

Debt Bondage in a Criminal Exploitation and County Lines context:

A support resource for professionals

Whilst this guidance is focused on debt bondage within a Criminal Exploitation and County Lines Context, this is a method of control well documented in other forms of exploitation including international trafficking and sexual exploitation. Therefore, some of the guidance within this document may also be useful for professionals engaging with those exploited through debt bondage in contexts other than, or as well as, Criminal Exploitation and County Lines. Victims of debt bondage can be from any community, background, age, or demographic. This guidance is aimed at professionals working with both children and adults at risk.

If there are concerns for the immediate safety of a person, please call 999.

What is debt bondage?

Debt bondage is a mechanism to control, coerce and intimidate children and adults at risk. It is a form of entrapment that can lead to people feeling as though they are caught in a situation from which they cannot escape.

Debt bondage occurs where an individual owes money to their exploiters and are made to repay their debt, either financially or through another means. A real or perceived debt is often used as a method by criminal groups to exert control over individuals they are exploiting. Debt bondage is commonly seen within County Lines; a model used by criminal groups to distribute drugs into one or more areas, using a dedicated mobile phone line or other form of 'deal line'.

Criminal groups do not have one consistent model or working practice, they range in size and sophistication. Groups will differ in the methods they use and the ways they exploit children and adults at risk. Many use debt bondage, but the way the debts are incurred, used, and enforced will vary from group to group.

How is a debt accrued in a county lines context?

In many cases exploiters will groom children and adults at risk to carry out various duties required for the frontline distribution of drugs. The responsibilities that a criminal group places on an individual exploited to distribute drugs are extremely unrealistic, laborious, and often result in sleep deprivation. Alongside this, children and adults at risk are often controlled, manipulated, and threatened with violence to comply with the instructions given to them. It can be extremely difficult for a person to meet the purposely constructed demands of their exploiters and victims often remain anxious to meet expectations that are completely out of grasp. In addition, if drugs, money and other items are lost, victims are faced with harsh consequences, often imposed by those controlling the drug line.

There are varying circumstances that may lead to a real or perceived debt being accrued. It can be helpful to consider these in the context of three categories, as outlined below. A victim may be subjected to any of these circumstances at any given time, they can happen individually and interchangeably. Each can cause the same level of risk, so should be given the same level of response. These examples are by no means exhaustive.

Examples of how a debt can occur as a direct result of the exploiters interactions with the individual:

- Exploiters may groom children and adults at risk by providing them with food, drugs and alcohol, clothes, accommodation, online gaming credits and skins and other items which they claim are 'free'. However, in reality these are not free, and exploiters will later hold them accountable for the cost of these items.
- Exploiters may use an entrapment technique, setting up those they are exploiting to be 'robbed'. Criminal groups may instruct drug users or others disguised as rival groups to rob them and create a perceived debt.
- Children and adults at risk may be forced to carry drugs inside their bodies as part of their exploitation and trafficking. These packages may rupture and this then creates a debt.
- Exploiters may deliberately give drug users more drugs than they are trying to buy or are due to be selling. This is used to encourage the drug user to use more drugs than they have paid for in order to create a debt, providing the exploiter opportunities to force the user into activity to repay this.

Examples of how exploiters can hold an individual accountable for a debt, following the involvement of another group or agency:

- The seizure of drugs and/or money by police upon arrest can result in the exploiters holding the victim responsible for items that are lost.
- Family members, carers or others may find drugs or commodities that a victim is holding on behalf of an exploiter and dispose of them. This can result in the exploiters holding the individual accountable for the value of the items.
- Children and adults at risk may be encouraged to hold or store money in their own bank accounts on behalf of an exploiter. If bank accounts are closed or the money is lost, the victim may be expected to repay this, either financially or through other means including distributing drugs on behalf of the criminal group or sharing self-generated sexual imagery and videos.
- Rival groups or drug users may rob an individual of drugs, money, and other items they are holding on behalf of the exploiters. They can be held responsible for the cost of the stolen items, despite these robberies often being violent and sometimes involving being kidnapped, falsely imprisoned, and tortured for information.
- Those paying for drugs with fake or counterfeit notes can create a financial deficit which has to be repaid by those being exploited.

Examples of how a debt can be transferred to others:

- Family members including younger siblings, friends or other contacts may be forced to assume a debt incurred by the individual being exploited. Examples of this include:
 - When the victim who originally incurred the debt is relocated to another area.

What is it really like for victims to be in debt bondage?

The following are some of the realities faced by those subjected to debt bondage:

- Exploiters may continue to exploit them. Victims may be forced to continue to comply with the criminal group by transporting and distributing drugs as 'free labour' to repay the debt. This can include being made to carry drugs inside their bodies which carries serious health risks alongside the trauma of their insertion, particularly when this is vaginal or anal.
- Victims may be subjected to sexual abuse, violence, and harassment as a method of repaying debt.
- Victims may be forced to provide the use of their properties for the preparation and/or distribution of drugs.
- Victims may also be forced to carry out acts of serious violence such as knife and gun crime, to 'repay' the debt more quickly. This can result in the criminalisation of a child or adult at risk. This experience may also be deeply traumatic and will often lead to feelings of shame and worthlessness which exploiters will then turn to their advantage.
- Exploiters will often control the victim by using surveillance (including digital methods), threats and violence to prevent the victim from seeking help. This can involve the victim suffering significant harm and trauma.
- Exploiters can exercise extreme levels of violence on the victim as punishment and/or to demonstrate the consequences to others within the criminal group.
- Friends and family members may be targeted by exploiters as a control mechanism and/or method of punishment. They may be threatened or subjected to violence, with exploiters using knowledge of home or school addresses to increase fear.
- Victims and their families will often consider paying the exploiters in an attempt to clear the debt. This can increase the risk of financial hardship which pushes the victim into further exploitation. Debts are rarely written off as it is not in the interests of criminal groups to do so and dismissing a debt may lead to them losing status and profit.
- Many victims carry knives or other weapons to feel safe, particularly if they are worried that drugs or money may be stolen from them. This increases the risk of physical injury, becoming involved in violence and criminalisation.

Case Study – Child A

Following exclusion from several schools, Child A joined a Pupil Referral Unit (PRU). Here he was groomed by a local group and coerced into dealing cannabis for them. On one occasion, Child A's cannabis was stolen and those exploiting him said he owed them for the lost drugs. Police and partners suspected this robbery was set up by his exploiters. Child A was further exploited, being made to 'work off' this debt by travelling out to various counties to distribute drugs on behalf of the criminal group.

On another occasion, Child A was found by police in an address taken over for drug use and Class A drugs were seized from him. His exploiters then increased the 'debt' he was in as a result. The overall debt was not a large sum, however it was significant to Child A who felt he would lose credibility with his 'friends' if he didn't continue dealing to pay it off.

Numerous multi-agency meetings were held to develop safeguarding plans for Child A and he was moved to a care home in a different area of the country for his safety. Following a missing episode to his home area, Child A told his social worker that he had been couriering drugs to different counties to work off the debt generated from the robbery and police seizure. He explained it was not safe to leave his home area with the debt still existing as the local criminal group knew him and his family. Child A didn't recognise this as exploitative and presented with signs of 'bravado' which is often a response to trauma.

By working with the social worker, the care home placement and using intelligence on police systems, police were able to identify an adult male who was harbouring and controlling the young people being exploited to distribute drugs. A warrant was conducted, the male was arrested and charged with multiple offences. Social care continued working with the child in multiple placements and they have recently turned 18 without any further exploitation concerns.

(These studies are not intended to be instructional, they are included to highlight the complexities that can be encountered when supporting individuals subject to debt bondage exploitation. Each case will have individual needs and risks and should be assessed and responded to in line with their particular circumstances).

How to spot the signs of debt bondage

Identifying at the earliest opportunity that a child or adult at risk is being exploited and subjected to debt bondage is vital to ensuring an appropriate multi-agency safeguarding response is implemented. Victims can be from any community, background, age and demographic and many may not recognise they are being exploited. Victims should never be expected to come forward and disclose their abuse and this is particularly the case for children. The responsibility instead lies with the adults who work with and encounter them to look out for signs that something isn't right and to report any concerns to local authorities and/or police as appropriate, while professionals should also ensure they are following their

own safeguarding policies. It is important for professionals to be curious, to create a safe space to listen and ask questions, and to [‘Look Closer’](#) to consider the possibility of debt bondage when responding to **all** children and adults at risk who are known or suspected to be being exploited.

The points below are not intended to be exhaustive but provide professionals working with children, adults at risk and families with some examples to support the recognition of debt bondage. These are specific indicators of debt bondage so should be read in conjunction with signs and indicators of wider forms of exploitation and modern slavery, such as [The Children's Society's guide to Modern Slavery](#).

- Victims may steal money from friends, parents, carers or other family members as a way of paying back their debt.
- Exploiters may physically present at family homes, workplaces, schools and other areas seeking to reclaim a debt. This can include threatening the victim and/or friends and family members. Threats can extend into the digital space such as on social media.
- Victims may communicate a particularly strong drive to earn money and appear anxious if encountering barriers to this.
- You may notice a change in a child's engagement with education. This may include a new preoccupation with starting or increasing hours at paid work at the earliest opportunity.

Opportunities for Intervention

As mentioned earlier children and adults at risk are unlikely to disclose debt bondage and wider forms of exploitation that they are being subjected to. There are multiple reasons for this, including fear of their exploiters and the harm they may subject them to, a sense of loyalty to those exploiting them (who often create a dependency in their victims and are likely to be meeting some of their needs while at the same time harming them), mistrust of those in authority, previous negative experiences they or their communities have had with statutory services and fear of being arrested and not being believed.

Exploited and abused young people have shared with The Children's Society that the experience of telling someone has often been a very painful and re-traumatising experience, with no guarantee of how the person they are telling will respond and this acts as a significant barrier to disclosure for many.

Significant events can however, present a 'window of opportunity' for professionals to engage a child or adult at risk to prevent or disrupt their exploitation. However, whilst these opportunities should be seized, professionals should not wait for this opportunity to support a victim. Examples can include:

- The victim seeking medical support such as presenting at Accident and Emergency (A&E) following a relevant serious injury, such as knife wounds or other injuries that may be connected to exploitation and serious youth violence.
- An encounter with the police such as being found at a property following a police search, an arrest or being transported home following release from custody.
- When a school is considering excluding a child, as there are known connections between school exclusions and exploitation.
- A return home interview when a child returns from a missing episode.
- Moving to a new area and engaging with a new service such as a housing provider or other support service.
- Following a serious injury or illness of a victim's friend or family member.
- Following an arrest of a friend or family member.

When engaging with young people, professionals should consider how the victims' experiences and the experiences of their community, both historic and current and including experience of discrimination, may impact their trust in services and how they may view people in positions of 'authority'. Services should make consistent efforts to build trust and demonstrate inclusive practice in order to facilitate building relationships with young people and particularly those from diverse and minoritised communities.

Children and adults at risk who are being exploited or abused may be expected to speak to lots of professionals and disclose their experiences multiple times which can prove re-traumatising. The impact of funding, capacity and staff transitions can mean that a child or adult at risk feels they won't be supported. It is important to recognise such factors that create difficulty for services to engage individual, rather than the child, adult at risk or their family being described as 'hard to reach'.

The essential role of disruption

Disrupting those exploiting victims is a vital element in safeguarding a child or adult at risk and any other individuals a perpetrator may go on to exploit. The responsibility for preventing further exploitation including debt bondage must never be placed on the victim while professionals should make efforts to inform themselves of the relevant powers which can be utilised to disrupt exploitation and tackle organised crime.

At the time of writing this resource understanding and effective use of disruption powers remains a gap across many professional settings, as evidenced in a recent [report](#) by the Centre of Expertise for Child Sexual Abuse. It is therefore vital that professionals familiarise themselves with the tools available and relevant opportunities to either utilise them directly or advocate for the same.

A key element of this disruption is the prosecution of exploiters and the seeking of preventative court orders to protect others from these individuals in the future. To support this, details of known or suspected exploiters should be shared with police.

Alongside policing, councils have a critical role to play around disruption and we advocate for consideration of disruption at all child protection, child in need or other relevant multi-agency meetings relating to child exploitation or abuse concerns.

For more information please access the [Home Office Disruption Toolkit](#).

Case Study – Adult C

Police received information that a criminal group was trying to place a high risk missing child in the home of a vulnerable, class A drug user (Adult C). They were using threats including violence and arson to ensure Adult C complied. Adult C was vulnerable suffering with mental health issues.

Police attended but did not locate the child. Police conducted a follow up visit and found Adult C with a number of individuals in his address who were known for criminal involvement. These individuals tried to discard a large amount of class A drugs. An imitation firearm was also recovered. All present were arrested.

Upon investigation it became apparent that Adult C had tried to buy drugs from the group but was given drugs for free in return for keeping property within his address. The situation soon changed and he was told he had to pay back the money owed for all the drugs he had been given. He was regularly threatened by the group, forced to work dealing drugs and to allow his address to be used by the group to prepare drugs for sale.

Multi-agency meetings were held between police, the local authority and the housing provider whilst Adult C was in custody. Due to the high risk posed to Adult C, a housing move application was supported by police intelligence and Adult C was relocated to another area immediately upon release from custody.

Information was shared with police in the new locality who conduct regular visits to check on Adult C's welfare. Social services and a partner agency also provide ongoing long term support.

With minimal information known, police worked with schools officers, education professionals and local authority staff to successfully identify and safeguard the missing child.

(These studies are not intended to be instructional, they are included to highlight the complexities that can be encountered when supporting individuals subject to debt bondage exploitation. Each case will have individual needs and risks and should be assessed and responded to in line with their particular circumstances).

Supporting an individual or family considering paying off a debt

Paying off debt to criminal groups is a difficult and complex issue. While the authors of this resource in no way support decisions to negotiate with criminal groups we recognise that some children, families and adults at risk will make the decision to do so, often believing it to be their only or the safest option available to them. Such decisions are often made while under the intimidation, coercion and control of such criminal groups and it is crucial for professionals to continue supporting individuals affected regardless of the actions they take and to do so with empathy for the position they are in.

It is reported that it is rarely effective for an individual, or family member on their behalf, to pay off debt. This can lead to a perception that there is more money available, and the debt continuing to increase and never ending.

While The Children's Society and the National County Lines Coordination Centre do not encourage efforts to negotiate and pay debts to criminal groups, we recognise that refusal to do so may result in threats, intimidation, abuse, and violence much as all interaction with exploiters and Organised Crime Groups does. It is therefore important that professionals create a safe space for open and honest dialogue with those affected, ensuring the risks associated with their situation are appropriately discussed. It is essential these risks are also assessed by relevant professionals with active consideration of disruption interventions and robust safety planning.

The below are suggested areas of discussion for professionals to utilise during conversations with young people, family members and adults at risk who may be considering paying a debt:

- Criminal groups may not write off a debt even if it is paid, as it is not in their interests to do so and may lead to the group losing status and profit. Support them to question the assumption that paying the criminal group is likely to reduce the risk they pose.
- Encourage the victim and/or their family to recognise how their own emotional attachments to, or practical dependencies on, their exploiter may influence their ability to make balanced decisions and support the victim to understand how the exploiter might continue to abuse these.
- Support them to consider the other forms of exploitation that the victim is being subjected to. Discuss whether paying off the debt is realistically going to stop the exploitation, control and manipulation and identify other support that may be needed.
- Explore the amount of debt to be paid and the impact this will have on the individuals or family, consider how they will manage the impact and identify support they may need if facing financial hardship.
- If a decision is made to pay off the debt, explore how professionals can continue to support the victim and their family. Consider how professionals can disrupt the exploiters and prevent re-victimisation.

Given the complexity and risk that individuals and families are likely facing when considering debt related negotiation with criminal groups it is essential that a multi-agency approach is taken to supporting an individual and/or family and all agencies are involved in the safety planning that accompanies any decision made. Where available and appropriate, trusted third sector agencies including those informed by lived experience, working with the individual or their family should be included in safety planning. They may be able to offer an additional perspective and further support to the individual and family facing this dilemma. No one professional should be managing this risk alone.

When working with individuals and families effected by Debt Bondage we recommend consideration is given to making a referral to relevant trusted third sector agencies if they are not already engaged.

Responding to concerns

There are many varied and diverse ways in which debt bondage can be used as a means to control children and adults at risk, and the approaches to safeguard these individuals and disrupt their exploitation require an adaptive and multi-agency response.

How to report your concerns

- Information and concerns where the individual is not in immediate danger should be reported to the police directly, via 101 or through an [online reporting form](#). If you would rather remain anonymous, you can contact the independent charity Crimestoppers online via www.crimestoppers-uk.org or call **0800 555 111**.
- If you suspect that a person may be a victim of debt bondage, you should report your concerns to the local council for an assessment to take place. These concerns may be part of wider exploitation and modern slavery concerns and therefore all of these safeguarding concerns should be reported.
- For children, you can find your local council's children's social care department via <https://www.gov.uk/report-child-abuse>.
- For adults at risk, you can contact your local council via <https://www.gov.uk/report-abuse-of-older-person>.
- You can contact the [NSPCC helpline online](#) or call **0808 800 5000** which is staffed by trained professionals who can provide expert advice and support if you're concerned about a child.

If you are concerned for the immediate safety of a person, this is an emergency, and you should call the police on **999**.

Multi-agency responses

- When any risk of debt bondage or exploitation is identified, **it is crucial that an appropriate multi-agency meeting is held at the earliest opportunity** to share information, assess risk, develop a safety plan for the individual and consider disruption opportunities. Opinions may differ among professionals, if any individual is concerned about decisions and outcomes following a multi-agency meeting, they should **escalate** these through appropriate channels.
- Whilst Debt bondage is most commonly a form of extra-familial harm, there can also be risk factors within the home for example, where a family members is connected to organised crime or drug use. It is therefore important to consider both of these areas of an individual's life when assessing risk and safety planning. Whenever assessing and responding to harm outside of the family home we encourage taking a contextual safeguarding approach. For more visit the **Contextual Safeguarding** website which

also includes resources relevant to assessing risk and safety planning.

- Whilst debt bondage is not currently a specific assessment factor within **Child in Need and Child Protection Assessments**, however professionals should consider how debt bondage relates to other recognised assessment factors, such as **'trafficking', 'child criminal exploitation', 'child sexual exploitation' and 'physical abuse'**. This should be used to inform decision making.
- **Assessments of risk and safety planning need to be ongoing and regularly reviewed** particularly after significant events e.g. an arrest and/or seizure of drugs or money, at the time of school exclusion, disclosure of exploitation or involvement in court cases. It is vital that following any arrest the risk of debt bondage is included in any pre-release from custody risk assessment to ensure the necessary safeguarding arrangements are in place for the individual.
- Relocation can be a necessary action taken to protect a child or vulnerable person, however this should never be considered as a sole solution to the issue and is not always effective. If relocation is required then consideration must be given to risks transferring to, and existing within the new area, as well as the potential increased risk to the individual through losing their previous support network. **Relocating an individual does not necessarily provide a solution to the debt, exploiters may continue to target the victim or transfer the debt to another.** If an individual is relocated it is vital that all relevant information is shared with police, local authorities and other relevant services in the new area.
- A child or adult at risk's **online engagement**, including **Social Media and Gaming**, must be considered in any assessment of risk, safety planning and relocation.
- A multi-agency referral to the **National Referral Mechanism (NRM)** should be made for any individual being or suspected of being exploited. A lead professional should be identified, on behalf of the professional network, to submit the referral and act as the ongoing point of contact for the Single Competent Authority. Adults must consent to the referral, but no consent is required for children (under 18). Debt bondage should be clearly detailed as a **form of exploitation** on the NRM referral. NRM referrals should include all pertinent information which speaks to the potential exploitation of the individual. However it should not be unduly delayed to allow a multi-agency meeting to take place. Any additional information should be added to referrals as it is known.
- Professionals who are not 'First Responders' should advocate for the police or local authority to make a NRM referral.

- In some areas of the UK, professionals and children can access the support of the **Independent Child Trafficking Guardianship (ICTG) Service**. If the child you are concerned about lives or has links to Wales / Cymru, East Midlands, West Midlands Combined Authorities, Bedfordshire, Gloucestershire (including Bristol), Warwickshire, all London Boroughs, Hampshire and the Isle of Wight, Kent, Surrey, Essex, Greater Manchester, North & West Yorkshire, Lancashire or Merseyside, submit an online ICTG trafficking **referral form**.

Access **The Children's Society's NRM guide** for more information.
- A case by case, multi-agency approach, in consultation with support agencies with expertise in understanding and responding to exploitation is essential. A safeguarding approach that works for one person exploited by one group will not necessarily be effective for another person exploited by a different group.
- When assessing risk and safety planning in relation to debt bondage the **victim's views and wishes should be listened to** and taken into consideration.
- It is important to consider **parents and families as valuable partners** in preventing and disrupting exploitation where safe and appropriate to do so. It is important to build an ongoing trusted relationship with the parents and families of those affected by debt bondage to enable them to effectively engage in this safeguarding process.
- Professionals should also encourage and support family members, carers, and friends to report information and concerns to report their concerns to statutory services. They also need to be aware that they can also contact the **NSPCC helpline** for advice and support.

The emotional impact on professionals who are supporting victims of debt bondage should not be underestimated. **Professionals and staff dealing with such cases should regularly seek help, advice and support** from supervisors throughout their decision making and safeguarding processes.

Case Study – Child B

Child B was from an affluent family and attended private school. Following a series of behaviour related incidents linked to his neuro-diversity, Child B was permanently excluded from school.

Child B was described as being 'fixated' on becoming a music artist and felt that he had to deal drugs to achieve this. A criminal group noticed this and began to groom Child B into criminal exploitation. They soon told him he owed money for the drugs he lost and items he broke in the addresses taken over for drug use. Child B quickly had large debts that were being demanded of him. He continued to sell drugs for the group to try to pay these off.

One of Child B's parents tried to protect them by paying a significant amount of money to his exploiters to try to keep him safe. However, when the debt was paid, the group claimed that more money was owed to them for interest or other items, so the debt never went away. Child B also feared that he would lose 'credibility' if he did not distribute drugs to pay off his debt.

A multi-agency approach was taken with CAMHS, social care, police and Child B's family working together to safeguard him. Child B was stabbed on two occasions, the second of which caused life threatening injuries. Following this, with his parent's agreement, Child B was removed from their care and was moved into a therapeutic placement. There was an intensive support plan put in place involving CAMHS, police, a youth worker and a social worker. Child B felt incredibly angry towards his parents, blaming them for being removed from the area and the criminal group who he saw as friends. Significant work was carried out to re-build this relationship with phased contact over several months. Eventually Child B returned to his home area and to our knowledge is no longer being exploited.

(These studies are not intended to be instructional; they are included to highlight the complexities that can be encountered when supporting individuals subject to debt bondage exploitation. Each case will have individual needs and risks and should be assessed and responded to in line with their particular circumstances).

Resources

[Contextual Safeguarding Website](#)

[National Referral Mechanism, Guidance for First Responders](#)

[NWG Network Effective Work Interventions around Debt Bondage](#)

[The Children's Society Counting Lives report](#)

[The Children's Society and Modern Slavery Organised Immigration Crime Units Professional guidance on Children, young people and Modern Slavery](#)

[The Children's Society National Exploitation Resources](#)

[The Children's Society No Place At Home report](#)

[The Children's Society and NWG Missing Children Response Assessment Tool](#)

[The Home Office Disruption Toolkit](#)

[The Independent Child Trafficking Guardianship \(ICTG\) Service](#)

[The Modern Slavery & Exploitation Helpline](#)

[The Tackling Child Exploitation Programme's learning around risk assessment practice](#)

[The Vulnerability Knowledge & Practice Programme's Spotlight On: Exploitation, county lines, threats and weapons: learning from two serious case reviews](#)

[University of Birmingham's Securing Safety Report](#)

Acknowledgements

A draft version of this resource was subject to a process of consultation through the National Debt Bondage working group, and the views of consultees taken into account in completing the final version. The resource does not however necessarily reflect the views of consultees, consultees are and remain wholly independent. The final Guidance is the responsibility of The Children's Society and the NCLCC.

Thank you to the below organisations for their contributions:

St Giles Trust
Achieving for Children
Home Office
Department for Education
Brent Local Authority
Heads of London Community Safety
Metropolitan Police
Yorkshire and Humberside Police
Vulnerability Knowledge Practice Programme