



# PROTECTIONS FOR VICTIMS OF ECONOMIC ABUSE

## **BILL SPONSORS:**

SENATOR B. PELTON, SENATOR DAUGHERTY  
REPRESENTATIVE ARMAGOST, REPRESENTATIVE MANDY LINDSAY

- Economic abuse is a pervasive issue occurring in 98% of abusive relationships and is often the biggest barrier to leaving.
- Coerced debt—incurred through threats, fraud, or manipulation—can devastate victims' credit scores, creating barriers to access housing, employment, and financial stability
- Vulnerable groups impacted include victims of domestic violence, elders, human trafficking survivors, often facing long-term financial repercussions.

## Key Provisions of the Bill:

### **Consumer Reporting Protections:**

- Requires consumer reporting agencies to reinvestigate disputed information free of charge if it is alleged to be the result of economic abuse or coerced debt.
- Mandates agencies to delete inaccurate information, revise the file, and refrain from reporting such information in future credit reports.

### **Debt Collection Restrictions:**

- Prohibits debt collectors from collecting debts identified as the result of identity theft or coerced debt.
- Requires collectors to cease debt collection upon receipt of a statement of coerced debt and sufficient documentation from the victim.

### **Legal and Civil Protections:**

- Expands the definition of "coercion" in civil protection orders to include economic abuse and coerced debt.
- Empowers victims to challenge debts and provides mechanisms for legal recourse

**SUPPORT COLORADO SURVIVORS BY VOTING YES ON HB25-1194**

About Violence Free Colorado: Founded in 1977, Violence Free Colorado is Colorado's domestic violence coalition. We work with hundreds of organizations and individuals in local communities across the state to prevent and end relationship violence, build the capacity of a diverse network of domestic violence and community-based programs across our state to help them effectively assist survivors and their families.

## **CONTACT:**

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