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Filed away:

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

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About our report



Using recent YouGov polling we commissioned,¹ our new report gives fresh insight into the extent and nature of coerced debt, with recommendations on the policy change needed to ensure economic justice for victim-survivors.

In 'Too close to home' (2025) we explored our debt advice clients' experiences of coerced debt, which we found affected almost one in eight clients. Significant progress has been made, but too many victim-survivors are left repaying debts they did not accrue themselves,

and are often left with impaired credit files, making it much more difficult for them to access affordable credit, essential products and services, housing, and even employment opportunities.

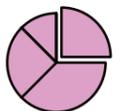
This research segments the groups affected, illustrates how perpetrators coerce and control victim-survivors, and illustrates the impacts of this behaviour and of the debts. It also explores victim-survivors' perceptions of perpetrators' behaviour, demonstrating how this interacts with their experiences of seeking support.

Economic justice

Economic justice describes any financial or legal remedy whose outcome supports a victim-survivor to achieve economic safety and stability.

This could include things like forbearance, debt write-off, and credit file restoration. We want all victim-survivors to achieve economic justice so that they can rebuild their lives and do not have to pay the price for their abuser's behaviour.

Key findings



Survey respondents who had experienced coerced debt are **diverse in gender, age and background**.

Half of victim-survivors experience **emotional abuse and manipulation**, but women and those with additional vulnerabilities are more likely to experience physical threats and violence.

Credit card debt was the most common type of coerced debt.

Almost three-quarters of respondents with coerced debts **did not seek any help with their debts**; in almost half of these cases this was due to shame and embarrassment.

As a result of their coerced debts, most respondents reported experiencing **at least one negative financial impact** and said that they had at least one outstanding debt.

Around half experienced **at least one negative impact on their credit record** and over a third said that they were declined for at least one financial product or service because of this.

The vast majority of victim-survivors said it had a fair amount or great deal of an **impact on their mental health**.

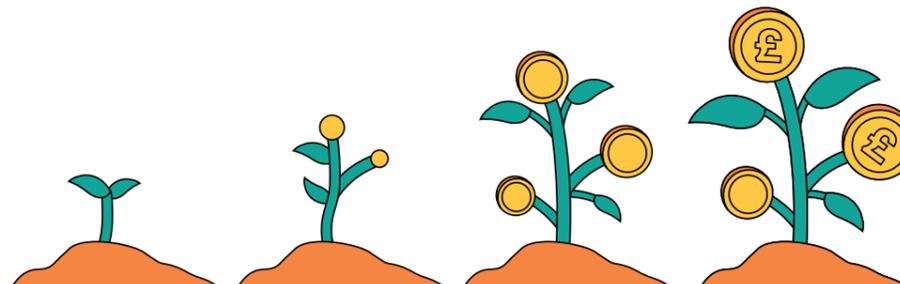
Around half of those who had experienced coerced debt **did not immediately recognise the behaviour they experienced as wrong**.

Conclusions



Our analysis paints a worrying picture of the experiences of people with coerced debts. Victim-survivors in abusive situations find it incredibly difficult to flee, not only for psychological reasons, but material and financial reasons, too. If they do manage to leave, they must rebuild their lives from scratch with diminished savings, coerced debts and, often, impaired credit files.

Victim-survivors are being failed by the institutions and organisations designed to help them. Yet there is a way to deliver impactful, positive outcomes for victim-survivors. Our evidence shows the importance of Government leading multiple sectors to work together to undo the financial harm victim-survivors face when they have experienced coerced debt.



Recommendations



1 The Government should strengthen and build on the direction of travel set out in the Financial Inclusion Strategy by:

- Developing definitions of coerced debt and economic justice, and extending the latter principle to the public sector.
- Working to address legal and other barriers to economic justice.
- Working with MaPS and the debt advice sector to commission sufficient specialist advice.
- Delivering an awareness-raising programme.

2 The FCA should develop further guidance for financial services, and UK regulators should coordinate through UKRN to agree principles to deliver a consistent cross-sector approach to coerced debt.

3 The Government, the credit information industry and stakeholders should work together to tackle the credit file impacts of coerced debt by:

- Ensuring the development of a credit information remedy and repair framework for victim-survivors by the end of 2026, with the Credit Information Governance Body prioritising its development.
- Working with the Courts to ensure that CCJs in cases of economic abuse are removed without any application fee.

¹All 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.

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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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