

Coerced Debt

What is Coerced Debt?

Coerced debt can take a variety of forms. It ranges from abusers taking out credit cards in their partners' names without their knowledge, to forcing victims to obtain loans for the abuser, to running up bills for which they are jointly and severally liable, to tricking victims into signing over deeds for the marital property – and plenty more tactics.

What Can Be Done About This Problem?

In the UK the charity [Surviving Economic Abuse](#) is working to ensure this form of abuse is well understood by the financial institutions and by the authorities (Regulators, Parliamentarians) who can clamp down on it and legislate against it. The charity undertakes training of those working in the domestic abuse sector plus trains housing providers, employers and those in the banking/financial sector to ensure that everyone understands how economic abuse presents. They can also help victims with practical advice and by putting victims in touch with support groups and debt advisors who fully understand the tactics of abusive partners and can provide solutions.



You can read the report entitled [The Economics of Domestic Abuse here:](#)



It is also recommended that you [read this report below](#) (page 33 shown) It was put out by the charity Refuge. This entire document provides practical information about leaving an abusive partner and the steps you can take to extricate yourself financially/economically.

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Getting a credit report and separating your finances

You can check your credit history with the three main credit check companies - Experian, Equifax and Callcredit - at any time by paying £2. Be careful of 'free' trials which are then followed by a monthly fee.

A credit check will allow you to identify any debts that you might have, to make sure you are clear about all the loans and accounts for which you are responsible. It will also tell you whether your ex-partner has tried to take out any loans or financial products in your name.

At the same time, you can make sure that your ex-partner's future financial behaviour can no longer be a problem for you, by writing to the credit reference agencies and asking for a **Notice of Disassociation**. A Notice of Disassociation is a request to remove financial associates, such as your former partner, from your credit file. This will ensure that your ex-partner's credit rating will not be taken into account when lenders are assessing your credit rating.

If you are worried that he will try to open an account in your name, you could consider registering with the CIFAS protection registration scheme for a small fee. This adds an additional layer of protection to your accounts - for instance if your partner (or anyone else) was attempting to obtain a loan in your name you would be contacted by CIFAS and asked to verify the application.

www.refuge.org.uk