

SURVIVING

ECONOMIC

A B U S E

The Economic Justice Project

“He got me to run up debts on credit cards, ranted and raved to coerce me into lending him more money. He worked but brought no money into the house. I started to struggle, changed jobs to earn more money – he just took more! The situation became dangerous and I left the house with two bags of our clothes. Now I’m locked in a job I can’t cope with because I need to meet debt payments – we rent and will probably never buy. But we are safe and happy, and he no longer has control over our lives.”

Funded by



Department
for Culture
Media & Sport

What is coerced debt?

Coerced debt is a form of economic abuse. It is generated through financial transactions which the victim is told to make (or is aware of the abuser making in their name) in a context where there are negative consequences for non-compliance.

Examples of coerced debt may include being made to have sole responsibility for a lease/mortgage/utility service/household bill; taking out a loan/mortgage/credit card; or purchasing an item on credit.

One in ten women state that a partner has put debts in their name and that they had been afraid to say no.

What is the impact?

Paying back debt creates a financial obligation which absorbs available income to leave an abuser and live independently. It is also linked to credit damage which may prevent women from being employed in some industries, rent or buy a home or set up utilities.

Aims of the project

The aim of the Economic Justice Project is to replicate promising practice in the United States of America (USA) where domestic violence services use consumer law to challenge the repayment of debt that has been coerced.

The Project offers:

- Free training on economic abuse – what it is and how victim-survivors can be supported to be safe.
- A 'conversation kit' to guide discussions about economic abuse and screen for economic abuse, including coerced debt.
- A tool kit of resources and tools that can be used to help women become economically stable.
- A Domestic Violence Debt Advocate (DVDA) who can provide advice on dealing with cases and train money/debt advice services to work safely with victim-survivors of domestic abuse.

Scope of the Project

Any service that comes into contact with victim-survivors of economic abuse across the London boroughs of Hammersmith and Fulham, Kensington and Chelsea and Westminster can take part in the Economic Justice Project.

The Project is funded by the Department for Digital, Culture, Media and Sport.

About SEA

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.

Contact us

For more information about the project visit www.survivingeconomicabuse.org or contact info@survivingeconomicabuse.org