



Supporting Survivors of Domestic Violence through Federal-Level Coerced Debt Policy

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"I left an abusive relationship almost a decade ago, but my abuser has kept a noose around my neck every day since," wrote an anonymous domestic violence survivor in a [May 8, 2024 column](#) published in The Guardian. The "noose" described by the author refers to the ongoing economic abuse experienced in the years following separation, a form of harm that remains pervasive yet insufficiently addressed.

[Economic abuse](#) is a form of domestic violence in which an individual control's their partner's ability to acquire, use, and maintain economic resources to promote economic dependency. A recent [study](#) conducted in New Zealand found that 1 in 7 women experience economic abuse perpetrated by an intimate partner. While research on the prevalence of economic abuse within the United States is limited, preliminary research suggests that prevalence rates may be [similar](#). [Economic abuse is experienced by as many as 94 to 99% of domestic violence survivors, with over half incurring debt as a result of coercion.](#)

Impacts of Economic Abuse and Coerced Debt

The impacts of economic abuse, including coerced debt, can have devastating and long-lasting effects on survivors of domestic violence, including material hardship, financial dependence on an abusive partner, and negative physical and mental health impacts. As a result, survivors may face additional barriers to keeping themselves and their children safe, including economic insecurity, even long after the relationship has ended.

In addition to the financial burden incurred by coerced debt, this form of economic abuse can also negatively impact a survivor's consumer credit score. In the United States, consumer credit is widely used economic resource. Individuals with higher credit scores can borrow money from financial institutions more easily and on better terms (e.g., lower interest rates) and credit scores can influence an individual's ability to qualify for a mortgage or purchase a home, get a cell phone, secure credit cards and loans, obtain employment, rent an apartment (both in terms of having an application accepted and the security deposit required), set up utilities, and pay for insurance. Coerced debt and its associated harms often contribute to significant economic hardship. For these reasons, it is critical that survivors experiencing coerced debt have legal remedies and resources available to them.

What States Have Done

In May 2024, Connecticut Governor Ned Lamont passed Public Act No. 24-77, "[An Act Concerning Coerced Debt](#)" to protect survivors of domestic violence from debt incurred in response to any duress, intimidation, threat of force, or undue influence by an abusive partner. Connecticut joins just three other states, California, Maine, and Texas, who have implemented policies to protect survivors of domestic violence who have

experienced coerced debt.

Under "An Act to Provide Relief to Survivors of Economic Abuse," Maine Public Law offers domestic violence survivors protection from debt collection practices related to coerced or fraudulent debt and relieves them of the obligation to repay such debt.

In Texas, both the criminal code (HB 2697) and the civil code (HB 3529) were amended to define "effective consent" as consent that is not induced by force, fraud, or coercion. These revisions allow perpetrators of coerced debt to be prosecuted. Additionally, Texas provides survivors with the rights typically granted to victims of identity theft and allows those with coerced debts to access state identity theft protection services without the need to file a police report.

Notably, California law allows survivors to specify in their protective orders any debts incurred as a result of domestic violence and without their consent. Like the other states mentioned, California also provides survivors with relief from debt collection and payment obligations related to coerced debt.

Policy Recommendations

To support survivors of domestic violence facing coerced debt, it is essential for Congress to implement protections that prevent survivors from being penalized or held liable for debts incurred by an abusive partner. Policymakers should consider adopting the following measures in order to best support survivors of economic abuse:

- **Coerced debt relief:** Relief from debt collection practices and obligations to pay for coerced debt should be made available for survivors.
- **Legal remedies:** Both civil and criminal codes should include provisions that allow survivors to access protections, incorporating coerced debt and economic abuse within the state's definition of identity theft.
- **Elimination of the burden of proof placed on survivors:** Survivors should not be required to prove that they were subjected to domestic violence (e.g., by providing a protective order or police report) to access debt protections. They should be able to obtain these protections with a sworn statement from either themselves or a qualified third party.

While current state-policy achievements can be applauded, piecemeal state policies are inadequate. Less than a handful of states have adopted coerced debt policies that protect survivors, each with their own strengths and limitations. Given the pervasiveness of domestic violence across the United States it is critical that survivors have access to legal remedies and relief from coerced debt that can be both life saving and life changing for survivors of domestic violence.