



TEXAS COALITION on
COERCED DEBT

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New Resource for Domestic Abuse Survivors Impacted by Coerced Debt

Toolkit launches during Domestic Violence Awareness Month

AUSTIN, Texas — The Texas Coalition on Coerced Debt has released an online resource to help survivors of financial abuse address the impacts of identity theft in their lives.

The online toolkit, www.FinancialAbuseHelp.org, contains five educational guides: understanding coerced debt, how to protect yourself from future financial abuse, discovering if you have coerced debt, how to dispute different kinds of coerced debt and block it from appearing on a credit report, and what to do if you are sued for a debt that isn't yours.

Coerced debt is debt that an abusive partner has taken out in the victim's name without that person's knowledge or debt taken out by the victim but under force or threat of an abusive partner. It often exists where there is domestic violence but can occur outside of an intimate partner relationship, such as in certain caretaker or guardian roles for foster youth or vulnerable seniors. In the first half of 2018 alone, the National Domestic Violence Hotline documented more than 9,800 calls and online chats from Texas, and 30 percent of those victims said they were experiencing economic/financial abuse.

The toolkit emphasizes physical safety and also includes a glossary of key terms and a list of resources, including sample letters to dispute a fraudulent debt, a form to respond to a debt collection lawsuit, a list of domestic abuse and legal resources, and information for filing a police report for identity theft.

“Some victims of coerced debt are unaware their partner or spouse took out debt in their name until they get a call from a debt collector or review their credit report,” said Ann Baddour, Director of Fair Financial Services at Texas Appleseed. “The financial damage that the abuser created can seem insurmountable, but it is possible to recover.”

The toolkit also features informational graphics and uses a Q-and-A format to explain common

questions and life scenarios. Visitors can download the entire toolkit as a PDF document.

“Most victims of coerced debt do not realize they have legal protections,” said Carla Sanchez-Adams, Managing Attorney with Texas RioGrande Legal Aid. “They use their limited resources to pay debt they should not have to pay or worse, take out loans to pay the debt. This toolkit provides valuable guidance on what steps to take to assert these legal protections and referrals for organizations and attorneys that can help,” said Sanchez-Adams.

The 86th Texas Legislature also took action on this issue. HB 2697, which went into effect September 1, 2019, provides clarity that the criminal definition of identity theft includes coerced debt. Debts taken out by an abuser through force, threat, or fraud now fall clearly under the definition of identity theft in Texas.

For the work on the toolkit, the Texas Coalition on Coerced Debt was supported under award # 2016-XV-GX-K004, awarded by the Office for Victims of Crime, Office of Justice Programs, U.S. Department of Justice. Texas Appleseed's work on this toolkit was supported by the Texas Women's Foundation and the Kozmetsky Family Foundation.

About the Texas Coalition on Coerced Debt

TCCD is a coalition of Texas-based attorneys, advocates, policymakers, financial professionals, and law enforcement who are interested in promoting identity theft protections for survivors of family violence. The Coalition is jointly coordinated by Texas RioGrande Legal Aid, Texas Appleseed, the Texas Council on Family Violence, and the Texas Legal Services Center, with expert support from Professor Angela Littwin of The University of Texas School of Law.

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