

YouGov / StepChange Survey Results

Sample Size: 569 adults in the UK who have experienced

'coerced debt'

Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

In the ****last three years****, has a current partner, ex-partner or family member taken, or pressured you into taking, any of the following actions with regards to your finances?

Please only think about actions that you were pressured to do, went against your wishes, made you feel uncomfortable or where there were negative consequences for not doing as asked.

Made you take out a credit card or loan

Yes, a current partner	14	16	11	8	14	17	12	16	10	14	14	11	13	18	15	10	15	22	15	7
Yes, an ex-partner	19	16	23	8	20	24	12	18	23	19	25	24	13	25	18	10	21	20	20	19
Yes, a family member	21	30	11	65	19	12	17	24	13	23	7	5	0	10	14	53	9	8	16	34
No, I have not experienced this	46	40	53	22	48	47	56	44	52	45	50	57	75	46	53	31	53	50	48	41
Don't know	1	1	2	0	2	0	4	1	2	1	7	3	0	2	0	0	1	1	1	1
Prefer not to say	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	0

Made you buy something on credit

Yes, a current partner	18	22	15	10	20	20	10	20	14	18	7	30	25	18	28	10	21	32	16	8
Yes, an ex-partner	27	24	30	12	29	33	12	25	30	25	43	35	38	39	21	15	25	30	25	26
Yes, a family member	26	35	15	65	27	11	23	30	18	27	18	19	13	12	12	63	13	14	16	42
No, I have not experienced this	31	24	39	20	27	36	52	29	36	31	36	24	25	30	41	17	41	26	43	27
Don't know	1	1	2	0	2	1	4	1	3	2	0	0	0	2	0	1	2	2	2	0
Prefer not to say	1	0	1	0	1	0	2	1	1	1	0	0	0	2	0	0	0	1	1	0

Took out a loan, mortgage or credit card in your name

Yes, a current partner	9	13	5	6	9	11	6	11	4	9	7	3	25	11	14	8	7	14	9	4
Yes, an ex-partner	12	10	13	6	11	17	6	10	17	11	14	16	0	14	14	8	11	10	14	12
Yes, a family member	14	20	7	39	12	12	4	16	9	15	7	3	0	14	5	32	5	7	10	21
No, I have not experienced this	64	56	72	55	66	57	77	63	65	63	71	73	63	58	63	55	73	67	63	62
Don't know	3	2	3	2	2	3	6	2	4	2	4	5	0	4	4	1	2	3	3	2
Prefer not to say	1	1	1	0	1	1	2	0	3	1	0	3	13	1	1	0	1	0	1	1

Used your personal credit card

Yes, a current partner	15	18	12	8	16	15	13	17	11	16	7	5	25	22	17	14	13	27	11	6
Yes, an ex-partner	21	20	22	20	24	20	8	20	23	20	39	19	25	23	18	17	22	23	16	23
Yes, a family member	24	35	11	65	23	10	23	29	13	25	11	14	25	10	18	56	12	11	16	39
No, I have not experienced this	44	34	55	18	42	55	56	40	54	43	46	62	25	46	49	24	55	44	57	37
Don't know	1	1	0	0	1	1	0	0	1	0	0	3	0	1	0	0	1	0	0	1
Prefer not to say	1	1	0	2	0	1	2	0	1	1	0	0	0	0	0	1	1	0	1	0

Misused a joint credit card for personal purchases

Yes, a current partner	9	12	6	6	9	9	10	10	8	9	7	3	25	10	14	8	9	18	8	2
Yes, an ex-partner	15	13	16	14	15	14	12	15	13	14	18	24	0	18	17	8	15	18	12	13
Yes, a family member	15	25	4	53	16	3	10	20	5	17	4	5	0	4	9	45	5	8	5	27
No, I have not experienced this	62	52	72	35	59	73	69	57	72	60	75	65	63	69	63	41	71	57	74	58
Don't know	1	1	2	0	2	1	0	1	2	1	0	3	0	2	0	1	1	1	1	1
Prefer not to say	0	0	0	0	0	0	2	0	1	0	0	0	13	0	0	0	1	0	1	0

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Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

In the ****last three years****, has a current partner, ex-partner or family member taken, or pressured you into taking, any of the following actions with regards to your finances?

Please only think about actions that you were pressured to do, went against your wishes, made you feel uncomfortable or where there were negative consequences for not doing as asked.

Made you take out a credit card or loan

Yes, a current partner	14	29	20	2	3	17	13	14	14	16	11	9	14	14	11	9	26	15
Yes, an ex-partner	19	13	18	31	19	28	17	18	21	14	28	26	19	19	19	20	17	24
Yes, a family member	21	12	2	10	43	6	24	28	12	29	7	9	23	13	10	33	10	10
No, I have not experienced this	46	48	57	52	37	50	45	41	52	43	52	56	45	51	57	39	49	50
Don't know	1	0	2	3	1	0	2	1	2	1	2	0	1	1	2	2	1	1
Prefer not to say	0	0	0	1	0	0	0	0	0	0	0	0	0	1	1	0	0	0

Made you buy something on credit

Yes, a current partner	18	40	20	3	5	24	17	19	17	20	16	9	20	14	16	12	31	20
Yes, an ex-partner	27	14	27	46	25	39	24	25	29	20	40	33	28	23	25	28	27	33
Yes, a family member	26	15	12	14	50	12	29	35	15	33	14	16	28	18	18	36	17	14
No, I have not experienced this	31	34	43	34	23	25	33	24	40	29	32	44	28	43	39	26	30	34
Don't know	1	2	0	2	1	3	1	1	2	1	2	0	1	2	2	1	2	2
Prefer not to say	1	1	0	2	0	1	0	0	1	1	0	0	0	1	1	0	1	1

Took out a loan, mortgage or credit card in your name

Yes, a current partner	9	17	14	3	2	11	9	8	11	11	9	0	9	9	7	7	14	9
Yes, an ex-partner	12	7	14	20	11	18	10	11	13	9	18	12	12	12	12	12	11	15
Yes, a family member	14	7	4	10	26	7	15	19	7	17	8	9	16	7	7	20	9	8
No, I have not experienced this	64	69	65	62	61	64	64	62	66	63	62	77	63	66	69	60	67	65
Don't know	3	2	4	6	2	3	3	3	3	2	3	5	2	4	4	2	1	3
Prefer not to say	1	1	0	2	1	1	1	1	1	0	2	0	0	2	2	1	0	1

Used your personal credit card

Yes, a current partner	15	31	14	5	3	16	15	13	17	17	10	16	16	11	12	7	32	14
Yes, an ex-partner	21	13	16	33	24	27	20	20	23	19	27	14	24	13	12	22	25	24
Yes, a family member	24	13	10	15	47	8	27	33	14	32	8	14	27	13	11	37	14	13
No, I have not experienced this	44	48	57	49	31	50	43	39	49	37	57	53	39	62	61	38	38	51
Don't know	1	0	2	1	1	1	0	0	1	0	1	0	0	1	1	0	1	1
Prefer not to say	1	1	0	0	1	1	0	0	1	0	1	2	0	1	2	0	0	0

Misused a joint credit card for personal purchases

Yes, a current partner	9	22	4	2	2	11	9	10	8	11	6	5	10	7	7	6	18	9
Yes, an ex-partner	15	13	10	20	13	16	14	15	14	13	17	23	16	10	11	14	18	17
Yes, a family member	15	7	4	7	34	4	18	25	5	21	6	5	18	7	6	26	7	6
No, I have not experienced this	62	60	82	70	52	69	60	52	72	56	71	70	57	75	75	53	60	68
Don't know	1	1	0	2	2	0	2	1	1	1	2	0	1	1	0	2	1	1
Prefer not to say	0	1	0	1	0	1	0	0	0	0	1	0	0	1	2	0	0	0

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	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Used other sources of credit in your name, such as an internet account or phone contract

Yes, a current partner	9	11	7	8	9	11	4	9	9	10	0	3	25	8	18	6	11	17	8	4
Yes, an ex-partner	15	12	19	8	17	20	2	14	19	14	29	24	25	18	21	5	15	19	16	15
Yes, a family member	10	11	9	16	10	9	12	10	10	11	7	5	25	8	19	11	8	8	11	12
No, I have not experienced this	62	64	61	67	63	55	75	65	56	63	61	68	25	62	41	76	62	55	64	67
Don't know	3	3	4	0	3	4	6	3	4	4	4	0	0	3	5	3	4	4	2	3
Prefer not to say	1	1	0	2	0	1	2	0	2	1	0	3	0	1	0	1	1	0	1	0

Put bills in your name including household and utility bills and car finance agreements

Yes, a current partner	13	18	8	6	14	15	10	14	10	13	7	14	38	15	14	10	13	24	9	5
Yes, an ex-partner	20	16	24	8	22	22	10	20	19	18	39	32	13	24	18	10	20	22	18	19
Yes, a family member	11	11	10	10	9	10	23	9	13	11	7	5	13	9	15	11	11	10	14	9
No, I have not experienced this	56	57	56	80	56	51	50	58	52	58	43	49	25	50	50	71	57	46	55	67
Don't know	2	2	3	0	2	1	8	1	5	2	7	3	13	3	4	1	1	3	4	1
Prefer not to say	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Forced you into a position where you needed to take out credit to afford to live, for example by stealing from you, taking your wages or making you buy things

Yes, a current partner	10	9	11	8	11	9	10	10	9	9	18	5	38	6	14	6	14	17	7	6
Yes, an ex-partner	24	20	29	14	28	24	12	23	27	24	29	27	25	34	23	11	27	28	22	24
Yes, a family member	9	9	10	6	8	11	15	8	12	9	11	8	13	10	12	9	7	10	12	7
No, I have not experienced this	56	61	50	78	53	52	62	60	47	57	43	57	25	45	51	76	52	47	54	63
Don't know	2	2	1	0	2	2	2	1	3	1	4	3	0	2	1	0	2	1	3	1
Prefer not to say	2	2	1	0	1	4	4	1	2	2	0	3	0	5	1	1	0	1	3	0

Made you sign a document for a loan, mortgage or credit card without allowing you to read it or that you had difficulty reading or understanding

Yes, a current partner	5	6	4	8	5	5	4	6	4	5	14	0	0	6	10	1	5	8	4	3
Yes, an ex-partner	8	5	11	6	8	11	4	8	8	7	7	14	13	12	6	5	7	8	9	7
Yes, a family member	5	7	3	4	6	3	6	6	3	5	4	0	13	2	6	10	3	6	4	4
No, I have not experienced this	81	82	79	86	80	78	87	80	83	81	79	86	75	78	76	83	83	77	81	84
Don't know	1	1	1	0	2	1	0	1	1	1	0	0	0	2	3	1	1	1	1	1
Prefer not to say	1	0	1	0	1	1	0	0	2	1	0	0	0	1	1	1	1	0	1	1

TOTAL CURRENT PARTNER	33	36	29	20	33	37	33	35	29	32	29	41	38	35	45	19	37	52	31	17
TOTAL EX-PARTNER	46	43	50	37	49	49	27	45	49	45	64	43	38	56	47	36	44	49	41	47
TOTAL FAMILY MEMBER	46	57	33	84	43	33	60	49	39	48	25	35	25	37	36	78	35	32	43	57

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Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Used other sources of credit in your name, such as an internet account or phone contract

Yes, a current partner	9	19	10	2	2	12	8	11	8	11	8	2	9	8	11	5	16	9
Yes, an ex-partner	15	10	14	26	14	26	13	16	15	11	24	19	15	16	15	13	18	19
Yes, a family member	10	7	10	14	12	6	11	10	11	10	10	14	10	11	11	12	7	9
No, I have not experienced this	62	61	63	58	69	51	65	62	62	67	54	60	63	60	59	68	59	61
Don't know	3	5	4	2	2	3	4	2	4	3	3	2	3	4	2	2	3	4
Prefer not to say	1	1	0	0	1	2	0	1	1	0	1	2	0	1	2	0	0	0

Put bills in your name including household and utility bills and car finance agreements

Yes, a current partner	13	28	18	2	2	14	13	12	14	15	10	5	14	10	11	9	23	14
Yes, an ex-partner	20	10	16	34	20	27	18	17	23	13	32	30	20	18	20	16	24	27
Yes, a family member	11	10	6	15	9	8	11	10	11	10	11	12	9	16	15	8	10	11
No, I have not experienced this	56	52	61	47	68	51	58	62	52	61	47	53	58	51	51	66	47	48
Don't know	2	4	0	2	2	1	3	2	4	3	3	0	2	5	6	2	0	3
Prefer not to say	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Forced you into a position where you needed to take out credit to afford to live, for example by stealing from you, taking your wages or making you buy things

Yes, a current partner	10	21	12	2	4	11	10	10	10	11	10	7	10	9	7	9	14	11
Yes, an ex-partner	24	17	29	36	23	37	21	22	27	17	36	35	25	22	21	24	26	30
Yes, a family member	9	11	4	12	8	12	9	10	8	10	9	9	8	13	13	7	11	11
No, I have not experienced this	56	51	55	48	66	36	61	57	55	62	44	49	57	50	56	59	53	46
Don't know	2	2	2	2	1	1	2	2	1	2	1	2	1	4	2	1	0	2
Prefer not to say	2	2	0	2	1	4	1	2	2	1	3	0	1	3	1	2	1	2

Made you sign a document for a loan, mortgage or credit card without allowing you to read it or that you had difficulty reading or understanding

Yes, a current partner	5	10	6	2	2	4	5	6	4	6	4	2	4	7	6	3	9	6
Yes, an ex-partner	8	7	8	13	7	14	6	9	6	6	12	7	8	8	6	7	9	11
Yes, a family member	5	7	2	4	5	4	5	5	6	6	4	2	6	4	4	5	7	4
No, I have not experienced this	81	78	80	78	86	77	82	81	81	81	78	88	82	78	80	85	74	78
Don't know	1	1	2	2	1	2	1	1	2	1	2	0	1	1	2	0	3	1
Prefer not to say	1	0	2	2	1	1	1	1	1	1	1	0	0	1	2	0	1	1

TOTAL CURRENT PARTNER	33	67	49	9	8	31	33	31	36	38	26	21	34	30	30	25	51	36
TOTAL EX-PARTNER	46	31	41	67	49	61	42	45	48	39	58	53	48	40	40	45	49	53
TOTAL FAMILY MEMBER	46	38	27	38	65	29	50	50	41	52	34	42	47	43	43	52	39	35

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569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

You mentioned earlier that someone took or pressured you into taking certain actions with regard to your finances. Thinking about the last three years, have you experienced or had to do any of the following as a result of these actions? Please only select options you have experienced or had to do as a result of the actions you selected in the previous question, not anything you have experienced for other reasons.

Gone without essentials for yourself (e.g. food, water, clothing, toiletries) to pay your debts	44	42	46	39	46	45	31	42	48	43	46	46	63	50	40	35	47	41	41	48
Borrowed money (e.g. from friends, family, or new loans) to pay your debts	41	36	46	33	45	38	33	42	39	41	39	41	50	53	41	31	41	44	39	39
Cut back on heating, electricity or water usage to pay your debts	39	33	46	31	43	40	21	41	36	39	43	35	88	43	38	33	41	40	32	43
Prioritised debt payments over other household bills (e.g. rent, council tax)	28	32	23	31	30	27	10	29	25	28	25	30	13	30	36	31	19	27	19	32
Fallen behind on loan repayments	24	25	22	33	24	22	17	22	28	24	18	22	13	30	24	27	17	24	23	24
Received a default notice or court order for one or more of your debts	19	19	18	29	18	21	12	18	20	19	21	19	0	19	17	24	15	14	21	23
Experienced homelessness or lived in temporary accommodation (e.g. refuge, sofa-surfing)	14	21	6	43	13	8	4	15	10	14	7	11	13	8	6	32	6	9	7	21
Gone without essentials for your children (e.g. food, water, clothing, toiletries) to pay your debts	5	5	5	0	7	3	2	5	4	5	7	5	13	6	6	2	5	13	5	0
Other negative impact (See Tab1)	8	4	12	4	6	11	13	6	12	8	7	8	0	10	3	7	9	7	14	6
None of the above	14	13	15	6	11	18	29	11	20	13	29	24	0	10	15	6	20	15	20	10
Don't know	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	1	0	0	0
Prefer not to say	1	0	1	0	1	1	0	0	1	0	0	3	0	0	0	1	1	0	1	1
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE IMPACT	85	86	84	94	88	81	71	88	78	86	71	73	100	90	85	93	79	85	80	89

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569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

You mentioned earlier that someone took or pressured you into taking certain actions with regard to your finances. Thinking about the last three years, have you experienced or had to do any of the following as a result of these actions? Please only select options you have experienced or had to do as a result of the actions you selected in the previous question, not anything you have experienced for other reasons.

Gone without essentials for yourself (e.g. food, water, clothing, toiletries) to pay your debts	44	34	51	51	48	62	39	49	38	37	56	47	43	48	48	47	34	50
Borrowed money (e.g. from friends, family, or new loans) to pay your debts	41	38	39	46	39	59	36	42	40	34	51	60	40	43	37	41	42	44
Cut back on heating, electricity or water usage to pay your debts	39	30	49	48	41	53	36	39	39	37	45	33	38	44	40	38	39	43
Prioritised debt payments over other household bills (e.g. rent, council tax)	28	24	27	23	33	37	25	32	23	26	29	37	28	28	27	28	26	27
Fallen behind on loan repayments	24	20	18	27	26	33	21	26	21	18	35	19	23	25	25	24	21	24
Received a default notice or court order for one or more of your debts	19	11	10	25	26	31	16	26	10	15	28	14	17	23	22	22	11	19
Experienced homelessness or lived in temporary accommodation (e.g. refuge, sofa-surfing)	14	6	4	13	26	11	14	19	7	15	10	16	15	8	7	22	7	8
Gone without essentials for your children (e.g. food, water, clothing, toiletries) to pay your debts	5	9	0	9	0	8	4	7	3	5	6	2	5	4	5	5	6	6
Other negative impact [See Tab1]	8	6	4	14	7	13	6	8	7	6	9	19	6	13	14	5	7	10
None of the above	14	22	22	10	6	5	16	9	20	16	10	14	13	18	19	10	18	14
Don't know	0	1	2	0	0	0	0	0	0	0	1	0	0	1	1	0	0	1
Prefer not to say	1	1	2	0	1	1	0	0	1	0	1	0	1	0	1	0	1	1
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE IMPACT	85	77	73	90	93	94	83	90	79	83	89	86	86	81	80	90	81	85

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Thinking about how this person/s pressured you into taking certain actions regarding your finances, please could you describe in a few words the kind of behaviours they used?

[See Tab2]

Still thinking about the actions this person/s took or pressured you into taking regarding your finances
Which of the following behaviours, if any, did this person/s use to pressure you?

Emotional abuse such as blackmail or manipulation	53	47	60	41	56	58	38	52	57	52	57	59	75	60	51	42	57	51	54	57
Lying or withholding important information	38	33	43	20	38	45	37	35	43	36	54	41	63	39	47	29	35	34	41	39
Controlling or monitoring your daily activities and behaviour	28	27	30	27	29	29	23	29	28	27	50	24	38	31	26	29	23	28	29	29
Non-physical threats and/or intimidation	26	20	32	33	25	27	19	26	26	25	43	19	38	30	26	19	27	27	23	26
Financial dependency as leverage (e.g. withhold financial support or access to shared accounts)	23	25	20	55	21	21	10	25	19	23	21	19	13	19	19	36	17	20	17	28
Restricting access to or depriving you of something you need to live a full life	20	19	21	27	21	16	15	21	17	20	14	22	38	20	19	23	16	20	17	21
Physical intimidation	13	11	15	20	13	10	12	12	14	12	21	14	25	16	8	10	13	10	10	16
Stalking or harassing behaviours	13	11	15	12	15	10	12	14	10	12	29	11	25	13	9	15	10	12	11	14
Physical violence and/or threats of physical violence	12	11	14	22	13	10	6	14	10	13	18	8	13	11	6	17	12	11	7	16
Sexual abuse and/or threats of sexual abuse	7	9	5	16	7	6	0	8	5	7	14	3	13	6	3	14	3	4	5	10
Other negative behaviour [See Tab3]	8	4	12	0	6	10	23	7	11	8	14	8	0	8	5	6	11	7	12	6
Don't know	7	5	8	6	5	7	13	6	8	6	7	8	0	6	6	7	7	7	9	4
Prefer not to say	6	6	6	0	5	11	8	5	7	6	0	11	0	7	8	3	7	4	9	5
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE BEHAVIOUR FROM PERPETRATOR	88	89	86	94	90	82	79	89	85	88	93	81	100	87	86	90	86	89	81	91

Thinking back to when you were first pressured into taking certain actions regarding your finances, how did you feel about the person's behaviour at the time?

I believed their behaviour was wrong at the time	44	42	47	33	45	48	44	44	45	43	61	49	75	41	47	36	48	49	44	39
I didn't believe their behaviour was wrong at the time, but I do now	42	45	39	61	42	37	40	44	38	44	29	30	25	43	41	53	38	38	41	48
I didn't believe their behaviour was wrong at the time, and I still don't	7	8	6	2	8	6	10	7	7	7	4	8	0	10	5	6	7	7	7	6
Don't know	4	1	7	2	4	4	6	2	8	4	4	8	0	4	3	3	5	3	5	5
Prefer not to say	2	3	1	2	2	4	0	2	2	2	4	5	0	2	4	1	2	3	3	2

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Thinking about how this person/s pressured you into taking certain actions regarding your finances, please could you describe in a few words the kind of behaviours they used?

[See Tab2]

Still thinking about the actions this person/s took or pressured you into taking regarding your finances
Which of the following behaviours, if any, did this person/s use to pressure you?

Emotional abuse such as blackmail or manipulation	53	39	63	70	56	67	50	53	55	47	64	60	53	55	54	54	52	60
Lying or withholding important information	38	31	49	46	36	54	34	38	37	34	44	44	34	49	42	33	40	44
Controlling or monitoring your daily activities and behaviour	28	20	27	38	30	41	25	30	26	26	32	40	27	32	32	28	26	30
Non-physical threats and/or intimidation	26	18	27	37	26	39	22	29	22	22	33	33	25	29	29	24	26	29
Financial dependency as leverage (e.g. withhold financial support or access to shared accounts)	23	17	22	22	30	25	22	29	15	23	22	28	22	25	21	29	16	20
Restricting access to or depriving you of something you need to live a full life	20	14	16	28	23	30	17	24	15	18	23	21	20	20	20	22	16	21
Physical intimidation	13	6	14	18	16	24	10	16	9	9	19	16	13	13	15	16	8	14
Stalking or harassing behaviours	13	8	14	18	14	18	12	16	9	14	10	16	14	8	7	15	15	13
Physical violence and/or threats of physical violence	12	10	14	12	16	22	10	16	8	12	13	14	12	13	13	14	9	12
Sexual abuse and/or threats of sexual abuse	7	2	2	9	12	11	6	12	2	7	5	9	7	7	7	10	3	5
Other negative behaviour [See Tab3]	8	9	10	12	4	8	8	7	10	6	11	16	7	12	11	7	8	11
Don't know	7	11	8	4	3	1	8	3	11	6	7	9	6	10	13	4	6	6
Prefer not to say	6	7	6	5	4	6	6	4	8	6	6	7	5	8	7	6	3	7
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE BEHAVIOUR FROM PERPETRATOR	88	82	86	91	92	93	86	93	80	88	87	84	89	82	80	90	91	88

Thinking back to when you were first pressured into taking certain actions regarding your finances, how did you feel about the person's behaviour at the time?

I believed their behaviour was wrong at the time	44	51	45	44	37	53	42	43	46	43	42	65	44	47	43	43	47	46
I didn't believe their behaviour was wrong at the time, but I do now	42	33	41	46	51	36	44	45	38	43	44	23	44	37	36	48	39	40
I didn't believe their behaviour was wrong at the time, and I still don't	7	10	6	6	6	5	7	6	9	7	7	7	7	6	9	5	9	7
Don't know	4	4	8	4	4	4	4	3	5	5	3	2	3	7	8	2	3	5
Prefer not to say	2	4	0	1	2	3	2	2	2	2	3	2	2	3	4	2	1	2

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Still thinking about the actions this person/s took or pressured you into taking regarding your finances...
How much, if at all, did this affect the following areas of your life?

Physical health and wellbeing

A great deal	30	26	35	37	30	33	17	31	29	31	25	24	38	34	28	36	26	25	32	37
A fair amount	36	40	33	41	36	33	40	36	37	38	39	5	38	30	40	48	35	36	35	37
TOTAL A GREAT DEAL / FAIR AMOUNT	66	66	68	78	66	66	57	67	66	69	64	29	76	64	68	84	61	61	67	74
Not very much	17	18	16	14	16	19	15	17	16	16	7	35	13	19	17	11	17	20	15	14
Not at all	14	15	13	8	15	12	17	13	14	12	18	32	13	15	10	4	18	18	14	9
TOTAL NOT VERY MUCH / NOT AT ALL	31	33	29	22	31	31	32	30	30	28	25	67	26	34	27	15	35	38	29	23
Don't know	1	0	2	0	1	1	0	1	1	1	4	0	0	1	1	1	1	1	1	1
Not applicable	1	1	1	0	1	1	10	1	2	1	0	3	0	1	1	1	3	0	3	2
Prefer not to say	1	1	1	0	1	0	0	1	1	0	7	0	0	0	3	0	0	1	1	1

Mental health and wellbeing

A great deal	46	40	53	37	49	48	33	45	48	46	57	32	75	55	40	45	43	44	50	50
A fair amount	36	43	29	49	35	35	38	40	29	38	18	30	13	31	40	47	35	34	31	40
TOTAL A GREAT DEAL / FAIR AMOUNT	82	83	82	86	84	83	71	85	77	84	75	62	88	86	80	92	78	78	81	90
Not very much	9	8	11	8	9	9	13	8	13	8	14	19	13	6	10	4	13	13	9	5
Not at all	5	6	5	6	5	6	8	5	6	5	4	14	0	6	5	3	6	6	5	3
TOTAL NOT VERY MUCH / NOT AT ALL	14	14	16	14	14	15	21	13	19	13	18	33	13	12	15	7	19	19	14	8
Don't know	1	1	1	0	1	2	2	1	1	1	4	3	0	0	1	1	2	1	1	1
Not applicable	1	1	1	0	1	0	6	1	2	1	0	3	0	2	1	0	1	0	2	1
Prefer not to say	1	1	0	0	1	0	0	1	1	0	4	0	0	0	3	0	0	1	1	0

Relationships with friends and family

A great deal	29	26	32	33	27	32	25	29	29	29	32	22	38	27	24	36	27	27	32	31
A fair amount	38	44	32	55	37	35	35	40	34	40	36	16	38	36	41	49	34	32	32	44
TOTAL A GREAT DEAL / FAIR AMOUNT	67	70	64	88	64	67	60	69	63	69	68	38	76	63	65	85	61	59	64	75
Not very much	17	16	17	10	20	13	13	16	18	16	11	27	13	18	15	12	20	22	11	14
Not at all	12	10	14	2	12	14	19	11	14	11	11	30	0	17	9	3	15	14	16	8
TOTAL NOT VERY MUCH / NOT AT ALL	29	26	31	12	32	27	32	27	32	27	22	57	13	35	24	15	35	36	27	22
Don't know	1	0	2	0	1	3	0	2	1	1	4	0	13	0	1	1	2	2	2	0
Not applicable	2	2	2	0	1	2	6	1	3	2	0	3	0	2	6	0	1	1	5	1
Prefer not to say	1	1	1	0	2	0	2	1	2	1	7	3	0	1	3	0	1	1	1	2

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Still thinking about the actions this person/s took or pressured you into taking regarding your finances...
How much, if at all, did this affect the following areas of your life?

Physical health and wellbeing

A great deal	30	20	18	36	42	41	28	37	23	28	36	28	28	38	34	35	17	31
A fair amount	36	35	35	38	37	33	37	38	34	38	33	40	38	29	32	37	40	35
TOTAL A GREAT DEAL / FAIR AMOUNT	66	55	53	74	79	74	65	75	57	66	69	68	66	67	66	72	57	66
Not very much	17	21	29	14	10	11	18	13	22	16	18	16	18	13	16	14	23	17
Not at all	14	22	10	10	9	12	14	11	17	14	11	16	13	15	15	12	16	13
TOTAL NOT VERY MUCH / NOT AT ALL	31	43	39	24	19	23	32	24	39	30	29	32	31	28	31	26	39	30
Don't know	1	1	4	1	0	1	1	0	2	1	1	0	1	0	0	0	2	1
Not applicable	1	1	4	2	1	1	2	1	2	2	1	0	1	4	3	1	1	1
Prefer not to say	1	1	0	0	1	1	1	1	1	1	1	0	1	1	1	1	1	1

Mental health and wellbeing

A great deal	46	36	45	56	51	61	43	48	42	40	55	58	44	52	50	47	39	51
A fair amount	36	36	39	30	41	25	39	38	35	40	30	30	39	28	30	40	38	32
TOTAL A GREAT DEAL / FAIR AMOUNT	82	72	84	86	92	86	82	86	77	80	85	88	83	80	80	87	77	83
Not very much	9	14	10	10	4	6	10	8	12	11	8	5	9	9	10	7	13	10
Not at all	5	9	4	3	3	6	5	4	7	6	4	7	5	7	7	4	6	5
TOTAL NOT VERY MUCH / NOT AT ALL	14	23	14	13	7	12	15	12	19	17	12	12	14	16	17	11	19	15
Don't know	1	2	2	1	1	2	1	1	2	1	1	0	1	1	2	1	2	1
Not applicable	1	2	0	1	1	0	1	1	2	1	1	0	1	2	2	1	1	1
Prefer not to say	1	1	0	0	1	0	1	0	1	1	0	0	1	0	0	1	1	1

Relationships with friends and family

A great deal	29	22	27	36	32	39	26	34	23	26	33	30	26	38	34	30	21	30
A fair amount	38	32	31	36	48	30	40	39	37	41	32	40	42	27	27	43	41	34
TOTAL A GREAT DEAL / FAIR AMOUNT	67	54	58	72	80	69	66	73	60	67	65	70	68	65	61	73	62	64
Not very much	17	22	22	12	12	18	16	15	19	16	17	23	16	18	21	14	18	19
Not at all	12	18	18	12	5	10	13	8	17	13	13	7	13	10	11	10	16	12
TOTAL NOT VERY MUCH / NOT AT ALL	29	40	40	24	17	28	29	23	36	29	30	30	29	28	32	24	34	31
Don't know	1	2	0	2	0	2	1	1	1	1	1	0	1	1	1	1	1	2
Not applicable	2	3	0	2	1	2	2	2	2	2	2	0	1	4	5	1	1	2
Prefer not to say	1	2	2	0	2	1	1	1	2	1	2	0	1	1	1	2	1	1

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Your job or work

A great deal	21	23	20	31	23	17	13	24	15	23	7	16	25	17	17	37	17	16	17	30
A fair amount	28	32	24	47	29	26	13	32	20	30	25	8	13	29	19	40	29	29	22	33
TOTAL A GREAT DEAL / FAIR AMOUNT	49	55	44	78	52	43	26	56	35	53	32	24	38	46	36	77	46	45	39	63
Not very much	17	19	15	6	21	13	13	18	15	16	21	24	25	19	27	12	11	24	13	13
Not at all	19	17	21	12	17	24	23	18	20	18	11	38	13	20	18	7	27	20	22	14
TOTAL NOT VERY MUCH / NOT AT ALL	36	36	36	18	38	37	36	36	35	34	32	62	38	39	45	19	38	44	35	27
Don't know	1	1	2	0	2	2	0	2	1	1	4	0	0	2	4	0	1	2	1	0
Not applicable	12	6	18	4	7	18	37	5	27	11	25	14	25	12	13	4	15	7	25	8
Prefer not to say	1	1	1	0	2	1	0	1	2	1	7	0	0	2	3	0	0	2	1	0
TOTAL AFFECTED A GREAT / FAIR AMOUNT FOR ANY OF THE ABOVE	88	90	86	92	89	86	83	90	84	90	79	65	100	90	85	96	87	85	85	92

You mentioned that these experiences affected either your mental or physical health, relationships, or work. Could you tell us a bit more about how these experiences impacted you?

[Asked to those whose experiences affected either their mental or physical health, relationships, or work; n=500]

[See Tab4]

Still thinking about the actions this person/s took or pressured you into taking regarding your finances... Do you currently have, or have you previously had, any of the following types of outstanding debts as a result of these actions? Please only select debts you have because of these actions, not debts you have for other reasons.

Credit card debt	49	52	46	41	52	50	40	53	41	49	43	59	63	50	49	54	43	53	45	48
Retail credit (catalogue credit or store cards)	19	23	15	31	19	19	4	21	15	19	25	16	13	18	14	32	9	17	16	23
Other consumer loans (such as personal loans)	23	24	22	10	24	27	15	24	22	22	43	22	25	25	22	19	23	26	26	21
Payday loans	10	13	6	16	11	6	8	11	7	10	7	8	0	10	12	11	9	10	4	13
Interest-free buy-now, pay-later debts (Klarna, Clearpay etc.)	20	23	16	18	22	17	10	19	20	20	21	16	0	22	13	27	16	21	16	21
Housing (rent or mortgage arrears)	15	18	11	27	15	14	4	14	17	16	11	8	13	12	15	25	9	10	11	19
Utility arrears (energy, water or telecoms including mobile phones)	19	20	17	29	17	23	6	17	22	19	29	11	0	22	23	19	15	17	18	21
Council tax arrears	13	13	14	16	13	17	6	14	13	13	7	22	0	14	15	15	10	10	12	17
Debts owed to family and/or friends	27	28	26	37	27	24	31	27	28	28	18	14	50	34	26	29	25	30	27	24
Other debt (See Tab5)	4	1	6	0	3	3	13	3	4	3	0	8	25	5	1	2	4	3	8	3
None of the above	19	14	25	10	19	21	29	18	22	19	18	19	25	19	22	11	26	20	24	16
Don't know	1	0	1	0	1	1	2	0	2	1	0	0	0	1	1	0	2	0	1	1
Prefer not to say	2	2	2	0	2	3	0	3	1	2	4	0	0	2	3	2	1	3	1	2
TOTAL AT LEAST ONE DEBT	78	83	72	90	78	76	69	79	75	78	79	81	75	78	74	87	71	77	73	81
TOTAL AT LEAST TWO DEBTS	57	67	46	71	61	49	35	60	49	57	50	51	63	54	55	77	43	56	43	66

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Your job or work

A great deal	21	14	18	18	33	23	21	26	16	22	19	26	23	18	15	29	13	18
A fair amount	28	25	20	26	37	24	30	30	28	32	22	26	33	14	16	32	34	25
TOTAL A GREAT DEAL / FAIR AMOUNT	49	39	38	44	70	47	51	56	44	54	41	52	56	32	31	61	47	43
Not very much	17	22	20	14	11	10	19	13	22	15	18	26	20	7	11	17	21	19
Not at all	19	26	24	16	11	12	20	13	27	20	19	12	20	13	16	17	24	18
TOTAL NOT VERY MUCH / NOT AT ALL	36	48	44	30	22	22	39	26	49	35	37	38	40	20	27	34	45	37
Don't know	1	1	0	3	1	1	2	1	2	1	2	0	2	0	1	1	3	2
Not applicable	12	11	16	21	6	29	8	17	5	8	20	12	2	46	41	3	3	16
Prefer not to say	1	2	0	1	1	2	1	1	1	1	1	0	1	1	1	1	1	1
TOTAL AFFECTED A GREAT / FAIR AMOUNT FOR ANY OF THE ABOVE	88	82	86	88	94	90	87	91	84	88	89	88	89	84	82	92	86	87

You mentioned that these experiences affected either your mental or physical health, relationships, or work. Could you tell us a bit more about how these experiences impacted you?

[Asked to those whose experiences affected either their mental or physical health, relationships, or work; n=500]

[See Tab4]

Still thinking about the actions this person/s took or pressured you into taking regarding your finances... Do you currently have, or have you previously had, any of the following types of outstanding debts as a result of these actions? Please only select debts you have because of these actions, not debts you have for other reasons.

Credit card debt	49	48	47	53	49	49	49	51	48	50	48	51	52	42	39	53	53	50
Retail credit (catalogue credit or store cards)	19	15	12	18	26	25	17	27	10	20	20	9	20	16	17	24	13	16
Other consumer loans (such as personal loans)	23	24	24	26	20	25	23	25	21	20	29	26	24	19	14	26	25	28
Payday loans	10	9	8	6	14	11	10	11	9	8	13	12	11	4	6	14	8	9
Interest-free buy-now, pay-later debts (Klarna, Clearpay etc.)	20	17	18	19	22	26	18	26	13	18	23	16	19	22	20	22	16	19
Housing (rent or mortgage arrears)	15	11	12	11	21	26	12	21	7	13	18	12	13	19	20	15	10	13
Utility arrears (energy, water or telecoms including mobile phones)	19	14	14	23	22	28	16	25	10	14	31	7	16	28	28	17	13	20
Council tax arrears	13	9	18	15	16	26	10	18	7	10	22	5	11	20	18	13	9	14
Debts owed to family and/or friends	27	24	18	33	26	34	25	31	23	24	29	44	26	31	26	25	28	29
Other debt [See Tab5]	4	4	4	5	3	5	3	3	5	3	5	5	3	5	5	3	5	5
None of the above	19	24	24	20	13	16	20	13	26	22	14	19	19	22	20	17	24	18
Don't know	1	1	2	1	1	1	1	1	1	0	2	0	0	2	2	0	0	1
Prefer not to say	2	3	4	1	2	0	2	1	3	2	1	5	2	1	2	1	2	2
TOTAL AT LEAST ONE DEBT	78	72	69	78	84	83	76	85	70	76	82	77	79	75	75	82	74	79
TOTAL AT LEAST TWO DEBTS	57	46	49	55	70	68	54	67	45	54	62	56	59	51	48	63	55	54

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Still thinking about any debts you have as a result of someone taking or pressuring you into taking certain actions regarding your finances, have you tried to get any of these debts written off?

By 'written off', we mean your creditor or supplier has informed you that you no longer have to repay all or part of the debt.

[Asked to those who have/had debts as a result of these actions; n=443]

Yes, and I have had at least one debt written off in full	12	15	9	9	12	11	14	12	13	12	18	3	0	14	16	6	17	16	15	7
Yes, and I have had at least one debt written off in part	26	40	8	70	27	11	0	33	8	28	5	7	17	8	14	67	9	16	3	46
Yes, but I have had at least one request for write off refused	7	8	6	7	7	6	6	7	7	7	5	7	0	8	9	5	8	9	6	5
No, I have not tried getting any debts written off	55	39	74	11	54	69	72	48	69	51	68	80	83	67	64	23	64	61	69	40
Don't know	2	1	4	2	2	1	8	2	2	2	5	3	0	3	2	2	2	2	4	2
Prefer not to say	2	1	3	5	1	4	0	2	2	2	0	3	0	2	0	2	3	2	5	1
TOTAL HAVE HAD AT LEAST ONE DEBT WRITTEN OFF IN PART OR FULL	28	45	11	71	30	17	10	35	15	31	18	8	13	18	21	62	17	22	13	43

Still thinking about the actions this person/s took or pressured you into taking regarding your finances. As a result of these actions, have you experienced any of the following negative impacts on your credit record?

No – I have not experienced any negative impacts on my credit record	43	53	33	76	45	31	35	48	33	45	39	30	25	30	24	72	41	37	31	55
My credit score fell	40	32	49	8	42	48	40	38	44	38	46	59	63	53	49	17	40	44	48	33
Defaults on loans, credit cards or other types of credit	14	10	17	10	12	19	12	12	17	13	21	14	13	19	15	7	13	14	17	11
Missed payments on loans or a mortgage	10	10	10	2	11	9	12	11	8	9	18	14	0	14	10	6	8	12	11	7
One or more County Court Judgement (CCJ)	7	5	10	6	5	14	6	6	10	7	14	5	13	7	13	2	9	9	12	5
Being put on an insolvency or debt solution	7	5	9	12	5	8	12	6	8	7	4	0	0	7	5	6	10	8	11	3
Flagged on fraud databases or having fraud markers	1	1	1	4	1	1	2	1	2	1	0	5	0	2	0	1	1	2	2	1
Other negative impact on my credit record [See Tab6]	2	1	4	0	1	5	4	3	2	2	0	3	0	6	1	2	0	1	5	1
Don't know	7	5	9	2	6	10	10	5	13	7	11	5	13	5	10	4	10	6	9	6
Prefer not to say	2	2	2	0	2	3	4	2	3	2	4	5	0	3	3	1	1	3	3	1
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE IMPACT ON CREDIT RECORD	48	40	56	22	47	56	52	46	51	47	46	59	63	62	63	23	48	55	56	38
TOTAL EXPERIENCED AT LEAST TWO NEGATIVE IMPACTS ON CREDIT RECORD	21	18	25	14	19	28	19	20	23	20	32	27	25	28	21	13	19	23	27	16

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Still thinking about any debts you have as a result of someone taking or pressuring you into taking certain actions regarding your finances, have you tried to get any of these debts written off?

By 'written off', we mean your creditor or supplier has informed you that you no longer have to repay all or part of the debt.

[Asked to those who have/had debts as a result of these actions; n=443]

Yes, and I have had at least one debt written off in full	12	20	3	9	8	18	10	13	9	10	17	3	11	15	14	8	18	13
Yes, and I have had at least one debt written off in part	26	15	12	5	54	7	30	35	13	36	10	9	31	5	8	40	19	9
Yes, but I have had at least one request for write off refused	7	6	3	10	6	13	5	9	4	4	10	12	5	12	10	7	4	9
No, I have not tried getting any debts written off	55	62	76	70	32	57	54	43	72	50	60	67	52	65	64	44	62	67
Don't know	2	1	6	5	1	3	2	2	2	1	3	3	2	4	3	3	0	3
Prefer not to say	2	3	0	3	1	6	1	3	1	0	3	6	1	3	4	0	2	2
TOTAL HAVE HAD AT LEAST ONE DEBT WRITTEN OFF IN PART OR FULL	28	24	10	11	52	20	31	39	15	34	21	9	33	14	16	39	26	17

Still thinking about the actions this person/s took or pressured you into taking regarding your finances. As a result of these actions, have you experienced any of the following negative impacts on your credit record?

No – I have not experienced any negative impacts on my credit record	43	39	39	29	59	22	48	46	40	54	24	35	47	30	30	53	39	30
My credit score fell	40	38	53	58	27	54	37	36	45	33	55	42	39	46	43	37	42	50
Defaults on loans, credit cards or other types of credit	14	11	12	22	11	25	11	16	11	9	22	14	14	13	16	14	14	18
Missed payments on loans or a mortgage	10	13	8	12	7	13	9	8	12	8	13	16	11	7	10	8	14	12
One or more County Court Judgement (CCJ)	7	8	8	11	4	17	5	10	5	5	13	2	6	12	13	5	7	10
Being put on an insolvency or debt solution	7	7	2	13	3	12	5	8	4	5	11	7	7	6	3	10	5	8
Flagged on fraud databases or having fraud markers	1	2	4	2	0	1	2	1	2	1	2	0	2	1	1	2	1	2
Other negative impact on my credit record [See Tab6]	2	2	0	6	1	4	2	2	3	1	3	5	2	4	1	3	3	3
Don't know	7	9	2	6	7	14	5	8	6	5	10	14	5	15	16	3	4	9
Prefer not to say	2	3	2	2	1	1	2	2	3	2	3	0	2	3	3	1	3	2
TOTAL EXPERIENCED AT LEAST ONE NEGATIVE IMPACT ON CREDIT RECORD	48	50	57	62	32	63	44	44	51	39	63	51	46	52	50	43	53	59
TOTAL EXPERIENCED AT LEAST TWO NEGATIVE IMPACTS ON CREDIT RECORD	21	18	20	34	14	38	17	23	19	14	34	21	20	23	22	19	24	27

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Thinking back to when you were first pressured into taking certain actions regarding your finances, did you seek any help or support with your finances?

Yes, I sought support soon after it happened	10	15	5	8	12	8	6	12	6	11	7	5	13	10	12	13	9	14	4	10
Yes, but I did not seek support straight away	17	15	19	14	17	17	19	19	13	17	25	14	0	22	19	10	19	22	18	12
No, I did not seek any help or support	70	68	73	76	68	74	71	67	78	70	68	78	88	64	67	76	70	62	75	75
Don't know	1	1	1	0	1	0	0	1	1	1	0	0	0	2	0	1	1	0	0	1
Prefer not to say	1	1	2	2	1	1	4	1	3	1	0	3	0	2	3	0	2	1	3	1

In the previous question you said that you didn't seek help or support with your finances, or didn't do so straight away. Which of the following reasons, if any, explain why you delayed or chose not to seek support with your finances?

[Asked to those who didn't seek support or didn't do so straight away; n=499]

I felt ashamed or embarrassed to ask for help	45	38	52	27	45	54	38	45	45	44	62	38	43	46	43	35	52	47	48	41
I was afraid of how someone (e.g. partner, family member) might react	35	31	38	34	37	30	36	35	34	34	35	35	57	34	31	31	39	29	31	43
I didn't think I needed any help or support	32	31	32	25	33	27	45	30	34	31	35	41	14	40	24	21	37	37	31	25
Lack of awareness or understanding of what help was available	30	30	31	39	32	30	15	29	33	31	35	18	43	29	28	34	31	33	25	32
Concern about impact on credit score	20	28	12	48	22	11	6	24	12	21	19	15	0	12	10	40	15	18	9	29
I didn't have time or capacity to seek help	20	18	23	16	24	17	9	22	16	19	23	29	43	21	22	19	15	25	14	20
Other [See Tab7]	3	1	4	0	2	3	11	2	4	3	4	6	0	4	3	0	4	1	4	3
Don't know	2	1	4	5	2	2	0	2	2	3	0	3	0	2	6	2	2	2	3	2
Prefer not to say	1	2	1	0	1	2	0	1	1	1	4	0	0	3	1	0	2	3	1	0

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Thinking back to when you were first pressured into taking certain actions regarding your finances, did you seek any help or support with your finances?

Yes, I sought support soon after it happened	10	12	6	6	11	18	8	13	7	10	11	9	11	8	7	9	13	9
Yes, but I did not seek support straight away	17	20	10	22	12	20	16	17	17	14	24	21	17	19	18	16	18	20
No, I did not seek any help or support	70	67	80	69	74	61	73	69	74	75	63	65	71	69	71	74	66	68
Don't know	1	0	2	1	1	1	1	1	0	1	0	2	0	1	1	0	1	1
Prefer not to say	1	2	2	2	1	1	2	1	2	1	2	2	1	2	2	1	2	2

In the previous question you said that you didn't seek help or support with your finances, or didn't do so straight away. Which of the following reasons, if any, explain why you delayed or chose not to seek support with your finances?

[Asked to those who didn't seek support or didn't do so straight away; n=499]

I felt ashamed or embarrassed to ask for help	45	38	52	61	38	61	41	43	45	39	56	51	42	55	47	41	46	51
I was afraid of how someone (e.g. partner, family member) might react	35	24	52	37	41	37	34	34	35	32	42	32	33	42	35	39	30	37
I didn't think I needed any help or support	32	43	41	24	21	26	33	28	36	33	26	38	32	30	32	28	39	33
Lack of awareness or understanding of what help was available	30	26	25	36	34	48	26	36	25	28	33	35	30	31	32	29	30	31
Concern about impact on credit score	20	16	11	13	34	12	22	25	14	23	13	22	22	13	9	27	16	13
I didn't have time or capacity to seek help	20	20	27	19	19	24	19	21	19	20	21	24	21	19	20	20	22	22
Other [See Tab7]	3	1	5	4	3	1	3	2	4	3	3	5	2	4	4	2	2	4
Don't know	2	1	2	4	3	2	2	1	4	1	5	3	2	3	3	2	2	2
Prefer not to say	1	3	0	1	0	2	1	1	1	1	2	0	2	1	1	1	2	1

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

You mentioned that you have sought help after someone took, or pressured you into taking actions, in regard to your finances. Please tell us briefly about what kind of support you sought and any impacts, positive or negative, this support had on you:

[Asked to those who sought help; n=91]

[See Tab8]

Have you been declined for any of the following products or services in the last three years due to problems with your credit rating?

No, I have not experienced any issues with my credit rating / have not been declined for any products or services because of it	54	60	49	78	54	47	56	58	46	55	57	41	63	42	41	78	51	46	47	66
A loan, credit card or other consumer credit	27	23	32	12	28	32	25	27	29	27	25	41	13	38	27	12	31	32	30	21
A mobile phone, internet or telephone contract	9	8	9	12	8	12	6	9	9	9	4	8	13	11	13	6	8	13	10	5
Renting a home, i.e. the landlord/estate agent requested a credit check which you did not pass	5	4	5	6	4	6	8	4	6	5	4	3	0	7	6	3	5	6	7	2
A mortgage	6	6	6	4	7	5	4	6	5	6	7	11	0	10	9	1	5	10	4	4
Getting a job or paid work, i.e. where successful appointment to a role was subject to a credit check	3	4	1	4	3	2	2	4	1	3	0	0	0	6	3	1	3	4	1	2
Other product or service [See Tab9]	2	1	2	0	2	3	0	2	1	1	4	5	13	2	0	1	1	1	3	1
Don't know / prefer not to say	10	8	12	2	9	14	12	7	17	10	11	11	0	11	15	6	11	10	16	7
TOTAL DECLINED FOR AT LEAST ONE PRODUCT	35	32	39	20	36	39	33	35	36	34	32	49	38	46	44	16	37	44	37	27
TOTAL DECLINED FOR AT LEAST TWO PRODUCTS	11	11	11	10	11	14	6	11	11	11	11	16	0	19	9	5	11	15	13	7

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

You mentioned that you have sought help after someone took, or pressured you into taking actions, in regard to your finances. Please tell us briefly about what kind of support you sought and any impacts, positive or negative, this support had on you:

[Asked to those who sought help; n=91]

[See Tab8]

Have you been declined for any of the following products or services in the last three years due to problems with your credit rating?

No, I have not experienced any issues with my credit rating / have not been declined for any products or services because of it	54	52	65	39	66	33	60	55	54	66	32	47	57	46	43	61	55	44
A loan, credit card or other consumer credit	27	27	27	40	19	41	24	28	27	18	44	33	26	32	30	26	29	36
A mobile phone, internet or telephone contract	9	9	8	14	4	17	7	12	6	6	14	12	9	9	10	8	11	12
Renting a home, i.e. the landlord/estate agent requested a credit check which you did not pass	5	7	2	6	2	7	4	6	4	3	9	7	5	5	3	6	5	6
A mortgage	6	8	2	7	5	10	5	6	6	5	8	2	7	4	4	7	8	8
Getting a job or paid work, i.e. where successful appointment to a role was subject to a credit check	3	4	0	2	3	4	2	3	3	3	2	2	4	0	2	2	5	3
Other product or service [See Tab9]	2	2	0	2	2	3	1	1	2	1	1	5	1	2	2	2	1	2
Don't know / prefer not to say	10	10	4	16	7	13	9	9	11	7	17	12	9	16	19	6	5	11
TOTAL DECLINED FOR AT LEAST ONE PRODUCT	35	38	31	45	27	54	31	36	35	27	51	42	34	39	38	33	40	45
TOTAL DECLINED FOR AT LEAST TWO PRODUCTS	11	11	6	18	7	19	9	13	9	6	21	12	11	10	9	11	14	15

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Are you currently experiencing any of the following health conditions or disabilities? Please select all that apply.

None of the below	34	45	23	71	40	17	13	41	19	36	21	19	13	18	24	66	30	34	12	47
Stress or anxiety	39	30	49	10	36	54	46	33	52	38	50	43	75	53	44	16	43	42	57	30
Depression	29	24	34	10	26	42	31	22	43	28	43	27	63	41	35	10	29	29	41	23
Long-term illness or health condition	19	11	28	2	14	32	35	14	31	18	21	35	38	20	29	6	21	15	36	15
Mental health condition	18	12	26	8	17	27	13	14	27	17	32	22	63	27	8	9	20	13	27	17
Physical disability	11	5	16	2	6	21	17	6	20	10	14	14	25	10	12	3	15	6	22	7
Neurodiversity (such as autism)	8	4	11	8	11	4	0	7	9	7	18	5	0	10	5	5	9	6	3	12
Suicidal tendencies	8	6	11	8	7	13	6	7	11	8	21	8	13	10	6	4	10	9	11	7
Hard of hearing or hearing loss	7	6	8	0	5	11	15	5	9	6	7	14	25	8	13	1	5	3	15	5
Dyslexia/Dyspraxia	5	4	7	0	6	4	12	3	10	5	11	5	0	10	3	0	7	6	7	5
Vision problem or loss of sight	4	3	4	0	2	6	12	2	6	4	0	5	0	3	0	2	7	2	8	2
Neurological condition	3	1	6	2	3	4	4	2	7	3	7	3	13	4	4	1	4	4	3	3
Bi-polar or schizophrenia	2	2	3	0	2	4	0	1	4	2	4	3	13	3	3	1	2	2	3	2
Learning disability	2	1	2	2	2	0	2	1	2	1	7	3	0	0	3	1	2	2	1	2
Numeracy problems	2	0	3	0	1	3	4	1	3	2	4	0	0	2	4	1	1	1	3	1
Reading problems	1	1	1	2	1	2	2	1	2	2	0	0	0	2	0	2	2	0	2	2
Other physical illness or health issue	11	6	16	0	8	19	21	8	18	10	14	16	13	13	12	2	16	10	20	7
Other developmental or learning condition	1	0	1	0	0	1	0	0	2	1	0	0	0	0	1	1	1	0	1	1
Prefer not to say	2	2	2	4	2	3	0	2	1	2	0	0	0	2	0	3	3	2	1	2
Don't know	3	3	3	2	2	4	4	3	2	3	4	3	0	2	5	1	5	4	3	2
Refused	4	5	3	4	5	1	6	4	4	4	0	8	0	3	1	8	3	5	2	3

Sample Size: 569 adults in the UK who have experienced 'coerced debt'
Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Are you currently experiencing any of the following health conditions or disabilities? Please select all that apply.

None of the below	34	30	20	17	54	13	40	38	30	43	20	23	43	6	10	48	36	9
Stress or anxiety	39	39	43	58	27	66	33	41	36	32	53	44	32	62	59	33	33	60
Depression	29	26	33	45	21	57	22	31	26	20	45	40	22	50	48	26	18	44
Long-term illness or health condition	19	16	33	34	10	43	13	26	11	15	30	12	9	52	43	13	10	30
Mental health condition	18	13	27	30	15	40	13	21	14	11	30	28	12	39	34	16	9	28
Physical disability	11	8	14	22	5	31	5	17	3	5	21	9	4	32	30	5	4	16
Neurodiversity (such as autism)	8	3	20	6	10	14	6	8	8	5	14	9	7	11	9	8	7	12
Suicidal tendencies	8	5	14	16	6	18	6	10	7	5	14	9	6	15	14	8	5	13
Hard of hearing or hearing loss	7	7	10	10	3	10	6	7	6	7	7	2	4	15	13	5	4	10
Dyslexia/Dyspraxia	5	5	6	8	5	11	4	6	5	4	8	5	4	10	9	5	3	8
Vision problem or loss of sight	4	4	6	6	1	5	3	3	4	3	5	2	3	5	6	3	3	5
Neurological condition	3	3	8	4	2	10	2	5	1	2	7	0	1	10	10	1	2	5
Bi-polar or schizophrenia	2	3	2	2	2	7	1	3	1	1	6	2	1	7	7	0	2	4
Learning disability	2	2	4	1	1	4	1	3	0	1	3	2	1	4	2	0	2	2
Numeracy problems	2	2	4	2	1	4	1	2	2	1	2	2	0	6	5	0	2	3
Reading problems	1	1	2	2	2	4	1	2	0	1	2	2	1	3	1	2	1	2
Other physical illness or health issue	11	7	18	25	4	27	7	15	6	7	19	9	6	28	23	8	5	17
Other developmental or learning condition	1	1	4	0	0	1	0	1	0	1	1	0	0	1	2	0	1	1
Prefer not to say	2	2	2	2	2	2	2	2	2	2	1	5	2	1	1	1	3	1
Don't know	3	4	4	3	1	2	3	2	4	3	3	7	3	1	2	3	5	2
Refused	4	5	4	3	3	2	5	1	7	4	4	5	4	5	5	2	6	2

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	Gender		Age (1)				Social Grade		Country				Region in England				Parent status (1)		
Total	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South	Yes, of at least one child younger than 18 years old	Yes, of at least one child 18 years old or older	No, I am neither a parent or guardian
569	296	273	49	329	139	52	388	181	496	28	37	8	125	78	143	150	210	148	230
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

And are you currently experiencing any of the following personal circumstances or challenges? Please select all that apply.
If you would rather not answer this question, please select 'Prefer not to say'.

None of the below	53	61	43	82	53	42	48	55	46	54	39	43	25	42	41	78	49	47	43	63
Caring for a family member	13	7	20	0	11	23	17	13	15	13	11	19	13	11	19	3	21	16	21	7
Relationship breakdown	12	9	16	6	14	12	10	14	8	12	21	11	25	19	15	2	13	16	11	8
Recent bereavement	8	5	10	0	7	10	12	7	9	7	11	14	13	8	9	3	9	8	10	6
Domestic violence	4	2	6	4	4	4	0	3	4	3	7	5	13	4	4	1	4	5	3	3
Alcohol addiction	4	6	2	6	3	5	8	4	6	4	14	3	0	4	10	3	2	5	5	3
Drugs or other substance addiction	3	3	3	6	2	4	0	2	5	3	7	0	13	5	0	4	1	1	3	4
Homelessness	2	2	1	0	2	2	0	1	3	1	4	5	13	1	3	0	1	2	1	1
Living in temporary or sheltered accommodation	2	3	2	4	2	2	4	3	2	2	7	0	13	1	1	1	5	2	3	2
At risk of eviction	2	3	2	2	2	3	2	2	3	2	4	0	13	2	8	1	1	1	3	3
Gambling addiction	2	4	1	2	3	1	0	2	2	3	0	0	0	5	1	3	1	3	1	2
Other addiction	1	0	2	0	1	1	2	1	2	1	4	0	0	2	1	0	1	0	2	1
Prefer not to say	7	6	9	4	8	8	4	6	10	7	7	14	0	9	9	6	5	6	7	9
Don't know	4	4	3	2	4	4	4	4	4	3	4	5	25	5	4	3	2	6	5	3

*Any percentages calculated on bases fewer than 100 respondents do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures should not be used.

Sample Size: 569 adults in the UK who have experienced 'coerced debt'

Fieldwork: 7th - 23rd November 2025

Total	Couple and parent status				Universal credit		Benefit status		House tenure			Work status		Personal income			'Additional vulnerability'
	Couple with children	Couple without children	Single with children	Single without children	Yes	No	In receipt of benefits	Not in receipt of benefits	Own	Rent	Other	In work	Not in work	Under 20,000	20,000 - 39,999	40,000+	
569	198	49	125	180	114	455	304	254	352	174	43	435	134	122	258	152	371
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

And are you currently experiencing any of the following personal circumstances or challenges? Please select all that apply.

If you would rather not answer this question, please select 'Prefer not to say'.

None of the below	53	52	43	35	69	35	57	56	50	60	41	40	58	34	32	62	56	32
Caring for a family member	13	18	27	19	1	17	13	12	16	12	13	26	12	18	19	11	14	20
Relationship breakdown	12	8	14	24	7	17	11	11	14	11	16	14	12	14	15	11	14	19
Recent bereavement	8	7	6	12	6	12	7	7	8	6	11	7	6	14	11	5	7	12
Domestic violence	4	3	6	6	2	11	2	6	1	2	6	12	3	7	6	3	2	6
Alcohol addiction	4	7	6	3	3	3	5	5	4	5	4	5	4	5	7	4	4	7
Drugs or other substance addiction	3	1	6	3	3	7	2	4	2	1	5	7	2	6	5	2	2	4
Homelessness	2	2	2	3	1	4	1	2	1	1	2	7	1	2	3	1	2	2
Living in temporary or sheltered accommodation	2	3	0	4	2	5	2	3	2	1	4	12	2	4	4	2	2	4
At risk of eviction	2	2	2	2	3	6	2	3	2	1	3	7	2	4	5	1	2	4
Gambling addiction	2	3	2	2	2	4	2	2	2	2	2	5	2	2	2	2	4	4
Other addiction	1	1	2	1	1	1	1	1	2	1	2	0	1	2	3	0	1	2
Prefer not to say	7	6	10	7	8	11	6	8	6	6	9	12	6	13	12	5	4	8
Don't know	4	7	2	2	3	5	3	3	4	4	4	2	4	4	7	3	4	4

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