

Southwest Family Life Centers, Inc. provides services to victims of Domestic Violence and Sexual Assault in Medina, Uvalde, Real, Kinney and Frio County and surrounding communities.

UVALDE COUNTY:

Uvalde Outreach Office:
(830)278-1067
(830)426-5131 - HOTLINE

REAL COUNTY:

(830)426-5131 - HOTLINE

KINNEY COUNTY:

(830)426-5131 – HOTLINE

FRIO COUNTY:

Pearsall Outreach Office:
(830)334-4556
(830)426-5131 - HOTLINE

MEDINA COUNTY:

Administration/Shelter
Phone: (830) 426-5972
HOTLINE: (830) 426-5131

I think I might have coerced debt. What can I do?

If you have coerced debt, there are steps you can take. You might be able to have the coerced debt blocked, or hidden, from your credit report. You might be able to remove your responsibility to pay the debts altogether. The TCCD has developed a toolkit that will walk you through the steps to:

- **Protect** yourself from coerced debt.
- **Discover** if you have coerced debt.
- **Dispute** coerced debt, and
- **Defend** yourself if you have been sued for a coerced debt.



COERCED DEBT



**Community
Resources and
Information**

**Addressing Identity
Theft for Survivors of
Financial Abuse**

What is Coerced Debt?

Coerced debt is debt that an abusive partner has taken out in your name either:

- Without your knowledge, or
- Because your abusive partner used threats or force to make you take out the debt

Coerced debt exists where there is domestic violence. Domestic violence can be physical, emotional, or financial. Coerced debt is one type of financial abuse. Abusers use coerced debt to control their victims.

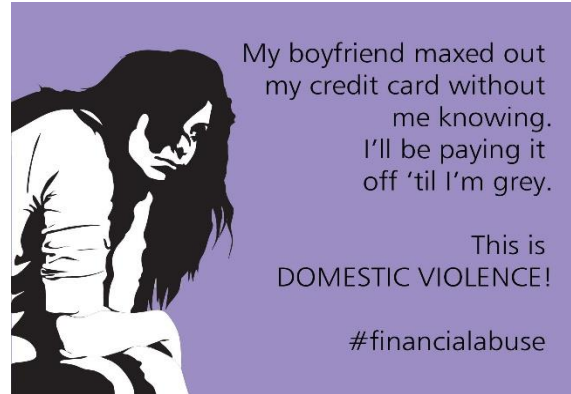
Coerced debt is very common, but it is not talked about a lot. If you have coerced debt, you are not alone. There are ways you can challenge coerced debts so that they don't hurt your credit.

Coerced debt can be:

A **fraudulent account**, such as a credit card or a loan, that is opened by an abuser or opened because of force or threats from an abuser. Some examples of this would be if an abuser took out a new loan by forging his partner's signature or if an abuser forced a partner to take out a loan under threat or fear of harm.

A **fraudulent charge** that was added to an existing credit account by an abuser or because of force or threats from an abuser. In this case, the account might have been legitimately opened by a victim of coerced debt. A specific charge or purchase may be considered coerced debt. An example of this would be if an abuser made purchases using a partner's credit card.

Coerced debt is a form of identity theft. As long as you didn't benefit from the debts by using the money or items purchased, you may be able to challenge the coerced debt.



How do I know if I could be a victim of Coerced Debt?

People with coerced debt generally experience or have survived domestic abuse and have also been financially abused. You might have coerced debt if you answer "yes" to any of the following questions:

- Has an intimate partner ever pressured you to borrow money or buy something on credit when you didn't want to?
- Did someone ever threaten to harm-or actually harm-you or your children if you didn't agree to take out a loan for something or buy something on credit when you didn't want to?
- Have you ever found out about debt or bills that an intimate partner put in your name without you knowing?
- Has an intimate partner ever kept financial information from you?
- Have you ever stayed longer than you wanted in a relationship with someone who was controlling because of concerns about supporting yourself or your children?
- Did an intimate partner ever convince you to put household bills in your name?

Why is it important to know if I am a victim of Coerced Debt?

Your consumer report-commonly known as a credit report-includes your history of taking out loans and paying them back on time. Your credit report can matter for getting jobs and housing. It also makes a big difference when you want to take out a loan. It determines how much the loan will cost you.

Coerced debt frequently hurts a victim's credit and can result in negative information on that person's credit report. This negative information can prevent that person from being financially stable.



If you are in an abusive relationship and are worried about your safety, contact **Southwest Family Life Centers, Inc.** or the **National Domestic Violence Hotline** at 1-800-799-7233