

Economic Abuse Relief Act

Family Law Symposium

May 8, 2026

H 1694- SPONSORED BY REP FLUKER-REID

S 1147 - SPONSORED BY SENATOR KENNEDY

Building on coercive control

In 2024, the Legislature passed “An Act to Prevent Abuse and Exploitation.”

This law, among other meaningful changes, updated Mass. General Laws Chapter 209A, our restraining order law, to include coercive control in its definition of abuse.

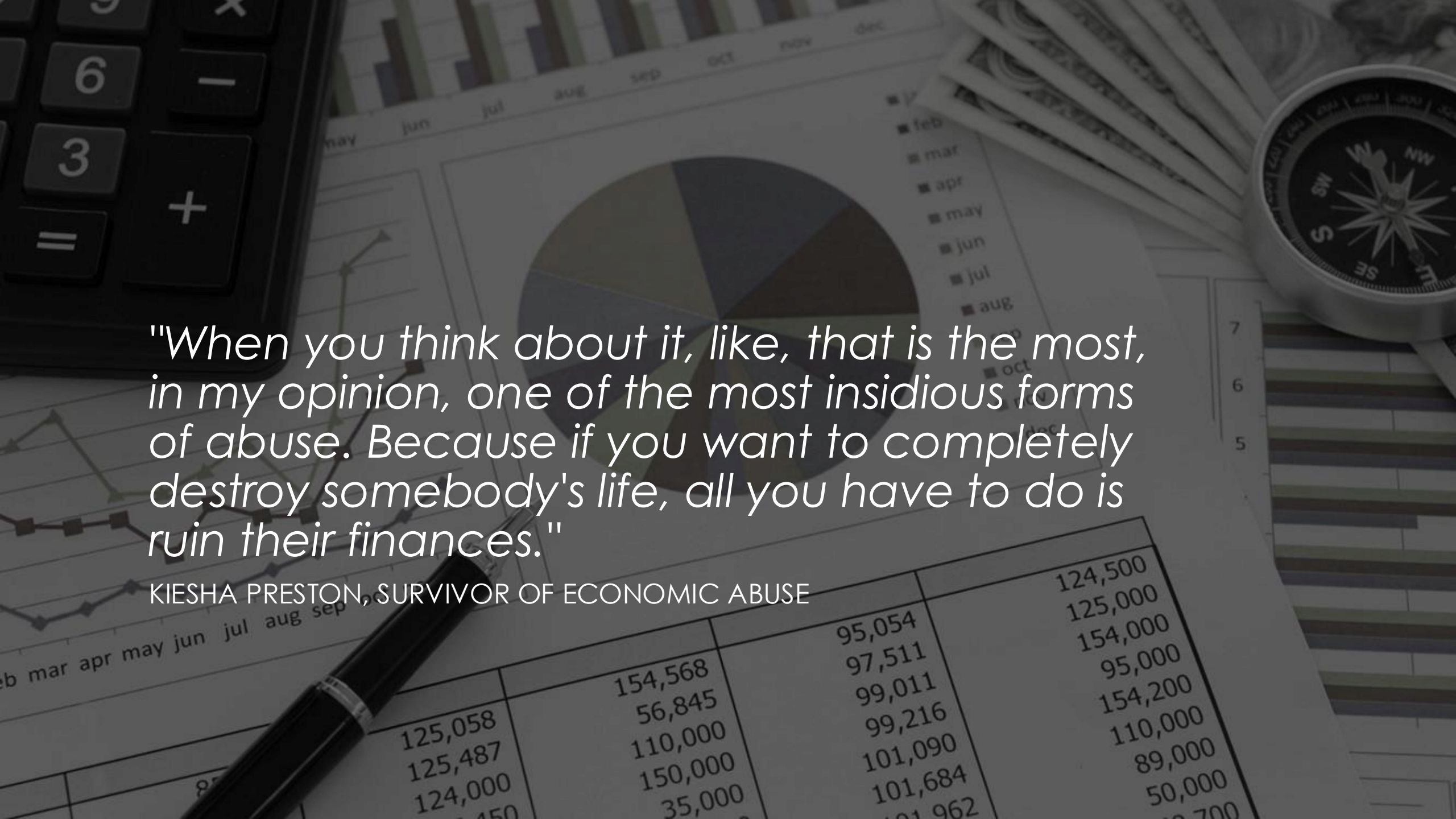


What is Coerced Debt?

“Coerced debt” is a form of economic abuse that refers to “all **non-consensual**, credit-related transactions that occur in a relationship where one person uses coercive control to dominate the other person.”

- (1) Coerced debt due to fraud** the survivor did not know about the debt, did not authorize the debt, and generally did not participate in the application for the credit or loan.
- (2) Coerced debt due to coercion** happens when a survivor does participate in some way in the application of the credit or loan. However, the consent was obtained by threatening and coercing the survivor.

(Littwin, A. (2012). Coerced Debt: The Role of Consumer Credit in Domestic Violence. California Law Review, 100, 1-74)



"When you think about it, like, that is the most, in my opinion, one of the most insidious forms of abuse. Because if you want to completely destroy somebody's life, all you have to do is ruin their finances."

KIESHA PRESTON, SURVIVOR OF ECONOMIC ABUSE

prevalence

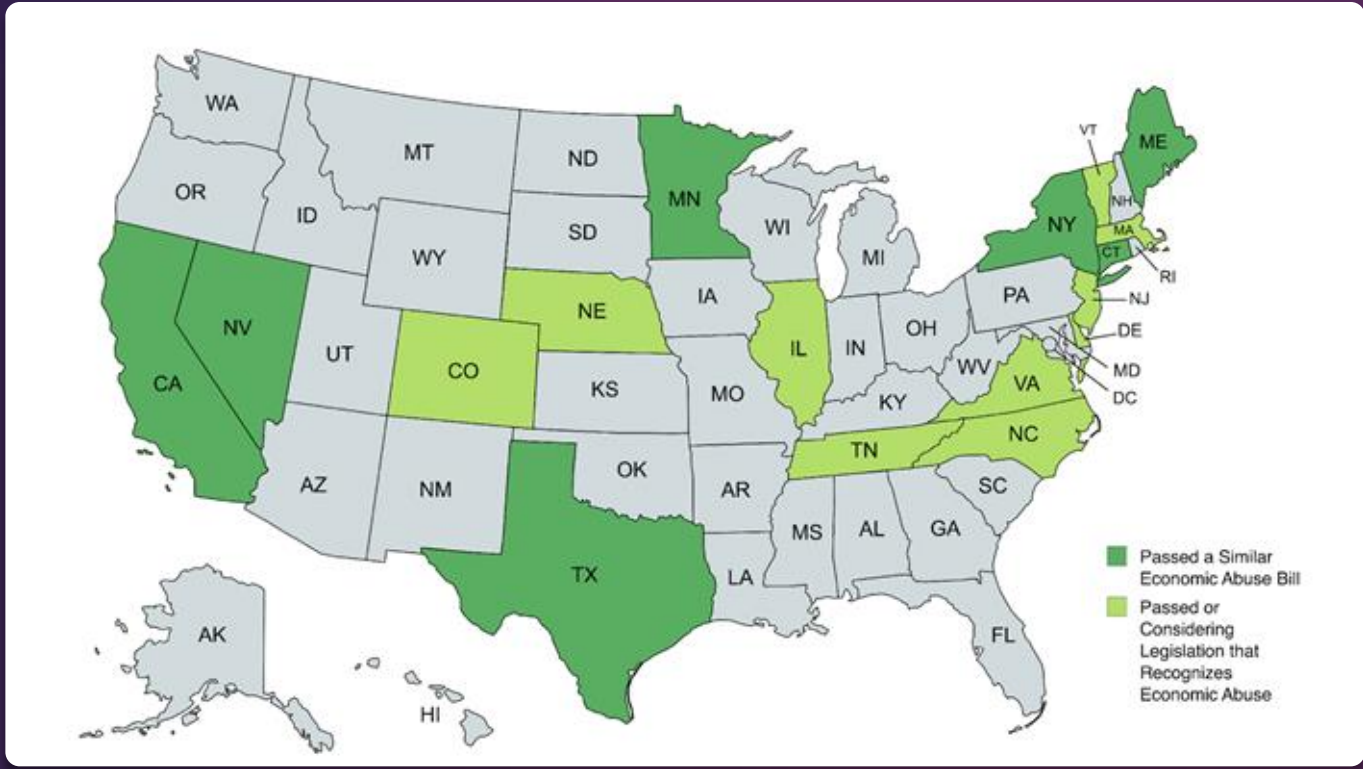
Highlights from a Massachusetts domestic violence provider survey:

- ▶ The majority of advocates work with at least 70 survivors of economic abuse each year and a significant number work with at least 300 per year.
- ▶ The majority of respondents reported that coerced debt poses a barrier to housing for survivors and that survivors stay in relationships in part due to financial dependency related to the coerced debt.

“An Act Providing Civil Legal Remedies for Victims of Economic Abuse”

H 1694 / S 1147

- When a debtor provides a sworn statement and supporting documents showing the debt is associated with economic abuse. The debt collector must:
 - Stop collection efforts
 - Refrain from filing a lawsuit
- A debtor is **not personally responsible for debt associated with economic abuse**. They may use this as a defense in legal proceedings
- Creditors can **challenge the claim** in court
- **Shifts the liability** to the perpetrator
- Heightened **safety protections** for victims



Other states have passed similar bills

Questions?

Catholic Charities Boston, DOVE, Greater Boston Legal Services, Jane Doe, Mass Family Advocacy Coalition, Massachusetts Law Reform Institute, National Consumer Law Center, REACH, Rosie's Place, The Second Step, Together Rising Above Coercion (TRAC).



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