

Like me, you may not have heard of coerced debt before.

As written in the Surviving Economic Abuse website (<https://survivingeconomicabuse.org/i-need-help/debt/what-is-coerced-debt/>), “Being in debt can be extremely worrying for anyone, especially if the debt has been caused by an abusive partner.”

Coercive control is a more commonly used phrase today – a pattern of behaviour where the abuser dictates their partner’s choices and controls their everyday actions becoming violent or threatening to be violent if their demands are refused.

Economic abuse often occurs as part of the coercive control behaviour and may be where the abuser restricts or controls what their victim spends or buys. Forcing or coercing someone into debt is a common form of economic abuse.

Examples of coerced debt

- making you take out a credit card or loan against your wishes
- making you buy something on credit against your wishes
- taking out a loan, mortgage or credit card in your name
- using your credit card
- using other sources of credit in your name, such as an internet account or phone
- putting bills in your name, including car finance agreements, mobile phone contracts or catalogue payments
- forcing you into a position where you need to take out credit to afford to live, for example by stealing from you, taking your wages or making you buy things.

If you believe you are a victim of coerced debt, you should seek debt advice before taking any action.

There are possible solutions to coerced debt – take a look at this link for suggestions
<https://survivingeconomicabuse.org/i-need-help/debt/possible-solutions-coerced-debt/>

There are organisations that can offer support, information and advice
<https://survivingeconomicabuse.org/i-need-help/getting-support/organisations-that-can-help/>