

Tackle coerced debt as a form of economic abuse

Summary

The Prime Minister has rightly called economic abuse a “**national emergency**”.¹ Economic abuse is a form of domestic abuse that **destroys lives** – and it’s being perpetrated at an alarming scale. In the last year alone, **4.1 million UK women** had their money and belongings controlled by an abusive partner or ex-partner, trapping them in dangerous situations and making it impossible to rebuild their lives, even long after separation.²

Coerced debt is a form of economic abuse when an abuser creates debt in a victim-survivor's name through fraud, misinformation, force, or other forms of economic control that force a victim-survivor to rely on credit.

The prevalence of coerced debt is significant – StepChange’s *Too close to home* report estimates that **1.6 million people in the UK had experienced coerced debt** in the last 12 months.³ This form of abuse has long-lasting, devastating consequences. One in four victim-survivors had their credit score damaged by the abuser coercing them into debt or stopping them from making repayments, according to SEA’s *Counting the Cost* report.⁴

No victim-survivor should pay the price for the abuser’s crimes. Their credit scores should reflect their creditworthiness – not the abuse they have experienced.

That’s why we are calling on the Government to tackle coerced debt through its upcoming Violence Against Women and Girls and Financial Inclusion strategies, with commitments to:

- **Make coerced debt write-off standard practice** and ensure fair debt collection and enforcement processes across the public and private sectors.
- **Promote the Economic Abuse Evidence Form (EAEF)** – devised by Money Advice Plus and piloted with SEA – to support safe and consistent responses to victim-survivors coerced into debt within the public and private sectors.
- **Convene the financial services industry** to devise fair, accurate and consistent credit reporting and restoration practices that address victim-survivors’ unjust financial exclusion.

¹ Hansard HC Deb. (6 November 2024). vol. 756, col. 295

² Survey from Surviving Economic Abuse and Ipsos UK, November 2024

³ StepChange Debt Charity (March 2025) *Too close to home: StepChange debt advice clients’ experiences of coerced debt*

⁴ Surviving Economic Abuse (July 2025) *Counting the Cost: The Scale and Impact of Economic Abuse in the UK*

Why change is needed

- **Victim-survivors' coerced debt prevents them fleeing a dangerous abuser** – one million UK women were prevented from fleeing a dangerous situation because of economic abuse, including coerced debts. This puts women and their children at risk of further harm and even being killed by the abuser.
- **Victim-survivors receive patchy and inconsistent debt support** – the majority (58%) of those who had experienced coerced debt did not seek help with their debts, and StepChange clients reported unhelpful support from creditors.⁵
- **Victim-survivors rarely have coerced debts written off** – reasons for this include low awareness, reluctance to disclose, and varying decisions by creditors. Only 13% of those affected by coerced debt had any of these debts written off. This leaves victim-survivors paying for the abuser's crimes.⁵
- **Victim-survivors are left with destroyed credit scores** – alongside debt write-off, credit restoration is key to victim-survivors achieving economic justice and safely rebuilding their lives.

Cheryl's story

Cheryl experienced coerced debt from her abusive husband, leaving her in financial and housing insecurity. When Cheryl's husband was furloughed, he forced Cheryl into giving him money. She ended up with five credit cards and relied on her overdraft to meet the abuser's demands and get by. Cheryl was forced to flee the abuser after his physical violence escalated, leaving Cheryl in hospital and seeking police protection. Despite separating from the abuser, she is still tied to him through marriage and left paying off coerced debts totalling £10,000 through a Debt Management Plan.

Please help us by showing your support for victim-survivors on social media and tabling Parliamentary questions. Get in touch to find out more about SEA's and StepChange's work, including how to signpost constituents experiencing economic abuse to SEA:
Deidre Cartwright: deidre.cartwright@survivingeconomicabuse.org
James Cleverley: james.cleverley@stepchange.org

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. All our work is informed by the lived experiences of economic abuse victim-survivors. We work to save lives and stop economic abuse forever.

StepChange is the largest provider of debt advice and solutions in the UK, offering free, expert debt help and advice to individuals struggling financially. Last year, over 170,000 clients completed their first debt advice session with us.

⁵ StepChange Debt Charity (March 2025) Too close to home: StepChange debt advice clients' experiences of coerced debt