-survivors face when seeking support.
- **The Financial Conduct Authority (FCA) should develop guidance for financial services on economic abuse and coerced debt, building on Surviving Economic Abuse's (SEA's) 'Good practice guide for financial services' and UK Finance's Financial Abuse Code of Practice.** The guidance should address Consumer Duty obligations and economic abuse, clarify financial services' scope and flexibility to separate joint debts safely, and provide clarity for the financial services sector on how coerced debts by fraud should be dealt with.
- **UK regulators should coordinate through the UK Regulators Network to agree principles to deliver a consistent cross-sector approach to coerced debt that supports economic justice, and ensure those principles translate into regulatory rules and guidance.**

The Government, the credit information industry and stakeholders should work together to tackle the long-term credit file impacts of coerced debt, so that victim-survivors aren't left paying the price for their abusers' behaviour.

- **HM Treasury should set out clear expectations for the development of an effective credit information remedy and repair framework for victim-survivors by the end of 2026, so that their credit files reflect their true creditworthiness, and not the abuse they have experienced.**
- **The Credit Information Governance Body should prioritise the development of that framework and support for victim-survivors of economic abuse in its work programme, timetabling action as soon as possible and taking account of any enabling steps needed.**
- **The Ministry of Justice and HM Courts & Tribunals Service should work together to ensure that CCJs that arise in cases of economic abuse are removed from the Register of Judgments without any application fee.**

# About this report: Methodology and terminology

## Guide to terminology

### **Economic abuse:**

A form of domestic abuse when a perpetrator controls a victim-survivors' money and economic resources. This may include sabotaging a victim-survivor's ability to earn an income or destroying their belongings, limiting how they use their money or stopping them from accessing food or transport, and taking out loans in their name or refusing to pay their agreed share of the household bills. It is defined as a form of abuse in the Domestic Abuse Act (2021) and criminalised under the controlling or coercive behaviour offence in the Serious Crime Act (2015).

### **Coerced debt:**

Coerced debt is a form of economic abuse, which is set out in the statutory definition of domestic abuse within the Domestic Abuse Act 2021. Coerced debt includes any nonconsensual financial transaction where an abuser causes a victim-survivor to be liable for a debt, either jointly or in their sole name. This includes an abuser taking out a debt in a victim-survivor's name without their consent or knowledge, giving a victim-survivor incorrect information to make them take on a debt, forcing a victim-survivor to take on a debt through the threat or fear of harm, or through other means, such as forcing the victim-survivor to rely on debt to cover essentials because the abuser has restricted their access to money.

### **Victim-survivor:**

We use the term victim-survivor to refer to people both in the general sense who have experienced coerced debt and/or economic abuse, as well as those survey respondents who indicated that they had experienced coerced debt, but we recognise that this latter group may not identify as such. We hope this encapsulates heterogenous and not neatly defined experiences of these individuals.

### **Economic justice:**

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. This could include things like forbearance, debt write-off, and credit file restoration.

## How we conducted this research

This research is based on polling we commissioned YouGov to conduct. Fieldwork took place between 7th – 23rd November 2025, with a total sample size of 569 adults

who in previous omnibus surveys had indicated that they had experienced at least one indicator of coerced debt. The survey was carried out online. The survey questions and summary data are available alongside this briefing on the StepChange website.

The survey has been conducted using an online interview administered members of the YouGov Plc GB panel of 400,000+ individuals who have agreed to take part in surveys. An email was sent to panellists selected at random from the base sample according to the sample definition, inviting them to take part in the survey and providing a link to the survey. YouGov Plc normally achieves a response rate of approximately 20% dependent upon the subject matter, complexity and length of the questionnaire.

Due to the absence of official statistics on individuals who have experienced coerced debt in the UK, and because this type of socio-demographic information is not captured by YouGov's panel, a two-stage approach was adopted. In order to quickly profile respondents so that panellists who have experienced coerced debt could be identified and targeted for this project, a screener question was appended to the end of multiple UK surveys over a period of three weeks. The table below shows the raw fallout from this screener. Respondents selecting 'Yes, once' or 'Yes, multiple times' were considered eligible for the main survey, from which the sample was then drawn.

For the following question, by 'coerced debt' we mean situations where a partner, ex-partner or family member pressures or forces you to take on debt when you do not want to. This could include:

- Making you take out a credit card or loan when you did not want to.
- Making you use credit to buy something when you did not want to.
- Taking out a loan, mortgage or credit card in your name when you did not want them to.
- Using your credit card or other sources of credit in your name, such as an overdraft when you did not want them to.
- Putting bills in your name, including car finance agreements, mobile phone contracts or catalogue payments when you did not want them to.
- Forcing you into a position where you fall behind on repayments or need to use credit to pay for essentials, for example by stealing from you, taking your wages or making you buy things.
- In the last **three years**, has a partner, ex-partner or family member forced or pressured you take on debt when you did not want to? If you would rather not answer this question, please select 'Prefer not to say'.

	Frequency	Percent
Yes, once	1512	1.84
Yes, multiple times	1541	1.87
No, I have not experienced this	76366	92.86
Don't know	810	0.98
Prefer not to say	2009	2.44
Total	82238	100.0

Once the panel screening was complete, the data was downloaded and weighted to the national profile of all adults in the UK aged 18+. Whilst not an official benchmark, this gave an indication on what the target population might look like broken down by age and gender and was used to apply loose sampling targets for the main survey. Due to the lack of official figures for this specific population, and that it represents a relatively small proportion of the population, the final survey data has not been weighted.

Please note that these results are provided solely for contextual and transparency purposes. They should not be used to infer the prevalence of coerced debt among UK adults as the data is unweighted and reflects responses prior to any cleaning or quality checks.

The survey collected demographic data to compare experiences between different groups who experienced coerced debt, including those with additional vulnerabilities. At StepChange, we consider all our clients to be financially vulnerable. However, a number of our clients also have an additional vulnerability. This could be due to a physical or mental health condition, low literacy or numeracy skills, or other communication barriers. Vulnerability can also be caused by circumstances – such as experiencing a bereavement, job loss or divorce.

The survey included questions with predominantly quantitative answers, but it also included some open text responses, which we have cited here. These quotes have been edited lightly for length and clarity.

**Please note: the following contains details of domestic abuse, including violence, and mentions of suicidal ideation, self-harm and suicide attempts, which some readers may find distressing.**

## Background

Economic abuse is a devastating aspect of domestic abuse, one which is not well known and remains poorly understood among the public. Not only does economic abuse enable a perpetrator to exert control beyond the physical and the psychological, making it even more difficult for victim-survivors to leave, but it also creates long-lasting financial impacts.

In '[Too close to home](#)', published in March 2025, we explored the experiences of our debt advice clients who we identified as having experienced coerced debt. This research also included a focus group with StepChange debt advisors and national polling we commissioned YouGov to carry out. We estimated that almost one in eight of our debt advice clients had experienced coerced debt, with harmful short-, medium- and long-term impacts that keep victim-survivors tethered to the abuser even after the abuse had ended.

We found, consistent with other evidence,<sup>iii</sup> that as a result of debts built up in the victim-survivor's name, they were often left with derogatory marks on their credit file, like missed payments, defaults or County Court Judgments. These marks can remain on a person's credit file for six years. As a result, victim-survivors often find their file impaired and credit score depleted, making it much more difficult for them to access not only affordable credit, but also vital products and services, housing, and even employment opportunities.

This research also found that most UK adults had never heard of the terms 'economic abuse' and 'coerced debt.'<sup>iv</sup> This is concerning because, among those affected, our latest research finds that the majority of victim-survivors did not seek help for their coerced debts. Often, this was because they did not know that the actions of the perpetrator were wrong and/or they didn't know help was available. Yet, while dedicated help and support do exist for victim-survivors, it is inconsistent and patchy, with luck dictating whether they get the support they need, like having financial arrangements safely separated and coerced debts written off.

Far too many victim-survivors are falling through the gaps and, most importantly, too few are achieving economic justice. Instead, they are left trapped in abusive situations or paying the price for their abuser's behaviour, even long after they have fled the abuse. For example, they are paying back coerced debts and are often left with impaired credit files, all because of the abuser's behaviour.

Significant progress has been made over the last decade in recognising economic abuse as a key aspect of domestic abuse, including in law in the Domestic Abuse Act (2021). Regulatory and good practice guidance has been developed by the FCA,<sup>v</sup> UK Finance,<sup>vi</sup> and Surviving Economic Abuse (SEA),<sup>vii</sup> and the Consumer Duty, introduced

in 2023, placed new obligations on firms to act to prevent foreseeable harm and deliver good outcomes for consumers, including those in vulnerable situations.

However, our research found that despite this victim-survivors continue to receive varied outcomes when they seek help. Support can sometimes be positive and helpful, with some firms able to deliver life-changing help. But too often support is suboptimal or poor. As a result, victim-survivors do not get economic justice.

This piece of research is a follow up to that report, seeking to address questions that emerged in 'Too close to home', to dig deeper into some of the key demographic groups affected by coerced debt, and to understand perpetrator behaviours. It also explores victim-survivors' perceptions of perpetrator behaviour and their experiences of seeking support, as well as gaining a more in-depth and systematic understanding of the impact of coerced debt.

## Who experienced coerced debt and who are the perpetrators?

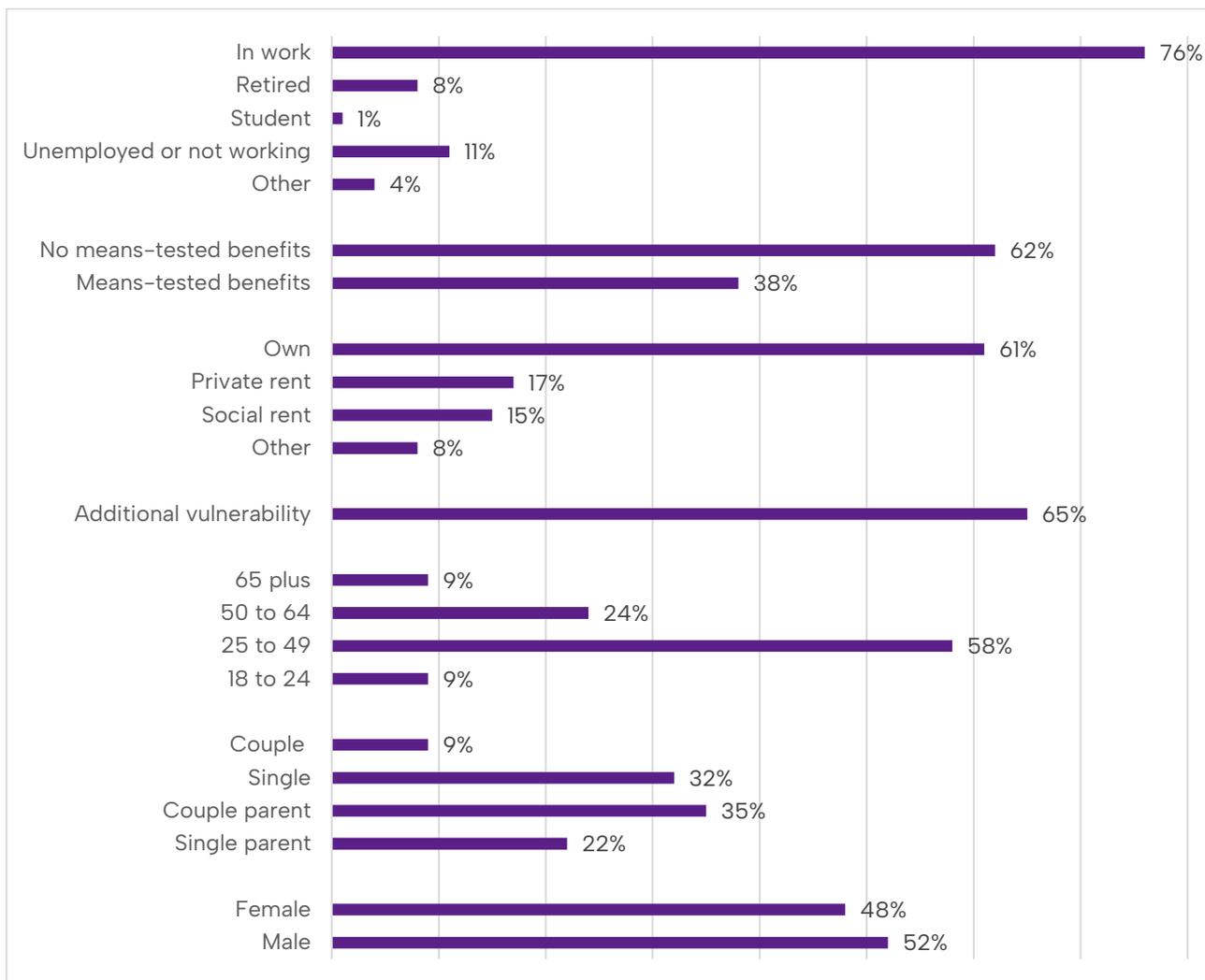
To get a better understanding of coerced debt, we focused on the following questions:

- Whether respondents had experienced coerced debt;
- Which person in their life (a current or former partner, or family member) had perpetrated the behaviour that led to coerced debt; and
- What types of debts had been coerced.

To understand whether respondents had experienced coerced debt, we asked them to select from a series of indicators, laid out in the Methodology section. We also asked them who had pressured them into making the transactions that led to these debts. This person is referred to as 'the perpetrator' in what follows.

**Fig. 1: Respondents with coerced debts disaggregated by benefit status, housing tenure, work status, gender and additional vulnerability**

The chart shows how our sample of adults who have experienced coerced debt was split by demographic status.



The data indicated that respondents experiencing coerced debts differed from the risk factors when comparing with domestic abuse more broadly,<sup>viii</sup> where people in vulnerable circumstances are at greater risk of harm. Among the respondents, coerced debt, while creating more severe impacts for people with additional vulnerabilities, which we go on to discuss later, appeared also to be driven by opportunity (where people have stable incomes, assets and creditworthiness), with people in full-time work, homeowners, and those with a higher income no less vulnerable to coerced debt. This may also help to explain why men seem to be as commonly affected as women in our sample.

While male survey respondents and those with higher incomes experienced coerced debt, those with lower incomes were disproportionately affected, with single parents,

those with children under and those on means-tested benefits over-represented, which reflects wider evidence of risk factors for abuse (being female, poverty, receiving benefits).

Dependence also appeared to be a factor; respondents who rely on others to help them manage their life or their money experienced coerced debt in greater numbers, which again demonstrates how opportunistic perpetrators take advantage of having greater access to a victim-survivor's finances. This is also in keeping with evidence that people with additional vulnerabilities are more susceptible to abuse,<sup>ix</sup> as well as the abuse creating more severe effects for people with additional vulnerabilities among the respondents.

Overall, the data did not reveal a strong gender split. In fact, slightly more men (52%) than women (48%) indicated that they had experienced coerced debt. Given other data we have around domestic abuse, where women are disproportionately represented among victim-survivors,<sup>x</sup> it is likely that this lack of gender divide is explained by the small sample size as well as the proportion of people who experienced coercive and controlling behaviour by a family member in our survey. Wider evidence shows that domestic abuse from non-intimate partners does not come with the same gender differences as intimate partner abuse.<sup>xi</sup> Indeed, experiences of coercive and controlling behaviour were much higher among male respondents (57%) than female respondents (33%).

Wider evidence shows that some groups like those with disabilities and Black, Asian and racially minoritised people all appear more likely to experience abuse.<sup>xii</sup> 80% of the sample identified as white British and 19% as a non-white British ethnicity, but we aren't able to draw conclusions on prevalence and how this maps onto wider trends from our data.

**Fig 2: Relationship of the perpetrator to the victim-survivor (%)**

This chart shows the relationship between the victim-survivor and the perpetrator. Respondents could select more than one perpetrator type, hence why the percentages do not add up to 100.



The data shows an even split between those who experienced coerced debt from a family member or ex-partner, with a third (33%) having had debts taken out in their name from a current partner. However, it seems likely that those currently experiencing abuse are less likely to participate in the polling we commissioned owing to safety concerns or other factors.<sup>xiii</sup>

More women than men experienced coercive and controlling behaviour by an ex-partner – 50% compared to 43%. For older people and single people without children, the perpetrator was more likely to be a family member.

### Types of coerced debt

We asked respondents whether they had any outstanding debts as a result of the actions the perpetrator had taken to pressure them. More than three quarters of respondents (78%) said they had at least one outstanding debt as a direct result of these actions and over half (57%) reported having two or more outstanding debts.

Men were particularly likely to report ongoing debt as a result of the perpetrator's behaviour. More than eight in ten men (83%) said they had at least one outstanding debt, and two thirds (67%) had more than one. Nearly three quarters of women (72%), meanwhile, reported having at least one outstanding debt linked to the perpetrator's actions, and almost half (46%) had two or more outstanding debts.

Older people appear to be less likely to be left with debts than working age people, which may be because older people are more vulnerable to economic abuse involving

their income or assets (or of other types), rather than debts that could be taken out in their name.

**Fig. 3 – Types of debt taken out in respondents’ names**

Debt type	Percentage
Credit card debt	49%
Debt owed to family and friends	27%
Other consumer loans (such as personal loans)	23%
Interest-free buy now, pay later debts (Klarna, Clearpay etc.)	20%
Utility arrears (energy, water or telecoms, including mobile phones)	19%
Retail credit (catalogue credit or store cards)	19%
Housing (rent or mortgage arrears)	15%
Council tax arrears	13%

Figure 3 shows that the most common debt taken out in victim-survivors’ names was credit card debt (49%). Debts owed to family and friends were the second most commonly cited debt type. Interest-free buy now, pay later debts were cited in a fifth of cases, which reflects how increasingly digitised and ‘frictionless’ credit products can be susceptible to abuse.<sup>xiv</sup>

While utility arrears (19%), housing arrears (15%) and council tax arrears (13%) were less common, they still represent a worrying minority because of the particularly harmful knock-on effects, such as energy disconnection, eviction proceedings and aggressive and harmful council tax enforcement.<sup>xv</sup> So, we can see how different types of coerced debt can lead to further financial and wider harms.

## Perpetrator behaviour

Coercive and controlling behaviours are, by their nature, insidious. Unlike physical abuse, emotional or psychological abuse do not leave physical marks or evidence. In other words, they can be 'invisible', which makes it more difficult for victim-survivors to recognise it as abuse than physical abuse.<sup>xvi</sup> This also means that they are also less likely to be reported and, in some cases, taken seriously. Yet recognising abuse in all its forms, no matter how severe, helps us to stop domestic abuse from escalating and causing serious physical, emotional and psychological harm to men, women and children.

Behaviours can start small. As we saw in our previous research '[Too close to home](#)', they can even start out relatively normally, particularly in the context of a romantic or familial relationship. Our debt advice client Cheryl,<sup>xvii</sup> for example, told us that when her partner was furloughed during the Covid-19 pandemic, her partner sought financial support in a seemingly reasonable way. However, the behaviours slowly offered Cheryl less of a choice. She said yes, "for an easy life." In Cheryl's case, he never paid her back, and his requests soon became demands and threats, with potentially violent consequences if she refused.<sup>xviii</sup>

This slow creep makes many victims normalise and adapt to the behaviours over time. This is why the introduction of the coercive and controlling behaviour offence was so important.<sup>xix</sup> It recognised in law the cumulative and sustained nature of abuse, capturing harm that emerges over time rather than through isolated incidents, and acknowledging that apparent consent or compliance may in fact be the product of fear, dependency, and coercion rather than free choice.

### Emotional abuse

In our survey, we asked respondents to select which behaviour(s) the perpetrator had used or exhibited to pressure them to make transactions that led to debts (Fig. 4). The most commonly reported behaviour, selected by over half (53%) of respondents, was emotional abuse, such as blackmail or manipulation. This was higher, at 60%, among women and those with additional vulnerabilities.

### Lying or withholding important information

38% reported that the perpetrator lied or withheld important information. This could include things like hiding assets, concealing financial obligations or restricting access to accounts to make the victim-survivor unaware of their true financial situation. Again,

women (43%) and people with additional vulnerabilities (44%) were more likely to experience this behaviour.

## Control

Control over day-to-day life was a recurring theme. More than a quarter (28%) said their daily activities or behaviour were monitored or controlled. One in four (26%) experienced non-physical threats or intimidation, and women reported this at significantly higher levels (32%) than men (20%).

## Financial dependency

Just as this behaviour creates financial dependence and pressure, so too is financial pressure used as a tool of coercion. Almost one in four respondents (23%) said financial dependency was used against them, for example by withholding financial support or restricting access to shared accounts.

## Intimidation, abuse and harassment

While less common than non-physical behaviours, respondents often experienced overtly threatening behaviours. One in five (20%) reported being restricted from accessing things they needed to live a full life, with similar figures among men (19%) and women (21%). Around one in eight experienced physical intimidation (13%) – with slightly higher rates among women (15%) than men (11%) – or stalking and harassment (13%) with the same gender split as for physical intimidation.

12% reported physical violence or threats of physical violence. Again, this was slightly higher among women (14%) than men (11%). 7% reported sexual abuse or threats of sexual abuse, and this was higher among men (9%) than women (5%). While societal misconceptions mean that a pervasive image of domestic abuse is one that involves physical violence, this data and other literature reflect how common psychological and emotional abuse are. It also highlights that coerced debt is not just an issue that creates financial harm, it also carries a significant safety risk to the victim-survivor.

**Fig. 4: Types of behaviours perpetrators used to pressure victim-survivors**

	All
Emotional abuse such as blackmail or manipulation	53%
Lying or withholding important information	38%
Controlling or monitoring your daily activities and behaviour	28%

Non-physical threats and/or intimidation	26%
Financial dependency as leverage (e.g. withhold financial support or access to shared accounts)	23%
Restricting access to or depriving you of something you need to live a full life	20%
Physical intimidation	13%
Stalking or harassing behaviours	13%
Physical violence and/or threats of physical violence	12%
Sexual abuse and/or threats of sexual abuse	7%

## What people told us about their experiences

In qualitative responses, multiple respondents reported that other behaviours the perpetrator exhibited included threatening to leave the relationship, threatening to commit suicide, and many talked about guilt tripping, bullying and direct coercion. Many of the responses demonstrated how perpetrators used seemingly normal behaviours or suggestion to coerce victim-survivors. For example, one male victim-survivor said that the perpetrator had told him: “You have a better credit rating and can get lower rates.” As described above, this demonstrates how perpetrators take advantage of a strong economic position, or one that is perceived to be strong.<sup>xx</sup>

Another male-victim survivor said that the perpetrator “used persuasion and constant suggestions, making [him] feel it was the sensible or necessary thing to do.” Similarly, life events like pregnancy were used to create a situation in which taking on debt seemed like a necessity, with emotional and material consequences for non-compliance. One female victim-survivor wrote:

**“I was due to go on maternity leave. I had saved and gone without so that I could still contribute to household costs. He told me I needed to get the loan out for him otherwise I would have to return to work very quickly. He said he wouldn't be able to support me if I didn't get the loan for him. I didn't want to risk not spending time with my baby.”**

Others, in the words of one male respondent, said the perpetrator “used love as a weapon”, with another male respondent echoing this idea, telling us: “They told me, ‘If you loved me, you'd do it.’”

We also heard of more serious threats, including to children: “They threatened the children, threatened to leave, and threatened to force the sale of the house,” wrote one man. One female victim-survivor wrote: “They went from being controlling and lashing out at me to being temporarily sweet and interested in me when I reacted positively to lending them money.” Another victim-survivor, a man, wrote that he: “felt that he was their slave and [that he] had to do as [he] was told, otherwise [he] would suffer dire consequences.”

# The impacts of coerced debt

Our previous research '[Too close to home](#)' demonstrated the severe impacts of coerced debt on victim-survivors' mental and physical health and wellbeing, their relationships, and their work. This research segments this and explores it in more detail using qualitative methods.

## Summary

- 85% of respondents experienced at least one negative impact as a result of the actions the perpetrator had taken.
- This was higher among those in receipt of benefits (90%), but also those on middle incomes (90%) compared to those on low incomes (80%) or high incomes (81%).

**Fig. 5: Negative impacts of coerced debt segmented by gender, benefit status, housing tenure, income and additional vulnerability**

	Total
Gone without essentials for yourself	44%
Borrowed money	41%
Cut back on heating, electricity or water	39%
Prioritised debt payments over household bills	28%
Fallen behind on loan repayments	24%
Received a default notice or court order	19%
Experienced homelessness or lived in temporary accommodation	14%
Gone without essentials for your children (parents of under-18s only)	13%
<b>Experienced at least one</b>	<b>85%</b>

Many of these were higher among certain demographic groups, such as renters, who were more likely to have to go without essentials, use borrowing as a coping mechanism, and fall behind on loan repayments. Those in receipt of benefits also faced the sharper end of these negative impacts, and were more likely to prioritise debt repayments over household bills, fall behind on loan repayments, receive a default or court order, or experience homelessness/have to live in temporary accommodation.

The higher impacts on renters and those in receipt of benefits demonstrate how different demographic factors and systemic issues, like social security inadequacy, combine and compound to exacerbate the effects of coerced debt.

## **Impact on wellbeing**

We observed significant impacts on physical and mental health, relationships and work. Two-thirds said that coercive and controlling behaviours had a fair amount or great deal of an impact on their physical health and wellbeing, 82% said it had a fair amount or a great deal of an impact on their mental health and wellbeing, over two-thirds (67%) said that it had a fair amount or a great deal of an impact on their relationships with friends and family, and around half (49%) said that it had a fair amount or a great deal of an impact on their jobs.

In qualitative responses,<sup>xxi</sup> depression/low mood was the most commonly cited impact, with women citing that the coerced debts had made them depressed with slightly more frequency than men. Stress was the second most commonly cited impact, with men reporting this slightly more often than women. One female respondent wrote: “My stress levels increased whilst trying to juggle money around, thinking I could cover debt and have a bit left over, but I didn't.” At its most extreme, some respondents cited mental or nervous breakdowns (which was more common among male respondents than women) self-harm behaviours and suicidal ideation. One male respondent wrote: “I became very depressed. For the first time in my life, I had violent and suicidal thoughts, and isolated myself from friends and family.”

A stark finding from these responses was how frequently respondents cited multiple different psychological, physical, relational and work-related impacts co-occurring, describing how they combined in ways which, in isolation would be life limiting, but which, when combined, had the power to dramatically alter every aspect of a victim-survivor's life. For example, one female respondent wrote:

**“I stopped going out, seeing family and doing my hobbies. I slept badly. I was very anxious. I would make him angry if I questioned any financial matters, then I got the silent treatment for days or weeks. I was always on edge. I was pressured to leave work cos ‘he needed me to help with his business’; then he said I wasn't needed. I became depressed and lost a lot of weight. I lost my confidence. I became very isolated.”**

This was a common experience for victim-survivors, as they wrote about their experience of coerced debt creating financial stress, anxiety and worry, leading to significant psychological distress, poor sleep, often appetite changes, diminished self-esteem and self-confidence, and a cycle of isolation. Indeed, as one male respondent

put it, his experience “became all-consuming” and meant that his “ability to focus or think about anything else was virtually 0%.” In a similar vein, one victim-survivor wrote:

**“Her needs dominated every second of my day and every ounce of my brainpower, so I had no resources left for anything else. I became absent from my family’s life for a few years. I felt like I was carrying around a massive, heavy secret nobody could understand and I had nobody I could talk to about. I couldn’t connect with others, even though I really needed a friend.”**

The stress and anxiety of the coerced debts were also commonly cited as leading to exacerbated physical ill-health, and this was much more commonly cited among women than men, which is consistent with research into the gendered nature of psychosomatization.<sup>xxii</sup> For example, one female respondent wrote that “The stress caused flare ups with my asthma and psoriasis” and another wrote that “stress caused a recurring illness to flare and I had to arrange more overtime with work to stay on top of bills.”

In addition to impacts on victim-survivors’ physical and mental wellbeing, many respondents also discussed the impact of their experiences on their work lives. Many talked about having impaired concentration or focus, with half going on to say that this impacted their work. One female respondent wrote:

**“It put me under a lot of stress and worry. It made me feel stupid. It made me feel really sad and worthless. It made me paranoid and insecure. All of these things made me lose focus at work and made me feel too bad to socialise.”**

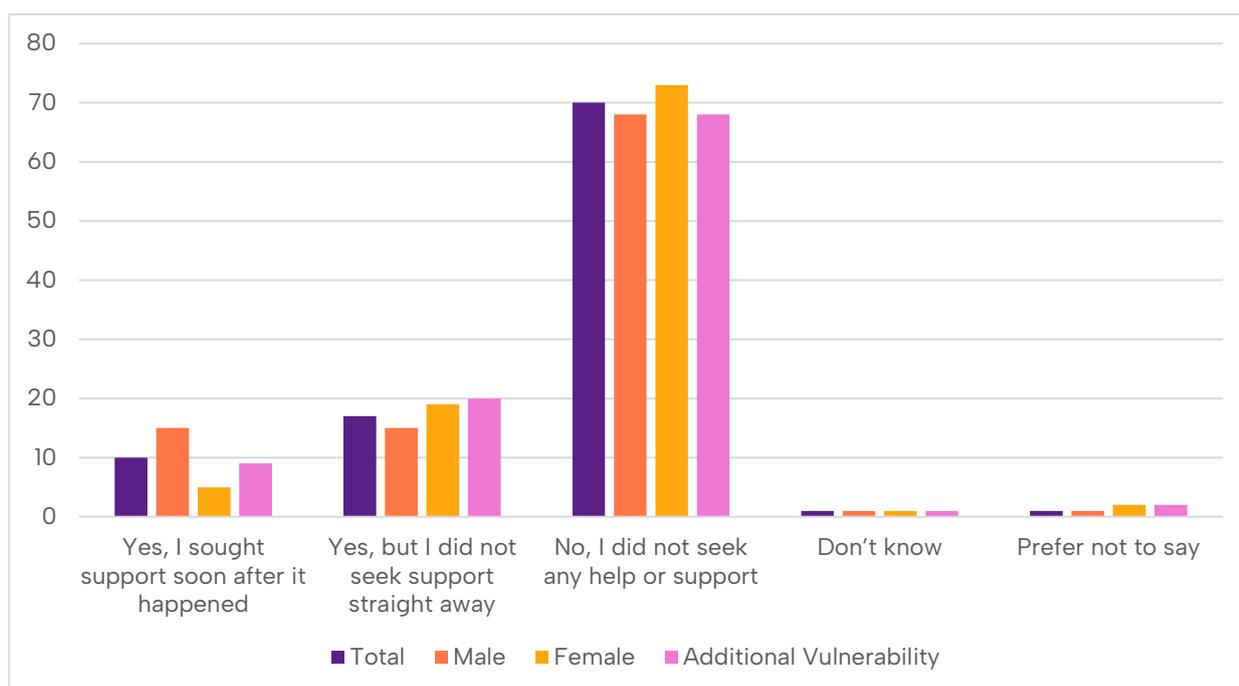
Some had to take time off work as a result of the psychological impacts of coerced debt, and this was equally felt among women and men.

Others, meanwhile, stated that they had to take on more hours at work to try to cover their debts – only female respondents cited this. One wrote: “I struggled to pay for parking at work and couldn’t join in on social things, in my work and personal life.”

## Barriers to seeking help

Our previous research found that over half of those who had experienced coerced debt hadn't sought help with their debts.<sup>xxiii</sup> This research found that even more of those than we had previously reported had not sought help with their debts – almost three-quarters (70%). This was slightly higher among female respondents (73%) than male respondents (68%). Just 10% of respondents sought help with their coerced debts as soon as it happened, and this was significantly higher among men (15%) than women (5%), which paints a worrying picture of disclosure, particular for women, who face more severe impacts from abuse.

**Fig. 6 Responses to the question of whether they sought support for their coerced debts, segmented by gender and additional vulnerability**



The data highlights the significant emotional and practical barriers that prevent people from seeking help, even when they are experiencing serious financial difficulty.

## Stigma

Shame and embarrassment were the most commonly reported obstacles, with nearly half of respondents (45%) saying they felt unable to ask for help for this reason. These feelings were slightly more pronounced among women (52%) and people with additional vulnerabilities (51%), which demonstrates how feelings of stigma can be compounded by intersecting circumstances.

However, one qualitative response, in which a male respondent wrote “no one wants to help a man who’s been abused” demonstrates why, in cases of domestic abuse, while it is far more common among women, it is important to note the sense of shame some male victim-survivors may feel about the abuse they have experienced.

## Fear of consequences

More than a third of respondents (35%) said they were afraid of how someone else, such as a partner or family member, might react if they sought support. This again affected slightly more women (38%) and those with additional vulnerabilities (37%).

## Not recognising the need for help

A substantial number of respondents did not recognise their need for support, which echoes our previous research which explored levels of awareness and understanding. Almost a third (32%) said they did not think they needed any help, while a similar proportion (30%) reported that they did not know what help was available.

## Unable to seek help

Practical and cognitive pressures also prevented people from seeking help. One in five respondents (20%) said they did not have the capacity to seek help, reflecting the toll that financial stress, emotional strain and competing demands can take for an individual in a domestic abuse situation.

## Worrying about the financial impact of seeking help

Concerns about credit scores were also a barrier for some (20%), particularly among men (28%), indicating that fear of long-term financial consequences can discourage people from accessing support that could improve their situation. This echoes research conducted by the Centre for Responsible Credit, which found that concerns around credit scores can deter people in financial difficulty from getting support like debt advice.<sup>xxiv</sup>

**Overall, the findings show that barriers to seeking help are rarely about a lack of need. Instead, they are rooted in stigma, fear, limited awareness and limited capacity.**

**Fig. 7: Reasons for not seeking support with coerced debt**

	Total
I felt ashamed or embarrassed to ask for help	45%
I was afraid of how someone (e.g. partner, family member) might react	35%
I didn't think I needed any help or support	32%
I didn't know what help was available	30%
I was concerned about the impact on my credit score	20%
I didn't have the capacity to seek help	20%

### Coerced debt outcomes

We know that many victim-survivors are too scared to report the abuser to the police and for those who do criminal justice outcomes are poor.\* Even if a victim-survivor manages to secure a criminal justice outcome, it does not address the devastating impact of coerced debt. Therefore, often the only way a victim-survivor can achieve a just outcome is to have the coerced debts written off by their lender, either in part or in full.

As we have stated previously, we do not believe a victim-survivor should have to repay debts that have been accrued through coercion, but decisions about write-off are at a lender's discretion and based on a number of factors.

In our 'Too close to home' report, we described the experience of one of our debt advice clients, Anita\*, who told us how life-changing it was to have half of her £52,000 worth of coerced debts written off, particularly in a context of extreme violence where her perpetrator had been imprisoned for the physical harm he inflicted on her.

**Fig. 8: Responses to whether they had debts written off or tried to get debts written off**

	Total	Male	Female	Additional vulnerability
At least one debt written off in part or full	28%	45%	11%	17%
Have not tried getting any debts written off	55%	39%	74%	67%

As this chart shows, the majority of victim-survivors did not try to get their debts written off, and this was significantly higher among women and those with additional vulnerabilities, which paints a worrying picture for outcomes for these groups. This data also indicates that most people with coerced debts are repaying, and other data from our survey suggests that this often causes financial hardship. Based on the data on credit information, people may be repaying because they are worried about the impact of not doing so on their credit score, or because they aren't aware of what help is available to them.

If some people are having their debts written off in part, this suggests they may be accessing conventional forbearance like reduced payments.

# Long-term financial impacts

## Impacts of coerced debt on credit files

A significant theme that emerged from previous research was that victim-survivors felt particularly aggrieved by the long-term impacts of the coerced debts being reported on their credit files. Liz, for example, told us that, because of her diminished credit score, it “felt like a life sentence.”

Fig. 9: Impacts of coerced debt on credit files

	Total	Male	Female	Additional vulnerability
My score fell	40%	32%	49%	50%
Defaults on loans, credit cards or other types of credit	14%	10%	17%	18%
Missed payments on loans or a mortgage	10%	10%	10%	12%
Being put on an insolvency or debt solution	7%	5%	9%	8%
Flagged on fraud databases or having fraud markers	1%	1%	1%	2%

Around half of respondents (48%) experienced at least one negative impact on their credit record. Just over a fifth (21%) experienced two or more negative credit impacts. So, not all people with coerced debts experience negative impacts on their credit record, which suggests that many of them must be keeping up with their repayments. While this is positive for their credit records, it is not a good outcome for victim-survivors of domestic abuse if they are paying back coerced debts.

Women were disproportionately affected. Over half of women (56%) experienced at least one negative impact on their credit record, compared with two in five men (40%). A quarter of women (25%) reported at least two negative impacts, compared with 18% of men.

People with additional vulnerabilities were also particularly affected. Nearly six in ten (59%) experienced at least one negative impact on their credit record, and more than a quarter (27%) experienced two or more. This highlights how vulnerability can amplify financial harm, leaving individuals facing long-term barriers to financial stability and recovery.

Qualitative responses we received on this question threw into sharp relief quite how much victim-survivors were impacted by the credit file impacts of their coerced debts. One female victim-survivor, for example, wrote: “My credit score went down so much that I can’t get anything on credit, not even internet or a mobile phone now.” This echoes findings from our previous research, which revealed that an impacted credit score had knock-on effects not only on a victim-survivor’s ability to take out credit, but also on their ability to use vital products and services requiring a credit check. One other female victim-survivor told us: “I struggled to take out a mortgage and was refused by several mortgage lenders” while, in an extreme case, one male victim-survivor told us he was “forced into bankruptcy.”

**Fig.10: Respondents who were declined products in the last three years due to problems with their credit rating**

	Total	Male	Female	Additional vulnerability
A loan, credit card or other consumer credit	27%	23%	32%	36%
A mobile phone, internet or telephone contract	9%	8%	9%	12%
Renting a home, i.e. the landlord/estate agent requested a credit check which you did not pass	5%	4%	5%	6%
A mortgage	6%	6%	6%	8%
Getting a job or paid work, i.e. where successful appointment to a role was subject to a credit check	3%	4%	1%	3%

Over a third (35%) said that they were declined for at least one financial product or service, such as a loan or credit card, internet or mobile contract, or a tenancy, mortgage or job, due to problems with their credit rating

The figure was similar across men (32%) and women (39%), but we saw greater discrepancies among other groups. For example, 44% of parents with children under the age of 18 experienced at least one negative impact and 37% of parents of children over the age of 18 experienced at least one negative impact, compared to 27% of those without children. The figure was also higher among those in receipt of Universal Credit (54%) than those not receiving UC (31%), and higher among renters (51%) compared to owners (27%). The figure is also higher among those with additional vulnerabilities (49% experienced at least one negative impact).

## Perceptions of perpetrator behaviour

Our previous research surfaced low levels of awareness of the terms economic abuse and coerced debt among the UK adult population, with 62% of people stating that they had never heard of the term economic abuse, and 68% stating that they had never heard of the term coerced debt.<sup>xxv</sup> However, when presented with a hypothetical scenario involving coerced debt and the question of who should be responsible for the debts, the majority (67%) did not think the victim-survivor should be responsible for repaying the debts that had been accrued in their name.<sup>xxvi</sup>

In our second round of national polling, we asked victim-survivors directly – as opposed to the population at large – how they felt about the perpetrators' behaviour, and whether they viewed it as wrong at the time.

The findings (Fig. 11) show that half (49%) of those who had experienced coerced debt did not immediately recognise the behaviour they experienced as wrong, highlighting how coercive and controlling behaviour can be difficult to identify as such at the time. This is consistent with our understanding of domestic abuse perception more generally.

Two-fifths of respondents (42%) said they did not believe the behaviour was wrong at the time, but now recognise that it was. Again, this chimes with what we already know from domestic abuse research. The subtle and gradual nature of control or pressure, where behaviour can be normalised or obscured until viewed in hindsight, prevents victim-survivors from identifying themselves as such which, in turn, makes it less likely that they will disclose. But it suggests that for many individuals, the impact of the behaviour only became clear once financial or emotional consequences have already taken hold. Men were slightly more likely than women to fall into this group (45% compared with 39%), while levels were similar among those with additional vulnerabilities (40%).

7% said they did not believe the behaviour was wrong at the time and still do not. While this group represents a relatively small proportion of respondents, it underscores how deeply normalised or misunderstood certain behaviours can be, particularly when they occur within close or trusted relationships.

**Fig. 11: Perceptions of perpetrator behaviour**

	All	Male	Female	Additional vulnerability
I believed their behaviour was wrong at the time	44%	42%	47%	46%
I didn't believe their behaviour was wrong at the time, but I do now	42%	45%	39%	40%
I didn't believe their behaviour was wrong at the time, and I still don't	7%	8%	6%	7%
Don't know	4%	1%	7%	5%
Prefer not to say	2%	3%	1%	2%

This data, coupled with the data regarding support-seeking behaviour, has worrying implications on awareness and disclosure. While most victim-survivors eventually recognised the behaviour as wrong, in a significant number of cases, they didn't realise this initially which, in turn, either delayed or prevented them from seeking help. The cost of delaying seeking support is steep.

## Conclusion and recommendations

Our analysis paints a worrying picture of the experiences of people who have been through economic abuse and have coerced debts:

- Most respondents with coerced debts did not seek any help with their debts due to a range of factors including shame and embarrassment and low awareness of support.
- Most victim-survivors are left having to repay the coerced debts, and over half did not try to get any of their debts written off.
- Most victim-survivors experience a range of serious negative impacts including financial hardship and poor health as a consequence of coerced debts, compounding harm experienced in the context of abuse.
- Victim-survivors face being left with impaired credit records that often lead to being declined for vital services and products, and even housing and employment opportunities.

We urge policymakers to respond to the challenge raised by these findings. Great progress has been made. The introduction of the coercive and controlling behaviour offence in the Serious Crime Act (2015) recognised the pattern of behaviours which compound to create threat, fear and harm and, the statutory guidance acknowledges,<sup>xxvii</sup> can lead to coerced debts. Economic abuse, of which coerced debt is an aspect, was later enshrined in the Domestic Abuse Act (2021).

Moreover, the FCA's 'Guidance for firms on the treatment of vulnerable customers' (2021),<sup>xxviii</sup> the Government Debt Management Function's (GDMF) Economic Abuse Toolkit (2023),<sup>xxix</sup> and UK Finance's updated Financial Abuse Code (2025)<sup>iv</sup> all provide good practice guidance on how to treat vulnerable customers, including victim-survivors.

Importantly, none of this guidance embeds the principle of economic justice in support for victim survivors. Limitations and inconsistencies in support for victim-survivors reflect this. Some important coerced debt types like utilities and council tax arrears do not yet have any clear guidance in place. Furthermore, our analysis highlighted the importance of designing support services for victim-survivors that reckon with the complexity of their day-to-day reality and an often-impaired mental state.

Supporting Economic Abuse's (SEA's) 'Good practice guide for financial services: Supporting customers experiencing economic abuse' (2025)<sup>xxx</sup> provided more

expansive guidance on how to treat victim-survivors, undergirded by the principle of economic justice.

Most recently, HM Treasury published the Financial Inclusion Strategy, which included economic abuse as one of its three cross-cutting themes, and made a formal commitment to “develop an approach to tackle the impact of coerced debt on victim-survivors’ credit files.”<sup>xxxi</sup> This was an important step, recognising how economic abuse drives financial exclusion in a number of ways.

Despite this progress, all too often, victim-survivors are being failed by the institutions and organisations designed to support them and, with responsibility for the interconnected issues that may affect these individuals sitting across different Government departments, there has sometimes been a lack of ownership over the issue and leadership to develop solutions.

The result is that far too many victim-survivors are left paying the price for their abusers’ behaviour. They are left paying back debts accrued through coercion and without their consent or sometimes even knowledge, and facing the common fallout of problem debt, with impaired credit records having future knock-on effects.

This is why the principle of economic justice is so important. Having acknowledged and articulated the problem for victim-survivors, economic justice takes us one step further. It does the work of helping a victim-survivor rebuild their financial life, seeking to put them back in the financial position they would have been in had the abuse never occurred.

Not only is this the just course of action, but it also aligns with the UK’s regulatory and legal priorities. The FCA’s Consumer Duty, for example, requires financial services to act to deliver good outcomes for customers and avoid foreseeable harm. It is hard to see how, if firms are not seeking to achieve economic justice for victim-survivors, they are meeting the principles of the Consumer Duty.

This is not about creating a one-size-fits-all approach to supporting victim-survivors with coerced debts, whom we know need to be given the individualised treatment that matches their circumstances. Rather, it is about embedding the principle of economic justice as a north star: one where the intention is to stop and prevent further harm, and repair and restore a victim-survivor’s finances so they can rebuild and move on with their life.

With leadership and collaborative working, there is a way to deliver impactful, positive outcomes for victim-survivors. Our evidence shows the importance of all stakeholders working together to undo the financial harm victim-survivors face when they have experienced coerced debt.

**Government, regulators and industry should strengthen and build on the direction of travel set out in the Financial Inclusion Strategy to embed the principle of economic justice in policy and regulation:**

- **The Government should commit to the principle of economic justice and develop definitions of coerced debt and economic justice to guide wider stakeholders.** This definition should include fraudulent debts built up in the context of economic abuse to ensure comprehensive support for victim-survivors.
- **The Government should set out steps to work across departments to address legal and other barriers to economic justice including joint mortgage abuse, 'joint and several liability' barriers to separating joint debts, and economic abuse through the Child Maintenance Service and the courts.**
- **The Government should extend the principle of economic justice to the public sector, working with departments and local authorities to ensure a consistent approach to coerced debt.**
- **The Government should work with the Money and Pensions Service and the debt advice sector to develop and commission sufficient specialist advice, including training for non-specialist advisors to identify economic abuse, and support the continued roll out of the Economic Abuse Evidence Form devised by Money Advice Plus and rolled out in partnership with Surviving Economic Abuse.**
- **The Government should increase awareness and take-up of help by delivering an awareness-raising programme for economic abuse and coerced debt.** This should include a data-driven unpacking of the drivers of low awareness and low support-seeking behaviour. Tying in with the Violence Against Women and Girls Strategy (2025 - 2030), this campaign should last until at least the end of 2030. Consideration should also be given to the specific barriers male victim-survivors face when seeking support.
- **The FCA should develop guidance for financial services on economic abuse and coerced debt, building on SEA's 'Good practice guide for financial services' and UK Finance's Financial Abuse Code of Practice.** The guidance should address Consumer Duty obligations and economic abuse, clarify financial services' scope and flexibility to separate joint debts safely, and provide clarity for the financial services sector on how coerced debts by fraud should be dealt with.
- **UK regulators should coordinate through UKRN to agree principles to deliver a consistent cross-sector approach to coerced debt that supports economic justice, and ensure those principles translate into regulatory rules and guidance.**

Finally, analysis of our new data paints a worrying picture of life after economic abuse, demonstrating how victim-survivors' financial lives are quite often ruined by the abuser's actions. Even after they have fled the abuse, they remain tethered either to the abuser or else to their actions, unable to move on. The impacts on finances, health, work and relationships illustrate just how life-altering coerced debt can be.

It is therefore incumbent on policymakers to use their power to prevent further harm to victim-survivors from economic abuse and coerced debt. As organisations working to support victim-survivors from a financial perspective, we cannot undo the emotional and psychological impacts of abuse, but what is within our power is to undo some of the financial impacts of the abuse.

HM Treasury's commitment to working with the CRAs to develop an approach to victim-survivors' credit files, as part of the Financial Inclusion Strategy, is promising and needs to move forward. StepChange is working with the credit information industry and consumer advocates on this as well as the industry-led remedies set out in the FCA's Credit Information Market Study final report and the establishment of the Credit Information Governance Body (CIGB).

We would also like to see creative thinking in the development of approaches to a credit restoration and repair framework for victim-survivors, as well as exploring how existing processes can be adapted in the meantime to provide swift remedies that centre economic justice.

One such example would be to use the 'set aside' process to cancel a County Court Judgment (CCJ) in cases where the Judgment is deemed to have arisen in cases of economic abuse. CCJs can be particularly damaging for a victim-survivor: involving a court formally ordering a person to repay debts owed. They significantly impair a person's credit file, and remain on their file for six years unless paid off within 30 days.<sup>xxxii</sup> They can lead to escalating action in cases of non-payment, such as involving bailiffs, attaching earnings, or placing a charge on a person's property. CCJs are also publicly visible for anyone to view for a small fee, with the entrant's name, address and amount owed, which can put a victim-survivor's safety in jeopardy.

The set aside process already exists on legal or technical grounds, such as in cases where a Judgment has been wrongfully issued, though it carries a fee (£313 for individuals applying directly or £123 if a creditor and debt advisor act on an individual's behalf). Building on existing processes to remove CCJs, which our research found affected 7% of victim-survivors, would therefore be impactful and begin to rectify a significant driver of financial and other exclusion for victim-survivors.

The Government, credit information industry and stakeholders should work together to tackle the long-term credit file impacts of coerced debt, so that victim-survivors aren't left paying the price for their abusers' behaviour:

- HM Treasury should set out clear expectations for the development of an effective credit information remedy and repair framework for victim-survivors by the end of 2026, so that their credit files reflect their true creditworthiness, and not the abuse they have experienced.
- The CIGB should prioritise development of that framework and support for victim-survivors of economic abuse in its work programme, timetabling action as soon as possible taking account of any enabling steps needed.
- The Ministry of Justice and HM Courts & Tribunals Service should work together to ensure that CCJs that arise in cases of economic abuse are removed from the Register of Judgments without any application fee.

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<sup>i</sup> All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 569 adults. Fieldwork was undertaken between 7th - 23rd November 2025. The survey was carried out online.

<sup>ii</sup> StepChange (2025) [Too close to home: StepChange debt advice clients' experiences of coerced debt](#)

<sup>iii</sup> See, for example: Refuge (2020) [Know Economic Abuse](#)

<sup>iv</sup> StepChange (2025) [Too close to home: StepChange debt advice clients' experiences of coerced debt](#)

<sup>v</sup> FCA (2025) [Guidance for firms on the fair treatment of vulnerable customers \(Revised Version\)](#)

<sup>vi</sup> UK Finance (2025) [Financial Abuse Code \(Version Three\)](#)

<sup>vii</sup> SEA (2025) [Good practice guide for financial services: Supporting customers experiencing economic abuse](#)

<sup>viii</sup> National Institute for Health and Care Excellence (2023) [Domestic abuse: what are the risk factors?](#)

<sup>ix</sup> Ibid.

<sup>x</sup> Ibid.

<sup>xi</sup> Office for National Statistics (2025) [Domestic abuse victim characteristics, England and Wales: year ending March 2025](#)

<sup>xii</sup> National Institute for Health and Care Excellence (2023) [Domestic abuse: what are the risk factors?](#)

<sup>xiii</sup> N.B. Percentages may not always add up to 100 because of questions where respondents were able to select multiple answers.

<sup>xiv</sup> See also: Vivien Chen, Jozica Kutin and Roslyn Russell (2026) 'Buy Now Pay Later and its Intersection with Family Violence: Prevalence and Prevention' 49(1) *University of New South Wales Law Journal*: <https://dx.doi.org/10.2139/ssrn.5377913>

<sup>xv</sup> The legislation governing council tax, which is a priority bill, gives councils the power to make households pay their annual council tax bill if they miss one month's payment, and council tax non-payment still carries a draconian sanction of imprisonment. See our report: StepChange (2024) [Looking through the keyhole: StepChange debt advice clients' experiences of the council tax debt collection journey](#)

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- <sup>xvi</sup> See, for example: Safe Lives (2026) [Psychological abuse](#)
- <sup>xvii</sup> Not her real name.
- <sup>xviii</sup> StepChange (2025) [Too close to home: StepChange debt advice clients' experiences of coerced debt](#)
- <sup>xix</sup> [Serious Crime Act \(2015\), Section 76](#)
- <sup>xx</sup> See also: Women's Aid (2024) [The Price of Safety: The cost of leaving an abuser and rebuilding a safe, independent life](#)
- <sup>xxi</sup> Qualitative responses were coded by StepChange, not by YouGov.
- <sup>xxii</sup> See, for example: Wool M.D. and Barsky M.D. (1994) Do women somatize more than men? Gender differences in somatization *Psychosomatics* Vol 35(5) [https://doi.org/10.1016/S0033-3182\(94\)71738-2](https://doi.org/10.1016/S0033-3182(94)71738-2)
- <sup>xxiii</sup> StepChange (2025) [Too close to home: StepChange debt advice clients' experiences of coerced debt](#), pp.36-41
- <sup>xxiv</sup> Centre for Responsible Credit (2026) [Good Score, Empty Cupboard: The credit score trap forcing households to cut spending on essentials](#)
- <sup>xxv</sup> StepChange (2025) [Too close to home: StepChange debt advice clients' experiences of coerced debt](#)
- <sup>xxvi</sup> Ibid.
- <sup>xxvii</sup> Home Office (2023) [Controlling or Coercive Behaviour: Statutory Guidance Framework](#)
- <sup>xxviii</sup> FCA (2025) [Guidance for firms on the fair treatment of vulnerable customers \(Revised Version\)](#)
- <sup>xxix</sup> Government Debt Management Function (2023) [Economic Abuse Toolkit](#)
- <sup>xxx</sup> UK Finance (2025) [Financial Abuse Code \(Version Three\)](#)
- <sup>xxxi</sup> HM Treasury (2025) [Financial Inclusion Strategy](#), p.4
- <sup>xxxii</sup> Experian (2026) [County court judgments and your credit file](#)

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