Original Research

Journal of Interpersonal Violence
1–31

DOI: 10.1177/08862605251398461
journals.sagepub.com/home/jiv
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Describing Coerced Debt Created in Abusive Marriages

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Abstract

Coerced debt is an important but understudied form of intimate partner violence. It occurs when abusive partners use fraud, coercion, or manipulation to incur debt in their partners' names. For the current study, we sampled 187 women who had recently divorced an abusive husband and their combined 2,833 credit accounts to answer the questions: (1) On what types of credit accounts and using what types of transactions (i.e., fraud, coercion, and manipulation) did ex-husbands create coerced debt in their partners' names? (2) How much money was spent and what items were purchased? and (3) What reasons did ex-husbands give for pressuring participants to open accounts in their names that resulted in coerced debt? We collected data via an online survey and telephone interview. We analyzed quantitative data with descriptive statistics and responses to open-ended questions with inductive thematic analysis. The findings indicated that coerced debt is a common and expensive problem with a wide variety of presentations. The 116 participants with coerced debt had a mean of 4.4 and a maximum of 24 such debts and owed a combined total of over 12.5 million dollars. The most common types of accounts with coerced debt were credit cards, vehicle loans, mortgages, personal loans, and student loans. Coercive transactions were

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much more common than debt created by fraudulent transactions. Coerced debt was used for basic necessities, lifestyle purchases, transportation, the ex-husbands' personal interests, financial needs and obligations, and other household members' needs. The most common reason ex-husbands gave for putting accounts in their partners' names was personal resource adequacy. This study indicates the need for future research on the effects of coerced debt and the effectiveness of interventions to address it; screening tools and practices for use in direct service settings; and laws that address debt created by coercive transactions.

Keywords
intimate partner violence/abuse, economic abuse, coercive control

Introduction

Intimate partner violence (IPV) is a significant social problem and public health concern (Black et al., 2011). It is estimated that 35% of women have experienced violence in their relationship, and for almost 99% of them the perpetrator was male (Walters et al., 2013). The abuse that women endure in intimate relationships is not limited to physical violence. IPV as defined by the U.S. Department of Justice (2025) involves "a pattern of abusive behavior used by one partner to gain and maintain power and control over another intimate partner." This can include physical, psychological, sexual, and economic abuse, as well as stalking and other forms of coercive and controlling behaviors (E. Stark, 2007).

The empirical literature on IPV is rich with knowledge about physical and psychological forms of abuse. By comparison, there is a smaller but ever-growing body of literature on economic abuse. Economic abuse involves behaviors that control a person's ability to acquire, use, or maintain economic resources, thus threatening their economic security and potential for self-sufficiency (Adams et al., 2008). Economic abuse tactics can be categorized as either economic restriction or economic exploitation (Adams, Greeson, et al., 2020). Economic restriction involves actively limiting a partner's access to and use of a range of economic resources including income, financial information, and property. Economic exploitation involves "forcibly, coercively, or fraudulently using a partner's economic resources to one's own advantage" (Adams, Greeson, et al., 2020, p. 270). Economic abuse is as common in abusive intimate relationships as other forms of violence (Adams, Greeson, et al., 2020; Adams et al., 2008; Stylianou et al., 2013) and has damaging consequences for victims' economic and psychological well-being. Economic abuse has been linked with reduced economic self-sufficiency, increased financial strain, increased material hardship, and reduced access to financial resources (Adams et al., 2008, 2015; Hetling et al., 2015; Postmus, Huang, et al., 2012). It has also been shown to contribute to increased symptoms of depression and anxiety and reduced quality of life (Adams & Beeble, 2019; Haj-Yahia, 2000; Postmus, Plummer, et al., 2012; Voth Schrag, 2015).

While every tactic of economic restriction and exploitation can be damaging, coerced debt is a particularly destructive form of economic exploitation. Coerced debt is defined as non-consensual, credit-related transactions that occur in an intimate relationship where one partner uses coercive control to dominate the other partner (Littwin, 2012). Coerced debt is created through fraudulent, coercive, and manipulative transactions (Littwin, 2012). In fraudulent transactions, abusive partners generate debt in victims' names without their consent (Adams, Littwin, et al., 2020; Littwin, 2012). For example, abusive partners may incur car loans in their partners' names without them knowing, or they may make purchases on a credit card in their partners' names without their permission. Within the broader context of an abusive relationship, a partner's implied or explicit threat of retaliatory abuse can prevent victims from discovering or addressing the debt once discovered (Littwin, 2012). In coercive transactions, the abuser demands that the victim incur debt, and the victim complies due to fear of harm, including physical, psychological, and economic retaliation, if they refuse (Adams, Littwin, et al., 2020; Dutton & Goodman, 2005). For example, an abuser may direct their partner to make credit card purchases or sign for a mortgage with the tacit or explicit threat of violence and/or emotional harm if they do not comply. In manipulative transactions, an abusive partner manages conditions or information to lead their partner to take on debt they would not have otherwise incurred (Littwin, 2012). For example, abusive partners may lie to their partners about the need for a loan to get them to agree to sign for it, or they may trick their partners into agreeing to make credit card purchases under false pretenses. Again, the broader abusive context makes pushing back or questioning one's partner dangerous, physically, psychologically, and/or economically. Coerced debt can burden victims with hundreds or thousands of dollars in debt and damage their credit ratings, thus creating barriers to employment, housing, utility services, and other necessary resources (Adams, Littwin, et al., 2020; Littwin, 2012, 2013).

Existing research indicates that coerced debt is a problem in the lives of IPV victims. Although not termed "coerced debt" at the time, evidence of this phenomenon appeared in a qualitative study examining abusive dynamics in stalking relationships, where Brewster (2003) reported that former partners had attempted to take out credit cards in victims' names. Coerced debt has also surfaced in the general economic abuse literature. For instance, in quantitative studies of economic abuse with women seeking services for domestic violence, Adams et al. (2008) and Postmus et al. (2016) found that abusive partners generated debt in their partners' names through credit cards or phone bills. In a qualitative study of economic abuse, Sanders (2015) found that women were $9,132 in debt, on average, and the abuse played a significant role. The first study of coerced debt as a distinct concept appeared in Littwin (2012), a law review paper reporting on a qualitative study that showed 51 (93%) of 55 domestic violence professionals interviewed had observed this form of abuse in their work with survivors. Participants shared stories of survivors whose partners forged their names on credit card offers, forced them to sign financial documents against their will, coerced them to purchase items on credit, and required that household debts be in their names, among other tactics. Building on Littwin's research, Adams, Littwin, et al. (2020) analyzed quantitative survey data from 1,823 callers to the National Domestic Violence Hotline and found that 52% of callers had experienced coerced debt. Coercive transactions were reported at a higher rate than fraud, but both were common at 43% and 22%, respectively. Additionally, coerced debt was associated with credit damage and financial dependence. Taken together, these studies suggest that coerced debt is a component of abusive relationships with potentially harmful consequences for victims.

While coerced debt was conceptualized more than a decade ago (Littwin, 2012), the two initial studies had significant limitations. Littwin (2012) described coerced debt's mechanisms in detail, but her study's informants were professionals who worked with IPV survivors rather than survivors themselves. Adams, Littwin, et al. (2020) obtained a prevalence estimate among help-seeking IPV survivors and identified important correlates, but that study was limited in scope and left major questions about coerced debt unanswered. The purpose of the current descriptive study is to add to the emergent scholarship on coerced debt by examining the full scope of its manifestations among a community sample of women who divorced an abusive man. In this study, we examined the coerced debt that abusive husbands incurred in their partners' names using the following research questions:

1. On what types of credit accounts and using what types of transactions (i.e., fraud, coercion, and manipulation) did ex-husbands create coerced debt in their partners' names?
2. How much money was spent and what items were purchased?
3. What reasons did ex-husbands give for pressuring participants to open accounts in their names that resulted in coerced debt?

An exploratory, descriptive approach is warranted because this is an emergent area of investigation (Grimes & Schulz, 2002). We used a descriptive approach to generate novel information and provide critical foundational detail on the "how many," "how much," "what," and "why" of coerced debt. Answering these questions not only fills a gap in the economic abuse literature but also provides timely and crucial information that service providers and policy makers can use to prevent, interrupt, and/or remedy coerced debt.

Method

Sampling and Recruitment

Data were drawn from a larger mixed-methods study of coerced debt among women who recently divorced an abusive man. The aims of the larger study were to describe coerced debt incurred in survivors' names (the focus of this paper) and examine how it operates in the context of coercive control; investigate how survivors seek and attain help for coerced debt from divorce law and debtor-creditor law; and examine the effects of coerced debt on survivors' financial well-being in the aftermath of divorce. Each month during an 11-month period in 2020 and 2021, we used public divorce records in one large county in a southern U.S. state to identify newly closed divorce cases involving a mixed gender couple. We sent a letter to every woman for whom an address was listed in the court records. The letter referenced a study on "women and divorce" to prevent abusive partners from learning that the study concerned IPV and invited those interested in learning more about the study to contact the research team by phone, text, email, or an online form accessible via a URL or QR code included in the letter. The letter also provided instructions on how to remove one's name from our contact list to prevent any unwanted further contact. For participants whose addresses were not publicly available, we sent the letter to their attorneys, if they had one. We followed up the letter with calls, texts, and/or emails using an established schedule. For the first half of the recruitment period, we also sent a follow-up letter; we abandoned this step when it proved to be an ineffective use of resources. In total, we sent letters to 1,776 women (directly or through an attorney) and made contact with 781, a response rate of 44%.

The first point of contact for the women who responded to our outreach was a telephone call with a research assistant trained to explain the study, answer questions, screen participants for eligibility, match eligible participants with interviewers, and provide instructions on how to obtain their free credit report for the study. To be eligible, respondents had to be at least 18 years of age, speak English, and recently divorced from a man who used coercive control, defined as making demands and explicitly or implicitly threatening harm for non-compliance (Dutton & Goodman, 2005). Of the 781 women who contacted us, 285 (36.5%) met screening criteria and of those 187 (65.6%) chose to participate and provided data.

Participants

On average, participants were 40.8 years old (*SD* = 9.82; range of 23 to 71 years old). Most participants (64.2%) were parents. Of those who shared their race/ethnicity (via a multi-select question), the breakdown was as follows: 79% White; 16.6% Latina or Hispanic; 6.4% Black; 4.8% Asian; 3.2% Native American or Alaska Native; 3.2% multi-racial/multi-ethnic; 0.5% Arab American or Middle Eastern; 1.1% Native Hawaiian or Pacific Islander; and 3.2% indicated they identified with another racial or ethnic group. Of the 148 participants who selected "White," 21 (14.2%) identified with another race/ethnic group as well. Most (77%) participants had a college degree; 7% had an associate's degree, 40.1% had a bachelor's degree, and 29.9% had an advanced degree. Another 12.8% attended some college and 3.2% completed trade school. Another 6.4% had only graduated from high school, and one participant had completed some high school. At the time of the divorce, almost half (47.6%) of the participants had a personal income of $0 to $50,000, another 35.8% reported a personal income between $50,001 and $100,000, and 16.6% had a personal income of over $100,000. The average length of participants' relationships with their ex-husbands from when they first started dating to when they separated in advance of the divorce was 13 years (range of 5 months to 41.3 years). On average, participants' marriages were 9.9 years (range of 1 month to 40.7 years). During their relationships, 100% of participants experienced psychological abuse, 87.4% experienced physical violence (modified CTS, Sullivan & Bybee, 1999), 100% experienced economic abuse not including coerced debt (SEA2, Adams, Greeson, et al., 2020), and 100% experienced "battering" as indicated on the Women's Experiences with Battering Scale (Smith et al., 1995).

Procedures

Each participant was paired with a highly trained research assistant or the second author (i.e., interviewer) to guide them through the data collection process. Data were collected during the COVID-19 pandemic; consequently, all data collection activities were done remotely. Participants' first contact with their interviewer was a call to complete the informed consent process and, if needed, troubleshoot obtaining their credit report. Once a participant consented and provided their credit report (which the research team de-identified and condensed for the study), the interviewer gave her a link to an online Qualtrics survey designed to collect demographic and abuse history data. Participants received a $20 electronic gift card to a business of their choice from a catalog of options after completing the survey. Surveys were completed on an average of 4.3 months after participants' divorces were finalized (range of 2.9 to 6.4 months).

Following the online survey, the interviewer and participant scheduled the first of two telephone interviews. This interview assessed for coerced debt; it required systematically working through the participant's credit report, asking about her ex-husband's role in creating debts. As a tool to aid in the recall of circumstances around the opening and use of credit accounts during their relationship, in advance of the interview, participants completed a life history calendar (LHC) following a step-by-step online guide created for this study. LHC is a methodology used in other IPV studies to improve recall of autobiographical memories (Belli et al., 2009; Yoshihama et al., 2009). The calendar is a large grid with time units running horizontally and substantive domains extending vertically. The domains served as guideposts for re-calling target information about debt history, and included age, key life events, intimate relationships, residences, employment, and abuse timing. The calendar structure was informed by our use of LHC methods in prior studies (Kennedy et al., 2017; Kennedy et al., 2018) and adapted for use for telephone interviews.

In addition to reviewing the credit report, the first interview included open-ended follow-up questions about the abuse disclosed in the online survey and questions about remedies for coerced debt through debtor-creditor law. These interviews were completed on an average of 5.0 months after participants' divorces were finalized (range of 3.4 to 6.8 months), and participants received a $30 electronic gift card. At the end of the first interview, the second interview, focusing on the property and debt distribution in the participant's divorce, was scheduled, and participants received a $50 gift card for that interview. Data from the second interview are not included in this study. The study procedures were approved by Michigan State University's Institutional Review Board.

Measures

We used a coerced debt assessment tool that we developed and refined through pilot testing with IPV survivors recruited through local service organizations and public divorce records. The instrument assessed for coerced debt on each relevant account listed on the participants' credit reports (accounts were not relevant if they were closed before their relationship began or if the participant was an authorized user). We also assessed for coerced debt on any accounts not listed on the credit report that were open and/or had a balance at the time of divorce based on participants' recollection. A significant correlation between a dichotomous coerced debt variable (i.e., does the participant have coerced debt, *yes* or *no*) and economic exploitation as measured by the Scale of Economic Abuse 2 (Adams, Greeson, et al., 2020) provided initial evidence of the instrument's construct validity. Also, experts on coerced debt and IPV survivors confirmed the instrument's face validity. Here, we detail the questions asked in the assessment and the variables produced to answer the current study's research questions.

Type of Account. Each account was coded based on the type of account listed on the credit report or provided by the participant. Type of account was a nominal variable with the following categories: mortgage, vehicle loan, vehicle lease, vehicle title loan, loan for property other than a home or vehicle, personal loan, student loan, pay day loan, unpaid medical bill, unpaid utility bill, bill for unpaid rent, cell phone account, credit card, home equity line of credit, line of credit, and rental center account.

Type of Transaction

Fraudulent Transactions. To assess for fraudulent transactions, we asked, "Were you aware this account existed?" If the participant said "*No*," we asked, "Do you suspect your ex-husband opened this account?" If "*Yes*," we asked, "Why do you suspect your ex-husband opened this account?" If the participant knew the account existed, on installment accounts (i.e., a lump sum paid back in fixed amounts, e.g., vehicle loan), we asked, "Did your ex-husband open this [account type] without you knowing?" For revolving accounts (i.e., borrow up to a credit limit and repay repeatedly, e.g., credit card), we assessed for fraudulent transactions by asking "Did your ex-husband ever use this [account type] without you knowing? This includes charges at the time the account was opened or any later charges." Based on these questions, a fraudulent transaction was operationalized as an unrecognized installment account or revolving account that ever had a balance likely opened by the ex-husband, a recognized installment account opened by the ex-husband without the participant's knowledge, or the ex-husband's use of a revolving account without the participant's knowledge, with 1 = *Yes* and 0 = *No*.

Coercive Transactions. To assess for coercive transactions on installment accounts, we asked, "Did your ex-husband ask, encourage, or pressure you to open this [account type]?" If they said "*Yes*," we asked, "What if you said '*no*' to opening the [account type]. Did your ex-husband make you think he might hurt you or a loved one in some way if you didn't do what he wanted? By 'hurt you,' I mean physically, emotionally, financially, or any other way."

If they said "*Yes*," we asked the open-ended question, "Tell me more about your answer. What do you think might have happened if you said '*no*?'" For revolving accounts, we asked the same questions but substituted the ex-husband's use of the account for his opening it. The first two authors reviewed responses to the open-ended question to verify the presence of an implicitly or explicitly threatened consequence for non-compliance. A coercive transaction was operationalized as the presence of a request/demand to open or use the account and a threat of consequences for non-compliance and was coded 1 = *Yes* and 0 = *No*.

Manipulated Transactions. We assessed for manipulation when a participant indicated that their partner had asked, encouraged, or pressured them to open or use an account but had not threatened harm if they refused. We asked, "Looking back on it, do you think he manipulated you into 'opening (installment)/using or letting him use (revolving) the [account type]?' For example, did he trick you, lie to you, or otherwise 'con' you into doing it?" A manipulative transaction was operationalized as the presence of a request/demand to open or use the account and the use of misinformation or trickery to gain compliance, with 1 = *Yes* and 0 = *No*.

Items Purchased and Amount Spent. For installment accounts intended for specific purchases, we used the credit report to determine the items purchased and amount spent. The type of loan specifies the items purchased (e.g., mortgage for a new home is used for a house and vehicle loan is used for a vehicle). The original balance specifies the amount of money created in coerced debt. For installment accounts not for a specific purpose (e.g., personal loans; mortgages for a refinance) and revolving accounts, we elicited participants' self-reports of the items purchased and amounts spent. For fraudulent transactions on revolving accounts, we asked, "What did he use the [account type] for without you knowing?" and "How much money did your ex-husband put on this [account type] without you knowing?" For coercive and manipulative transactions on revolving accounts, we asked, "Thinking of the time or times when you were concerned about saying '*no*' to using [account type], what was it used to buy or pay for?" (coericion), "What was the [account type] used to buy when he manipulated you into using it?" (manipulation), and "How much was charged to the [account type] for that purpose?" (both). For Items Purchased, we thematically coded the open-ended responses and then computed counts and percentages capturing the number of participants who had an account opened in their name for the identified reasons (see "Analysis" section). For Amount Spent, we computed a series of continuous Amount

Spent variables reflecting the amount spent overall, by coerced debt tactic, and by account type at the participant-level and/or account-level.

Reasons for Accounts in Participant's Name. When a participant reported that their partner had asked, encouraged, or pressured them to open an account, we asked the following open-ended question: "What reason, if any, did he give for wanting your name on the [account type]?" We thematically coded the open-ended responses and then computed counts and percentages capturing the number of participants who had an account opened in their name for the identified reasons (see "Analysis" section).

Analysis

The sample included 187 participant-level cases and 2,833 account-level cases. We used a two-phase process for data analysis. The first phase involved computing descriptive statistics for quantitative variables using SPSS Statistics version 28; IBM, specifically frequencies, minimum and maximum values, sums, and/or measures of central tendency. Only 1.42% of values were missing, and of those 36.3% were missing because the participant did not know the answer. Unknown and truly missing data points were excluded from the frequency calculations.

The second phase involved using NVivo version 14; Lumivero to conduct inductive thematic analysis of participants' responses to open-ended questions. As an initial step, the first author read the transcripts and then used open coding to identify and apply codes reflecting participants' descriptions of the items purchased on credit in their names through fraud, coercion, or manipulation (RQ1) and the reasons their ex-husbands gave for wanting the debt in their names (RQ3). Next, the second author read the coded transcripts and noted disagreement with the first author's coding decisions. Then the two coders reviewed the coded transcripts together to arrive at 100% agreement on flagged content. As final steps, the two coders identified themes and then produced a count for each theme and their associated codes, capturing the number of participants who had an account opened in their name for the identified reason.

Results

Of the 187 participants in the study, 116 had coerced debt. Of the participants with coerced debt, the number of such debts ranged from 1 to 24 ($M = 4.4$; see Table 1). Below, we describe the types of accounts and transactions used to create coerced debts, how much money was spent and what was purchased, and the reasons participants' ex-husbands gave for putting accounts in their partners' names. All names used in the presentation of the open-ended findings are pseudonyms. Some participants chose a pseudonym and the others were assigned.

Types of Credit Accounts and Types of Transactions Used to Create Coerced Debt

As shown in Table 2, the five most common types of accounts with coerced debt were credit cards, vehicle loans, mortgages, personal loans, and student loans. Of those, credit cards were the most common type of account overall, and credit card debt was the most common type of coerced debt. Almost half (49.2%) of the participants had at least one credit card account with coerced debt, and 17.9% of all credit card accounts in the sample had coerced debt. At the account-level, it is notable that every account type in the sample had at least one coerced debt, and for many of the account types, 20% or more had coerced debt. The account types with the most instances of coerced debt were rental center accounts at 35.7% and unpaid rent bills at 33.3%, and the account types with the fewest instances of coerced debt were unpaid medical bills at 5.3% and unpaid taxes at 6.3%.

In terms of transaction types, coercive transactions were more common than fraudulent and manipulative transactions (see Table 1). Of the 116 participants with coerced debt, 81% had debt created through a coercive transaction, 60.3% had debt created via a fraudulent transaction, and 25.9% had debt created through a manipulative transaction. Of the credit accounts with coerced debt, 75.1% had a coercive transaction, 32.6% had a fraudulent transaction, and 7.7% had a manipulative transaction.

Looking at the type of transaction by account type as shown in Table 2, at the participant-level, credit cards were by far the most common account type with coercive, fraudulent, and manipulative transactions. Of participants with coerced debt, 59.5% reported a coercive credit card transaction, 48.3% reported a fraudulent credit card transaction, and 16.4% reported a manipulative credit card transaction. At the account-level, though limited in the sample, vehicle title loans had the highest proportion of coerced debt. We had four vehicle title loans in the sample, all from the same participant, and all four were coerced debt. Also, at the account-level, it is noteworthy that among the five account types with the most coerced debts (credit cards, vehicle loans, mortgages, personal loans, and student loans), only credit cards had close to the same percentage of coercive and fraudulent transactions, at 12.9% and 8.5%, respectively. In contrast, the other four account types had a

Table 1. Descriptive Statistics for CD Tactics and Amounts ($US).

Variable	Participants – *n* (%)	Accounts – *n* (%)	Min. CDs	Max. CDs	Mean CDs	Min. amount	Max. amount	Median amount	Total amount
Any Coerced Debt	116 (62%)	506 (25.7)	1	24	4.4	$100	$1,528,209	$22,000	$12,566,060
Coercive Transactions	94 (81.0)	380 (75.1)	1	24	4.0	$150	$1,478,209	$15,300	$9,125,537
Fraudulent Transactions	70 (60.3)	165 (32.6)	1	11	2.4	$60	$405,284	$5,750	$1,943,994
Manipulative Transactions	30 (25.9)	39 (7.7)	1	3	1.3	$100	$902,515	$2,250	$1,496,529

Note. Central tendency statistics calculated based on number of participants with each type of coerced debt with complete data. CD = Coerced Debt.

Table 2. Frequency of Coerced Debt at the Participant-Level and Account-Level by Account Type and Tactic.

Account type (n)	Any coerced debt		Coercive transactions		Fraudulent transactions		Manipulative transactions	
	Participant-level[a]	Account-level[c]	Participant-level[b]	Account-level[c]	Participant-level[b]	Account-level[c]	Participant-level[b]	Account-level[c]
Credit card (1360)	92 (49.2%)	243 (17.9%)	69 (59.5%)	176 (12.9%)	56 (48.3%)	116 (8.5%)	19 (16.4%)	22 (1.6%)
Vehicle Loan (343)	33 (17.6%)	54 (15.7%)	22 (19.0%)	36 (10.5%)	11 (9.5%)	14 (4.1%)	4 (3.4%)	4 (1.2%)
Mortgage (197)	23 (12.3%)	37 (18.8%)	19 (16.4%)	30 (15.2%)	4 (3.4%)	4 (2.0%)	2 (1.7%)	3 (1.5%)
Personal Loan (185)	21 (11.2%)	50 (27.0%)	14 (12.1%)	42 (22.7%)	6 (5.2%)	6 (3.2%)	2 (1.7%)	2 (1.1%)
Student Loan (313)	10 (5.3%)	56 (17.9%)	9 (7.8%)	55 (17.6%)	0 (0.0%)	0 (0.0%)	1 (0.9%)	1 (0.3%)
Loan for Other Property (63)	8 (4.3%)	15 (23.8%)	7 (6.0%)	12 (19%)	1 (0.9%)	1 (1.6%)	2 (1.7%)	2 (3.2%)
Unpaid Utility Bill (30)	6 (3.2%)	6 (20%)	3 (2.6%)	3 (10%)	3 (2.6%)	3 (10.0%)	0 (0.0%)	0 (0.0%)
Unpaid Medical Bill (187)	6 (3.2%)	10 (5.3%)	2 (1.7%)	2 (1.1%)	4 (3.4%)	8 (4.3%)	0 (0.0%)	0 (0.0%)
Rental Center (14)	4 (2.1%)	5 (35.7%)	4 (3.4%)	4 (28.6%)	0 (0.0%)	0 (0.0%)	1 (0.9%)	1 (7.1%)
Home Equity LOC (15)	4 (2.1%)	4 (26.7%)	3 (2.6%)	3 (20%)	4 (3.4%)	4 (26.7%)	1 (0.9%)	1 (6.7%)
Line of Credit (25)	4 (2.1%)	6 (24%)	2 (1.7%)	3 (12%)	4 (3.4%)	5 (20.0%)	1 (0.9%)	1 (4.0%)
Payday Loan (21)	3 (1.6%)	5 (23.8%)	2 (1.7%)	3 (14.3%)	0 (0.0%)	0 (0.0%)	2 (1.7%)	2 (9.5%)
Vehicle Lease (30)	3 (1.6%)	4 (13.3%)	3 (2.6%)	4 (13.3%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Unpaid Cell Phone Bill (20)	3 (1.6%)	3 (15%)	2 (1.7%)	2 (10%)	2 (1.7%)	2 (10.0%)	0 (0.0%)	0 (0.0%)
Unpaid Rent Bill (6)	2 (1.1%)	2 (33.3%)	1 (0.9%)	1 (16.7%)	1 (0.9%)	1 (16.7%)	0 (0.0%)	0 (0.0%)
Vehicle Title Loan (4)	1 (0.5%)	4 (100%)	1 (0.9%)	4 (100%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Unpaid Taxes (16)	1 (0.5%)	1 (6.3%)	0 (0.0%)	0 (0%)	1 (0.9%)	1 (9.1%)	0 (0.0%)	0 (0.0%)

[a] $n = 187$.
[b] $n = 116$.
[c] n = total number of the specific account type as indicated in paratheses after the account type labels.

ratio of more than two coercive transactions for every fraudulent one. Mortgages and personal loans had more than seven times as many coercive transactions as fraudulent ones. There were no student loans incurred by fraud.

Amount of Coerced Debt and Items Purchased

The total amount of coerced debt incurred for the sample was $12,567,060 with a range of $100 to $1,528,209 (25th percentile: $5,000; *Mdn*: $22,000; 75th percentile: $89,250). Not surprisingly given the high cost of housing, the greatest total dollar amount of coerced debt reported was from the mortgages, at a total of $8,411,378 and median of $308,520 at the participant-level. Credit card and vehicle loan coerced debt were the next highest at a total of $1,374,451 (*Mdn*: $5000) and $1,136,556 (*Mdn*: $26,206), respectively. Collectively, participants also had a substantial amount of coerced debt across a variety of other types of credit, including student loans, loans for property other than homes or vehicles, home equity lines of credit, and personal loans. The total amounts of coerced debt for these five account types ranged from $198,924 (personal loans) to $518,258 (student loans). While not insignificant, the lowest amounts of coerced debt were in the form of unpaid cell phone bills, unpaid medical bills, payday loans, and unpaid utility bills. The total amounts of coerced debt for these account types ranged from $1,412 (unpaid utility bills) to $7,934 (unpaid cell phone bills).

Almost three quarters of the total amount of coerced debt in the sample was the result of coercive transactions. Combined, participants' debt created through coercive transactions totaled $9,126,537, which is 72.6% of all the coerced debt in this sample. At a combined total of $8,332,955, over 90% of the debt created via coercion was from these four types of accounts: mortgages, credit cards, vehicle loans, and student loans. See Table 1 for the amount of coerced debt overall and by types of transactions and Table 3 for the amount by account type.

To determine what this money was spent on, we examined the types of items paid for with coerced debt and found the purchases fell into six categories. As shown in Table 4, almost three quarters of participants with coerced debt had debt put in their names through fraud, coercion, or manipulation for basic necessities, including household items (e.g., furniture and kitchen appliances), housing, general living expenses (e.g., utilities or cable service), groceries, and medical and dental expenses. Half of the participants shared that the coerced debt had been paid for lifestyle purchases including trips, eating out (mostly without the participant), home electronics, gifts for Christmas or to treat extended family, media (e.g., streaming services, movie

Table 3. Amount ($US) of Coerced Debt at the Participant-Level by Account Type and Tactics.

	Any coerced debt				Coercive transactions	Fraudulent transactions	Manipulative transactions
Account type (*n*)[a]	Min.	Max.	Median	Total	Total	Total	Total
Mortgage (23)	$49,250	$1,279,350	$308,520	$8,411,378	$6,367,179	$817,373	$1,226,826
Credit card (86)	$100	$210,000	$5,000	$1,374,451	$720,838	$503,033	$150,580
Vehicle Loan (33)	$7,715	$125,110	$26,206	$1,136,556	$732,180	$312,525	$91,851
Student Loan (10)	$5,500	$128,519	$22,750	$518,258	$512,758	$0	$5,500
Loan for Other Property (8)	$500	$250,075	$17,577	$362,153	$360,298	$900	$955
Home Equity LOC (4)	$12,000	$120,000	$76,880	$285,760	$90,000	$189,760	$6,000
Personal Loan (21)	$505	$34,245	$4,000	$198,924	$147,928	$44,051	$6,945
Vehicle Title Loan (1)	$65,911	$65,911	$65,911	$65,911	$65,911	$0	$0
Vehicle Lease (3)	$11,970	$24,234	$23,719	$60,923	$60,923	$0	$0
Unpaid Rent Bill (2)	$7,654	$3,6000	$12,827	$43,654	$36,000	$7,654	$0
Unpaid Taxes (1)	$39,000	$39,000	$39,000	$39,000	$0	$39,000	$0
Line of Credit (3)	$1,800	$18,000	$5,000	$24,800	$0	$23,300	$1,500
Rental Center (4)	$2,782	$8,212	$6,086	$23,166	$19,510	$0	$3,656
Unpaid Cell Phone Bill (2)	$934	$7000	$3,967	$7,934	$3,934	$4,000	$0
Payday Loan (3)	$1,065	$4,041	$1,390	$6,496	$3,780	$0	$2,716
Unpaid Medical Bill (6)	$85	$3,000	$211	$5,284	$3,172	$2,112	$0
Unpaid Utility Bill (5)	$138	$615	$216	$1,412	$1,126	$286	$0

[a]Number of participants for each account type with amount ($) data.

Table 4. Purpose of Purchases Resulting in Coerced Debt ($n = 116$).

Purpose	Frequency[a]	Percent (%)
Basic Necessities	84	72
Household items (e.g., furniture, kitchen appliances)	40	34
Housing (e.g., new home, rent)	34	29
Living expenses (e.g., utilities, phone service, Internet)	34	29
Groceries	23	20
Medical and dental	14	12
Lifestyle Purchases	58	50
Trips	27	23
Eating out	26	22
Electronics (e.g., TV, home audio equipment, computers)	22	19
Gifts (e.g., Christmas presents, gifts for extended family)	19	16
Media	11	9
Luxury property (e.g., pool, boat)	3	3
General entertainment	2	2
Transportation	54	47
Vehicle purchase	37	32
Gas	19	16
Vehicle repair or maintenance	13	11
Private transportation service	2	2
Ex-husband's Personal Interests	53	46
Personal attire and hygiene (e.g., clothing, shoes, grooming)	32	28
Sports – hobbies (e.g., sports equipment, tools)	22	19
Vices (e.g., alcohol, cigarettes, gambling, pornography)	12	10
Other women (e.g., extra-marital affairs, sex workers)	6	5
Vehicle accessories (e.g., stereo equipment, lighting)	5	4
Weapons	3	3
Financial Needs and Obligations	36	31
Debt management	19	16
Business expenses	12	10
Cash	4	3

(continued)

Table 4. (continued)

Purpose	Frequency[a]	Percent (%)
Ex-husband's debts	4	3
Legal expenses	4	3
Taxes	1	1
Items for Household Members	23	20
Kids' needs (e.g., clothing, beds, computers, dental work)	14	12
School (e.g., tuition, supplies)	7	6
Pet needs (e.g., veterinarian services, supplies)	4	3
Clothing and products for the participant (e.g., lingerie, make-up)	2	2

[a]The number of participants who mentioned a purchase type.

tickets, and books), and luxury property (e.g., swimming pools and boats). Close to half of the participants with coerced debt had debt put in their names for their ex-husbands' personal interests, which included personal attire and hygiene supplies, sports and hobby equipment, vices (e.g., alcohol, cigarettes, gambling, and pornography), other women, vehicle accessories, and weapons. A third of participants said the debt had been used for financial needs and obligations including to pay off other debts, business expenses, to get cash, to pay their ex-husbands' debts, and for taxes. Finally, 20% of participants had coerced debt for items for specific household members, including kids' needs, school tuition and supplies, veterinarian services and supplies for pets, and lingerie and make-up for the participants.

Across the six themes, the items purchased included a mix of items for the household, items portrayed as for the household but primarily for the ex-husband's enjoyment, items for the ex-husband only, and items for other specific household members. The "basic necessities" theme captures items that the ex-husband wanted the participant to purchase for the household, and the "items for household members" theme captures items that were for the participant, children, and/or pets. Many items in the "lifestyle purchases and transportation" theme were either exclusively for the ex-husband (e.g., eating out with friends, a gaming system; new tires for his truck) or portrayed as for the household but primarily for the ex-husband's enjoyment (a luxury vehicle, streaming service, boat). The "ex-husband's personal interests" theme captures items only for the ex-husband, and most of the items captured under "financial needs and obligations" were for the ex-husband (e.g., his businesses and legal expenses).

Reasons Accounts With Coerced Debt Were in Participants' Names

Five themes emerged in answer to the research question, "What reason did ex-husbands give for putting accounts with coerced debt in their partners' names" (see Table 5)? First, and most frequently, ex-husbands lacked the personal resources to obtain credit or pay the debt. Poor credit history and lack of income to qualify or make payments accounted for the majority of the cases. In some instances, ex-husbands had tried to open an account on their own but discovered they would not qualify and had their spouses put the account in their names instead. As one participant named Gloria explained, "And so he tried to get the motorcycle loan in his name, but they wouldn't do it. [Lender] wouldn't do it because he had such shitty credit, and because it was too small of a personal loan. So then he rolled it into my car loan. That was the only way that he could get that loan and that motorcycle." Some participants described how the ex-husbands' earlier financial troubles contributed to their present credit issues. For example, Brianne stated, "He had terrible credit. He couldn't get any kind of credit at all. He had defaulted on several student loans and a credit card. So any kind of loan that we needed to take out pretty much had to be in my name or we wouldn't be approved for it." In some cases, lack of credit and insufficient income were both barriers to putting an account in the ex-husband's name. As Ella explained, "Oh, he wasn't working and he didn't have the credit."

The second theme included arguments that putting the account in the participant's name was the logical option. Participants' ex-husbands had argued that the credit should be in their names because the property being purchased, typically a home or vehicle, would belong to them solely or jointly. They also claimed that putting the account in the participant's name was a fair approach. This was a tit-for-tat argument, as exemplified by Tamera's ex-husband's strategy: "He had the company. Yeah, he had the company debt that he was carrying in his name, so he wanted me to carry the store card debt in my name." In other cases, the ex-husband argued that it made sense for the debt to be in the participant's name because he had deemed the purchases her responsibility, such as items for children, gifts for him, or home furnishings. For instance, Gabby described how a loan for a new living room set was put in her name: "Well, I was the one who did everything, so he just told me, 'Go

Table 5. Reasons Ex-Husbands Wanted Accounts with Eventual Coercive and Manipulative Transactions in Partners' Names.

Themes & codes	Count	Example quotes
Personal Resource Inadequacy	44	
Credit rating	40	Oh, he couldn't get it in his name, his credit was bad (Nicole).
Needed partner's income to qualify	12	He couldn't get it on his own with his salary (Susan).
Partner more responsible	2	Get everything in your name. You're the responsible one (Claire).
Needed partner's income to pay	2	He wasn't going to be able to consistently pay on it and he knew I would be able to (Marianna).
Maxed out store credit	1	He didn't have enough credit to get everything that he wanted, so I had to open one, too (Celia).
Logical Option	23	
For shared or partner's property	9	Well, it was supposed to be, like, my car (Irene).
It's fair	8	Yeah, at that point in time he had his own as well, so we each had one (Claire).
Items were partner's responsibility	7	I would be shopping for the girls, I would be the one buying their clothes (Susan).
It's easier	1	And I remember him telling me it was just easier if it was in my name, because I handled all the bills. So just easier if it was just in my name (Penny).
Required Option	18	
Lender required partner's name	12	Yeah, because it's tied to the home mortgage, so he couldn't do it unless I signed (Jennifer).
Part of marriage	6	He didn't, and just said since we were doing everything together, I think it was just natural. And then the whole home mortgage was in my name too, so it was in both of our names (Evelyn).
To Benefit	13	
Build credit	7	He was with me at the store and he's like, "This is your first credit card. You can start establishing your credit" (Alicia).

(continued)

Table 5. (continued)

Themes & codes	Count	Example quotes
Lower interest rate	6	He encouraged it to get a lower rate (Vera).
Rewards	1	Because he'd already opened one, he wouldn't get any points if it was under his name (Marianna).
Immigration	1	Well, it was just part of the document that I guess he would need to provide USCIS to . . . Like we're married . . . (Luna).
Self-Protection	6	
Didn't want it on his own credit	5	That he didn't want it on his credit (Diana).
Keep finances separate	2	Because he had his own and it was just easier to keep it separate that way we kept our bills separate. Cause remember I told you he had changed his password at that point where he wanted everything pretty much separate at that point (Lizbeth).
Privacy	1	He always used because of his occupation. He didn't want nobody to know his business or whatever . . . He didn't want his name tied to anything (Brett).

find a new set. We're moving, I want a new set. Go find one'. That was it. Yeah."

The third theme included arguments that an institution required that the account be put in participants' names. In most of these cases, the ex-husband had contended that the lender or the lender as mandated by law required it, such as with student loans and mortgages. In one case, the participant was called to put a personal loan in her name because the lender required it. Amara explained, "This [Name] Credit Union was both of our joint account, and he tried to get the loan without me knowing, but they needed me to sign because it's my check that was deposited into the account. And so, I was called to go and sign for it."

In addition to lenders, the institution of marriage was cited as a reason for putting accounts in participants' names; this reason was often assumed rather than made explicit. The explanations of Evelyn and Gloria, respectively, when asked the reasons their ex-husbands gave for putting the accounts in their names, demonstrate the often-implicit nature of the marriage reason:

"He didn't, and just said since we were doing everything together, I think it was just natural"; "We were so intertwined still, that there was never a thought that anything would be in my name or his name alone." In a case in which marriage was explicitly cited as a reason for opening an account in the participant's name, the ex-husband convinced the participant that in order to use credit on an out-of-state trip she would need to get a new credit card in her married name. Vera said, "And this [Lender] card was the first one with my married name, which I know sounds like a ridiculous argument, but that's where he was like, 'You need to get a credit card with my married name on it' . . . Yep. I could take credit cards on my name to Hawaii."

The fourth theme we identified was that the account would benefit the participant and/or ex-husband in some way. The most common argument ex-husbands made that fit this category was that the account would help build the participants' credit. Here is how Penny described the conversation with her ex-husband about taking out a credit card to purchase her a laptop for work that he ended up using too: "And I was like, 'Okay, well if I take this much out of my savings account, if you'll cover this much, I can just go ahead and get it.' And he's like, 'Yeah, no, I don't really want to hand over cash. I know. We should build your credit. You should just get a credit card.' Yeah." Later she further explains, "Because I wouldn't have gotten all the bells and whistles and stuff. But I didn't know any better and he was convincing me I needed it. But really, he did. He wanted to play with it." Some participants who were presented with the credit-building argument shared that they never realized that benefit, and instead their credit had been harmed as a result.

Another common benefit-based argument ex-husbands made was that the lender would offer a lower interest rate if the account was in the participants' names or both spouses' names. Morgan explained why her ex-husband pushed her to borrow the maximum amount on her student loans: "At that point, he had payments on his vehicle and his motorcycle, and the interest rate was higher than what my student loans would be. So his argument was, 'Well, it's at a lower interest rate. We can pay off my cars.'" With this action, the ex-husband effectively moved the liability for his vehicles from his name to his spouse's name. Dawn's ex-husband argued that her joining the loan would decrease its interest rate: "Basically everything was, 'I can do it and get a much higher interest rate and we'll pay more, or you can joint sign up. Either way, we're going to have it. Do you want to pay $50,000 for it or do you want to pay $60,000 for it?'."

The fifth theme centered around the ex-husband's desire to protect himself in some way. Five participants explained that their ex-husbands simply did not want the credit in their name. Arguments ex-husbands provided for not taking on the credit themselves included already having credit accounts in their name and not wanting more and not wanting to be responsible for debt. Another reason we heard from two participants included in this category was a desire to keep finances separate. As Helen explained, "He basically said he wanted me to get a card that was just mine, just linked to my bank. He wanted me to get set up my own bank account, my own everything, so that's why I did this. He basically set these things up like, 'I need to do this, I need to do that, da, da, da,' because he had stopped depositing his paycheck into our joint bank account and he didn't want any of his money mingled with my money, whatever."

Discussion

The purpose of this study was to expand the scant empirical literature on coerced debt by addressing unanswered, fundamental questions about it in a sample of women who recently divorced abusive husbands. Specifically, we answered the questions: (1) What types of coerced debt were incurred in women's names during the relationship; (2) How much money was spent and what items were purchased; and (3) What reasons did ex-husbands give for pressuring participants to open accounts in their names that resulted in coerced debt? For this discussion, we frame the key findings simply as the "how many," "how much," "what," and "why" of coerced debt.

Our "how many" and "how much?" findings highlight that coerced debt is a common and expensive problem with a wide variety of presentations. Participants with coerced debt have an average of 4.4 and a maximum of 24 such debts as well as owe a median of $22,000 in coerced debt and a maximum of a little over $1.5 million. A full quarter of participants who have coerced debt report nearly $100,000 of it. This debt is spread out in varying frequencies and amounts across 17 types of accounts. For most account types, the percentage of accounts that have coerced debts hovers near 20%. Some coerced debts appear to be concentrated among a smaller group of survivors while others occur broadly across survivors. For example, there were 56 coerced student loan debts among 10 participants while there were 243 coerced credit card debts among 92 participants. Together, these findings suggest survivors could be carrying a heavy load of a variety of involuntary debt.

While all coerced debt is problematic, our "how many" and "how much" findings also highlight that they may be important for different reasons. For example, mortgages have the highest total debt ($8,411,378) and credit cards the second highest ($1,374,451). However, there are many more participants with coerced debt on credit cards than mortgages (86 vs. 23 with amount data, respectively). Despite fewer participants having coerced mortgage debt than credit card debt, the total amount is higher because the amounts of the debts are substantially different (median mortgage debt is $308,520 whereas the median credit card debt is $5,000). These findings suggest that mortgages are an important source of large amounts of coerced debt because they are expensive, whereas credit cards are an important source of coerced debt because they are so prevalent.

These results are consistent with Littwin (2012), in which IPV professionals described coerced debt as a major problem that occurred in myriad permutations. The IPV professionals Littwin interviewed characterized coerced debt as pervasive, stating, for example, that coerced debt "keeps coming up as a big one," that clients' "credit info is stolen more often than not," and that coerced debt is the number one issue in one professional's practice. The professionals also characterized coerced debt as expensive, stating that it could cost survivor hundreds or thousands of dollars. As for the wide variety of coerced debt, professionals in Littwin's study described coerced debt as including "anything you can think of" and involving techniques that run "absolutely the whole gamut." The professionals discussed coerced debts involving mortgages, home equity loans, refinancings, vehicle loans, credit cards, rental centers, and utility bills, with coerced credit card debt being particularly common. Our results expand upon Littwin's findings by quantifying the problem, demonstrating that coerced debt occurs among even more account types than Littwin uncovered, and enabling us to compare how coerced debt presents across different account types.

Another key "how many?" finding is that coercive transactions are much more common than fraudulent transactions. Although well over half of the participants with coerced debt had at least one coercive transaction (81%) and at least one fraudulent transaction (60.3%), more than twice as many accounts with coerced debt had coercive transactions (75.1%) than fraudulent transactions (32.6%).[1] Similarly, of the $12,566,060 total coerced debt in the study, 72.6% of it comes from coercive transactions. These results are consistent with previous research. Adams, Littwin, et al. (2020) also found that coercion was a more common tactic of coerced debt than fraud; 43% of participants in their study reported coercive transactions while only 22% reported fraudulent transactions.

It is interesting that the discrepancy between coercive and fraudulent transactions becomes even more pronounced when analyzed by account type. Of the five account types with the greatest number of coerced debts, only credit cards – the one revolving account type in the group – have close to the number of coercive and fraudulent transactions. In contrast, the installment accounts each have between two and seven times as many coercive transactions as fraudulent ones. This finding may be explained by how easy or difficult it is to commit fraud with different account types. With installment debt there is only one opportunity to perpetrate fraud, at the time that the account is opened. By comparison, with revolving debt, such as credit cards, an abusive partner could repeatedly use an account without their partner's knowledge. In addition, installment debts typically involve significant amounts of paperwork, which entails verification. Mortgages (Schuetz, 2018) and vehicle loans (Foohey, 2021, p. 2226), for example, usually involve lengthy contracts, and applications for student loans involve the intensive FAFSA application (Gellman & Meyer, 2023). In contrast, abusive partners can apply for credit cards in their partners' names over the Internet (Federal Trade Commission, 2024, p. 8).

Our "what?" results show the tremendous variety of purchases abusive partners make with coerced debt, often for their own gain. Ex-husbands use coerced debt for purchases that range from new homes to gifts for the extended family to gas to extra-marital affairs. The variety of purposes fall into six themes that taken together illustrate a hierarchy of spending priorities. The most common theme is "basic necessities," which is not surprising in a time of stagnant wages (DeSilver, 2018; Mishel et al., 2015) and large numbers of consumers using debt for basic needs (Atkinson, 2019; Ondersma, 2024). The next most common theme, "lifestyle purchases" begins the trend of coerced debt spending prioritizing the ex-husband's wants and needs over those of other family members. "Eating out," for example, largely covers meals the ex-husband ate without the participant. Similarly, "financial needs and obligations" includes "ex-husband's debts." On a broader level, the theme "ex-husband's personal interests" is much more common than "items for household members," which includes not only purchases for participants but also for children and pets.

Our "why?" findings illustrate the breadth of reasons ex-husbands gave for incurring coercive and manipulative transactions. The most common theme that emerged from the reasons ex-husbands gave participants for incurring the debt in the participant's name was "personal resource inadequacy." Of the 116 participants with coerced debt, more than one-third (40) reported that their ex-husband's poor credit was a reason he gave for putting the account in her name. Lack of income often accompanied poor credit history. The "logical option" theme is also interesting, because the codes often show the ex-husband creating financial roles within the relationship. This is particularly apparent in the "it's fair" and "items were partner's responsibility" codes, because the ex-husband is decreeing that it is the participant's turn or responsibility to incur debt. Even the "for shared or partner's property" code contains instances of the ex-husband pressuring the participant to make a purchase for herself. Similarly, the "to benefit" theme shows the ex-husband's creativity in developing reasons, especially because some participants who mentioned "building credit" stated that the resulting debt ended up hurting theirs. The "lower interest rate" reason can also harm participants. For example, the ex-husband who pressured the participant to use her low-interest student loans to pay off his higher-interest vehicle loans argued in terms of interest rate, but the transaction also had the effect of transferring his debts to her. Thus, for most of the themes, ex-husbands provided reasons that sounded good but often advantaged the ex-husband at the participant's expense. In contrast, the reasons in the "self-protection" theme are the only ones that are transparently self-interested, and this was the theme mentioned by the fewest number of participants.

This is the first study to investigate the types of purchases made with coerced debt and the reasons abusive partners gave for incurring coerced debt. Given what we know about economic exploitation, it is not surprising that the "What?" and "Why" findings suggest that abusive partners seem to have self-interested motivations for opening credit accounts and purchasing items on credit in their partners' names. Coerced debt is a form of economic exploitation, which by definition involves using a partner's economic resources for one's own advantage (Adams, Greeson, et al., 2020). Abusive husbands exploited participants' credit for 12.5 million dollars.

While these findings expand the knowledge base on coerced debt considerably, it is necessary to interpret them with three key limitations in mind. First, developed for this study, the coerced debt measure has undergone limited validity testing and no test-retest reliability analysis to establish reproducibility of results. Further testing of the tool is needed. Second, the findings cannot be generalized to all women divorcing abusive men. Participants were recruited during the COVID-19 pandemic from one county in a U.S. state, and only 10% of the pool of potential participants agreed to participate. The study findings reflect the experiences of a relatively small sample that was majority White and no other race/ethnicity (68.5%) and college educated (77%). Even with this limitation, this study is an important first step at describing coerced debt created in abusive relationships. Further research is needed to determine the extent and effects of coerced debt for IPV survivors more broadly, as well as to specific subpopulations of survivors, particularly those from historically marginalized communities, with lower mean incomes, and in same-gender relationships. Third, findings regarding the amount of coerced debt on revolving accounts may be less reliable than installment accounts because the amounts for revolving accounts required participant recall whereas installment account amounts were obtained from credit reports. While we recognize the potential relative weakness of retrospectively recalled data compared to record-based data, we are confident that our use of life history methodology maximized the quality of data requiring participant recall and highly recommend it for future research on coerced debt.

Despite its limitations, this study has important implications for research, intervention, and public policy. Coerced debt appears to be a common problem in abusive relationships and can burden victims with thousands of dollars in debt. Besides studying the problem among different populations, further research is needed to examine the effects of coerced debt on victims' lives. To effectively inform services and policy development, researchers should investigate how various forms and amounts of debt created in abusive relationships affects victims' psychological and economic well-being as it is being accumulated over time. Further research on the effectiveness of services and policies to address coerced debt is also needed. Researchers should examine the extent to which help for coerced debt is available, accessible, and acceptable and differences in help-attainment experiences based on social identity factors such as race/ethnicity, gender identity, and immigration status.

Our findings also provide important implications for intervention. Many survivors carry high coerced debt burdens. Thus, the overarching implication of this study for intervention is the need to screen for coerced debt. This requires training and tools on how to obtain and read credit reports. Service providers who lack the internal capacity to help survivors with coerced debt could develop partnerships for referrals to legal and financial services. Screening for coerced credit card debt is particularly important because it appears to be widespread across survivors. On the other hand, the large number of account types for which we found coerced debt suggests that broad screening is important too. For survivors pursuing education, advocates should look at the amount of the loans, because most student loan coerced debts in our study are the result of pressure by the ex-husband to borrow additional money beyond the amount needed for education. The reasons ex-husbands gave for wanting the coerced debts to be in participants' names can help advocates understand the pressures that abusive partners exert on survivors. These reasons and the purchases ex-husbands made can help advocates develop working knowledge of the scenarios to look for when screening for coerced debt.

The most important implication for public policy is the need for laws that address coerced debt created by coercion, because our study confirms prior findings that coercive transactions may be more common than fraudulent ones. Currently, U.S. federal law provides two types of relief for fraudulent transactions as a form of identity theft. First, it enables the removal of fraudulent debts from credit reports (Fair Credit Reporting Act [FCRA], 2006).

Second, victims can eliminate their liability for fraudulent debt on debit or credit cards (Electronic Fund Transfer Act, 2006; Truth in Lending Act, 2006). For coercive transactions, however, there are no federal remedies and few remedies under state law. Federal identity theft law requires that the consumer has no knowledge of the debt (FCRA, 2006), which excludes debts created by coercion. Changing federal law is crucial because it only covers victims across the United States.

States have begun enacting laws covering debt created by coercion, but only five states have passed laws, and no state law provides complete relief. California, Connecticut, Maine, Minnesota, and Texas passed laws that, although there are variations among them, all make coerced debt a defense to debt collection (Cal. Civ. Code §§ 1798.97.1–1798.97.6, 2023; Me. Stat. tit. 10, § 1310-H, 2019; Me. Stat. tit. 32, § 11014, 2019; Minn. Stat. §§ 332.71–332.75, 2024; P.A. 24-77, 2024; H.B. 4238, 2025 [effective Sept. 1, 2025]). Of those five laws, however, only Maine's enables victims to remove coerced debts from their credit reports (Me. Stat. tit. 10, § 1310-H, 2019), yet the debt-collection portion of Maine's law is narrow (Me. Stat. tit. 32, § 11014, 2019). Texas's law may also enable survivors to remove coercive transactions from their credit reports (FCRA, 2006), but it is unclear. Other states have tried to pass laws providing relief from debt collection, but none have been successful (A.B. 1309, 2024; A.B. 4900, 2022; H.B. 113, 2023; H.B. 3866, 2021; H.B. 5256, 2021; North Carolina Coerced Debt Relief Act, 2023; S.B. 128, 2023; S.B. 3934, 2021). More efforts like these are needed to address debts created by coercion.

In conclusion, this study answers fundamental questions about the "how many," "how much," "what," and "why" of coerced debt. The findings show that victims can be liable for substantial amounts of coerced debt. Further, abusive partners seem to have self-interested motivations for generating debt in their partners' names. By answering basic questions, this descriptive study lays the groundwork for future research on coerced debt. It also suggests the need for service providers to screen for coerced debt and provides guidance on what to look for. Finally, the study provides evidence of the need for laws that address coerced debt created by coercive transactions. There are policy efforts underway in the United States that could be applied to other states, U.S. federal law, and cross-cultural exchange with advocates and policy makers in other countries.

Acknowledgments

We are grateful to the women who shared their experiences.

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Funding

The authors disclosed receipt of the following financial support for the research and/or authorship of this article: This material is based upon work supported by the National Science Foundation under Award Number 1920557. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the National Science Foundation.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the authorship and/or publication of this article.

Note

1. We do not compare manipulated transactions here because the low number of them likely results from the fact that we asked about them only when there was a coercive demand but no consequence.

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