



















Coerced debt is "[a]ll nonconsensual, credit-related transactions that occur in a relationship where one person uses coercive control to dominate the other person." Littwin, 2012

Coercive control is "[t]he systemic, ongoing use of violence, threats, intimidation, isolation, and control to restrict the victim's autonomy and liberty."

Stark, 2007

Financial abuse through consumer credit

Fraud

Using a partner's personal information to take out credit in their name without their knowledge.

Coercion

Using force or threat of harm to compel a partner to take on a debt they would not have otherwise incurred.

Littwin, Angela, Coerced Debt: The Role of Consumer Credit in Domestic Violence (2012).

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Financial abuse through consumer credit

Fraud

Questioning abuser about unknown credit card charges means risking harm

Coercion

Refusing to take responsibility for a lease or buy an item on credit means risking harm

Littwin, Angela, Coerced Debt: The Role of Consumer Credit in Domestic Violence (2012).

Hearing from survivor with coerced debt

https://www.kxan.com/top-stories/new-law-could-help-texans-forced-into-taking-on-debt/

Avery's debt

Jim is frequently violent with Avery and threatens to report her to immigration when she doesn't do what he wants her to. He wants Avery to purchase a car for him in her name, explaining that she should because her credit is better. He promises it will be affordable and he will make the payments.

At the dealership, he decides he wants a far more expensive car. While the dealer is reviewing the documents with them, Avery hesitates. Jim forcefully squeezes her arm under the table and tells her to just sign the documents. Avery resists again, and Jim whispers in her ear that if she doesn't do this for him, he'll make sure she regrets it. Avery is shaken and signs the documents.



Starting the Conversation



- · Feelings of guilt or foolishness.
- May be the 1st time the survivor connects their finances to their abuse.
- · "It's not you, it's the system."
- You can't solve a problem that you don't know about.
- Must be considered with broader safety concerns and the survivor's goals.

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Example Screening Questions

- I. What is your source of income?
- 2. In the last month did you have enough money to pay your bills?



- 3. Have you received any letters or calls from a creditor?
- 4. Does your partner hide financial information from you?
- 5. Did your partner ask you to take on debt? What would have happened if you said no?
- 6. Have you ever been rejected from something because of your credit report or score?





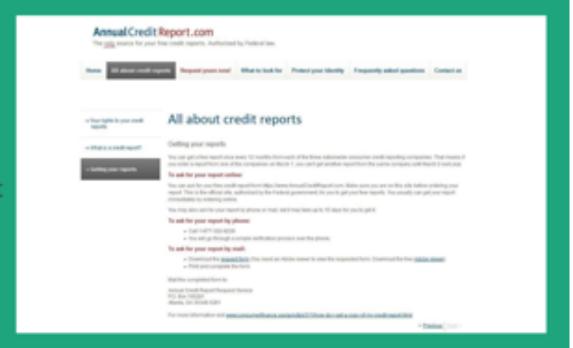






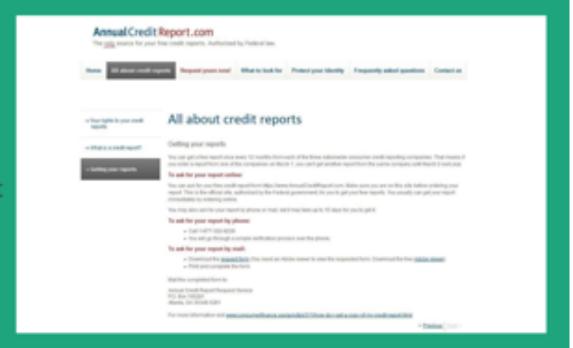
https://AnnualCreditReport.com

- 3 credit reporting agencies:
 - · TransUnion,
 - · Experian, and
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- Each year, free credit report from each company (3 total reports).
- If you were denied credit, free report within 60 days.



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Requesting & Disputing Information

State and federal law gives you the right to ask for information.

- Debt validation letter
 https://www.gbls.org/self-help/consumer
- Always ask that they treat the debt as disputed. https://www.masslegalhelp.org/consumer/debt/fixing-credit-report











What happens when client doesn't pay

Letters and calls

Credit reporting

**Secured debts

Brought to court



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Do Not Contact Letter: https://www.gbls.org/self-help/consumer

Credit reporting

Dispute Letter: https://www.masslegalhelp.org/consumer/debt/fixing-credit-report Exempt Income: https://www.gbls.org/self-help/consumer

**Secured debts -- the item can be taken away (ex. car, phone)

What debts to pay first: https://www.masslegalhelp.org/consumer/debt/which-debts-first/what-to-pay

Going to court

There are a lot of defenses!

















