

Intimidation of Families

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Family Support Network

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Glossary

COCAD	Coalition of Communities Against Drugs
FSA	Family Support Agency
FSN	Family Support Network
LDTF	Local Drug Task Force
MABS	Money and Advice Budgeting Service
NACD	National Advisory Committee on Drugs
NDS	National Drugs Strategy
NDST	National Drug Strategy Team
NDSU	National Drug Strategy Unit
RDTF	Regional Drug Task Force

Terms of Reference

Intimidation;	To subdue or influence someone through fear
Threat;	A declaration of an intention to inflict harm
Violence;	The use of physical force, usually intended to cause injury or destruction
Sexual Violence;	Any sexual act, attempt to obtain a sexual act, unwanted sexual comments or advances, or acts to traffic, or otherwise directed, against a person's sexuality using coercion, by any person regardless of their relationship to the victim

The Family Support Network

The Family Support Network (FSN) is a peer led organisation that supports families coping with drug use. The FSN was established in 2000 under the auspices of Citywide Drug Crisis Campaign, following the successful organisation of the first Service of Commemoration and Hope. The service commemorates all those who have died from drug use and drug related causes. The FSN supports the development of new and existing peer led family support groups and networks throughout the island of Ireland.

Family support groups are often key structures in the early stages of community development within local areas providing the first opportunity for those affected by drugs to come together and to begin addressing the issues that are impacting upon themselves and their communities. (Rourke, 2005, p.16)

There are currently over 70 family support groups affiliated to the FSN. The FSN established itself as a limited company in 2007 and received recognition from the National Drug Strategy Unit and the Family Support Agency as an autonomous organisation independent of Citywide.

The work of the Family Support Network includes

- Support Work
- Resource Development
- Awareness Raising
- Service of Commemoration and Hope
- Strategic Links
- Maintaining Organic Structures and Inclusiveness
- Policy Work

Through this work the FSN raises issues affecting families coping with drug use in Ireland and Northern Ireland.

Previous Experiences of Intimidation

Intimidation has been used as a mechanism to exert social control over communities and individuals affected by drug use. Intimidation of drug users, their families and communities by various criminal groups has been an enduring factor since the re-emergence of the drugs crisis in the 1990s.

Communities and drug users have expressed feeling intimidated by drug dealers and criminal gangs involved in drug dealing. This is expressed in an article from the Irish Times describing the South Hill estate in Limerick:

Entire rows of houses have been abandoned. Most of them have been burnt out...but many of them that seem derelict are inhabited by families living behind broken windows and boarded-up front doors. (Sheridan, The Irish Times, 11 November 2006).

Intimidation of individual people or communities is not always based on the threat or actuality of physical violence to the person or damage to property. Families have expressed their feelings of being intimidated by various professional services and statutory services, both specific and generic, following interaction with them in terms of drug home use. Some of these services/bodies can respond in an uncooperative or even indifferent manner. Such a response including the lack of information and knowledge provision can engender fear which is intimidating in itself, albeit it, being done unwittingly. According to Coppollo (1999) some of the early work / studies done on families tended to hold the family responsible for the drug problems of its members. In addition, the blame culture is, on occasion, a factor whereby the drug user is castigated and held accountable for the behaviour and its consequences.

“I went to the local Doctor; I just wanted to know what to do. He just said to me, some kids turn out to be scum” (Duggan, 2007, p60).

The criminal factor intimidation experiences and the, at times, lack of sensitivity and empathy on the part of people working in professional service areas and with statutory bodies resulted in communities meeting to collaborate in addressing the drug problem at a local level. The Coalition of Communities Against Drugs (COCAD) was formed with this objective in mind.

At this time there was an inadequate and ineffective response to the drugs crisis from relevant statutory organisations. In this context local communities and community activists were left with no options but to become more directly involved in tackling the drugs crisis. (Rourke, 2005; 7)

In Vol. 1 of the COCAD newsletter it called for communities to 'Keep the Pressure up in '97'. The pressure they called for included huts being manned on a nightly basis at the entrances to housing estates, patrols being carried out of estates and flat complexes, marches on the houses of drug dealers and the development of treatment services for drug users. According to COCAD the effects of this effort were visibly apparent in many communities – a sharp reduction in the supply of drugs on the street, pushers moving out or agreeing to stop their trade and a sharp reduction in crime and anti-social behaviour. The overall aim of COCAD was to curtail the abuse of drugs to the greatest extent possible. This aim was often pursued through intimidating means, i.e. marching on drug dealer's homes. Not all acts of intimidation were limited to drug dealers and cases were reported of drug users being targeted by this movement. The most recognised scenario involving intimidation of a drug user led to the death of the user in the Canal Communities area.

Background to the Research

The FSN through its work with families has become aware of a large number of families experiencing intimidation from drug dealers as a result of a family member's drug related debts. This form of intimidation targeted at family members by drug dealers and their intermediaries is unprecedented in Ireland. The issue of intimidation of families from drug related debt was first highlighted by the FSN in 2007 at the Service of Commemoration and Hope. Senior Gardaí including Assistant Commissioner Al McHugh and Chief Superintendent Michael Feehan, both of whom expressed an interest in discussing the issue further, attended the service. Subsequent to this the FSN liaised with Gardaí on the issue. Representatives of the FSN met with Chief Superintendent Michael Feehan who was accompanied by Superintendent Ray Barry to discuss how the issue might be progressed. During the course of this meeting it became obvious that as the FSN was a national organisation and was seeking a national response, the issue and a strategy to respond would have to be taken on board by the most senior members of the Gardaí.

An invitation was issued to the Commissioner to attend the FSN Annual General Meeting (AGM) in October 2007. Over 350 family members attended the AGM of the Network in 2007. The Commissioner was unable to attend and sent a representative in his place. The audience questioned the Garda on current policy and procedures and aired their experiences and grievances. Barry O'Brien, Detective Superintendent and Chairperson of the National Drug Strategy Team, was also present at the AGM. At the end of the AGM attendees were asked to complete an evaluation form. A total of 176 forms was returned. A question in the evaluation form requested respondents to identify three issues the Network should work on in the next year. The main recurring theme and the issue identified as needing the most priority was:

1. "Need for the FSN and the Gardaí to work in partnership to tackle the issue of intimidation. (41% of coded text)". (FSN, 2008, p.16)

This response gave the FSN an indication of the extent to which families were experiencing intimidation and also provided the FSN with a mandate to further pursue and prioritise this issue in 2008. In early 2008 the FSN met with Barry O'Brien to re-examine the issue. The Gardaí developed a survey in order to gain a better insight into the extent and nature of the issue. The FSN facilitated the delivery and completion of the survey to 10 areas both urban and rural. The FSN collated the data and met with Gardaí to discuss the next step in this process. This meeting proved informative and beneficial and a number of strategies to deal with the issue were discussed. In light of this meeting it was felt further research was needed that would combine both quantitative and qualitative data. The reason for this research would be to better understand the extent and nature of the issue and also to be used as an awareness tool to garner resources to tackle the issue of intimidation.

Dial to Stop Drug Dealing

Alongside the work of the FSN, Blanchardstown Local Drug Task Force launched and evaluated a Dial to Stop Drug Dealing campaign targeted at local communities in the Dublin 15 area in 2006. The initiative was developed as a unique approach to counteract the often high levels of unreported crimes. There is evidence that suggests that drug offences and drug related crimes are some of the most unreported crimes (Connolly, 2006). The number was a non-Garda,

confidential and free phone number promoted as a way in which the people could contribute to the eradication of drug dealing in their area. The campaign highlighted that second-hand information could be beneficial to Gardaí and that calls would not necessarily result in an instant visible response by Gardaí. The service was open 24 hours per day, seven days per week. Over a six-week period (the initial pilot phase) 296 calls were received and answered. 100 detailed reports were sent to the Gardaí on foot of the calls (Grogan et al, 2008, p.6). The research indicates that 67 per cent of calls provided either “somewhat useful or very useful” information to the Gardaí. The campaign also generated significant information for Gardaí outside the Dublin 15 area. 17 per cent of calls were referred to Gardaí outside the locality, 17 per cent have resulted in arrests with cases pending, seven per cent are awaiting further information, two per cent are being monitored and 59 per cent are currently part of ongoing Garda investigations (Grogan et al, 2008, p.7). The Gardaí reported that the information generated has been useful – it confirmed suspicions, identified new dealers and assisted intelligence by providing more information. The campaign also succeeded in highlighting awareness of the drug situation in the area. The evaluation made recommendations on how to improve the service and ensure its continued use by community members in the Dublin 15 area. This initiative may hold relevance as a model for ways in which members of the community or families experiencing intimidation could report their experiences or seek information and advice both anonymously and confidentially.

Media Coverage

There has been growing press coverage on the issue of intimidation of family members and drug users. This may be attributed to a growing awareness by drugs services of the issue of intimidation and an increased interest on the part of the media in gang related drug crime. In 2003 an Irish Times article described the actions of one particular Dublin gang:

Drug users who owe them money are often targeted. They have slashed their victims with carpet knives... One man required 80 stitches to his face. ..Cigarettes were stubbed out on the breasts of a mother who couldn't pay for her heroin. (Breen, The Irish Times, 23 August 2003).

The Irish Independent reported the case of a drug user who had committed murder as a result of a debt that had arisen after he had lost drugs, aged 16, worth £50,000 (O'Brien, The Irish

Independent, 29 May 2008). A young man amassed a debt of €12,000 through his drug use and as a result resorted to dealing and transporting drugs in an attempt to reduce the debt (Galway Advertiser, 05 June 2008). Anna Quigley, Coordinator of Citywide Drugs Crisis Campaign, spoke on the topic of cocaine use and intimidation:

Ultimately it becomes a community problem when people using it (cocaine) don't have the private resources to pay for it. That shows itself in anti-social behavior or the intimidation of people in debt because they can't afford their habit. (O'Brien, The Irish Times, 09 June 2008))

Speaking after a conference on the EU drugs strategy, Lord Mayor of Dublin, Councilor Eibhlinn Byrne, said she was aware of "women on their second or third credit union loan to pay off dealers who were threatening to break legs or to damage their children" (Edwards, Irish Times, 31/ October 2008) The Irish Independent reported that:

Gardai are encountering an increasing number of cases where young people in debt to drug dealers, and in fear of brutal beatings or being shot, are taking their own lives or dying from suspected drug overdoses. (Cusack, The Irish Independent, 04 January 2009)

Money Advice and Budgeting Service

The Money Advice and Budgeting Service (MABS) has initiated a training course with MABS Officers on the links between addiction, debt and the money advice process. The impetus for this training was identified by MABS Officers themselves who identified it as a special training need as a direct result of working with clients with addiction issues. This training course encompasses information on the cycle of addiction and the role MABS Officers can play in supporting people who have problematic alcohol or drug use issues to manage their finances. MABS Officers are now also recording addiction as a cause of debt issues for clients using the service.

Methodology

Development of the Survey

The FSN designed a survey on the issue of intimidation. The questions were developed as a result of the experience of the FSN of working with families coping with intimidation. The survey was also informed by the response from the initial survey designed by the Gardaí and collated by the FSN. The design of the survey was such that both quantitative and qualitative data was to be collected (see appendix 1). The FSN piloted the survey on three family support workers.

Accessing Respondents

Due to the nature of the issue and the fear surrounding the topic the intended respondents of the survey were the facilitators of family support groups and family support workers affiliated to the Network. These facilitators work in both a paid and voluntary capacity. As the research is to be used as a tool to develop responses to the issue it was felt that it was too early in this process to request that families be targeted to participate in this research. Neither the FSN nor the Gardaí wanted to risk increasing the vulnerability of any family who is coping with this issue or has done so in the past.

Postal Survey

The survey was then sent by post to the target group with an explanatory cover note. The survey was issued to 91 family support workers or facilitators. After one week respondents were contacted directly to discuss any issues they might have had with the survey. A letter and copy of the survey was also sent to the co-ordinators of each local and regional drug task force detailing the research and requested that task force staff provide support to any worker paid or voluntary, that needed assistance to complete the survey. Respondents were then phoned near the completion date to request that they return the surveys.

The survey asked respondents to detail the number of clients they had come into contact with in the past 12 months and the number of those clients who had difficulty with debt related intimidation. The survey then went on to investigate details on the nature of the intimidation

faced. Respondents were asked to complete two case studies of clients they had worked with who were or are coping with this issue. The case studies were anonymous and did not request any identity indicators of clients. A lower number of respondents (36) completed this section of the survey. Of these 36 respondents 78 case studies were reported. Those who completed this part of the survey provided an excellent qualitative insight into the experiences of families coping with intimidation.

Data Management and Analysis

The surveys were returned to the FSN through the post. Each survey was immediately given to the Development worker. The surveys were then filed according to the coded number assigned to each survey. The surveys were stored in a secure area. Data from the quantitative section of the survey was inputted using the software application, SPSS. The case studies and/or additional comments that were provided on the surveys were studied and the primary themes identified. Subsequently sub-themes were identified within the qualitative information provided.

Ethical Considerations

Confidentiality and anonymity was assured by the FSN in the cover letter attached to the survey. These factors were reiterated during phone conversations with respondents.

The FSN is aware of one respondent who was not permitted to answer the survey by his/her employers over fear for the worker's safety. The safety concerns related to fear that the drug dealers involved in the intimidation of families in the area would learn of the worker's involvement in the research and retaliate. This is one case known to the FSN that prevented a respondent participating in the research. A number of other possible respondents indicated that they too were fearful about engaging with the research but we cannot definitively say that this prevented people from responding to the survey.

One respondent did not wish to provide a case study as the facilitator believed this was breaking confidentiality. This factor may also have influenced others. However, it is important to reassert here that all surveys were completed anonymously and no completed survey contained personal identifiers of any clients.

Profile of Localities

A large number of family support groups affiliated to the FSN are based on the east coast of the country and this too is reflected in the research. It can be said from the research that no one locality or region that responded to the research remains untouched by intimidation.

Unsurprisingly, the issue of intimidation of families appears larger in areas of higher or more established drug use.

Limitations

A limitation to this research was the postal method used. Due to resource restrictions it was the most effective method available to the FSN of gaining an insight into the issue. The response rate for the survey was 55 per cent, with 50 workers responding to the survey. This is an above average response rate for a postal survey. The numbers involved in this research means that the reader cannot apply the findings universally to all families of drug users. The research does provide a very good indication as to what families are coping with and an insight into the issue.

Findings of the Research

Table 1 Number of families or individuals who made contact with Family Support Services within the past 12 months.

No. of Families / Individuals	No. of Family Support Services	%
Up to 10	12	25.5
11-20	14	29.8
21-30	5	10.6
More than 30	16	34
Total	47	99.9*

* No. greater or less than 100% due to rounding up of numbers

Table 1 shows that 16 Family Support Services had been in contact with over 30 family members over a one-year period. The number of clients a family support worker or facilitator works with over a one-year period is dependent on many factors including the size of the project, group or family support service, resources and the extent of the drug issue in an area.

Not all families coping with drug use have experience of intimidation. Respondents were asked the number of clients they were aware of that had experienced debt related intimidation over the past year.

Table 2 The numbers of intimidation cases services are aware of.

No. of Families Experiencing Intimidation	No. of Cases Services are Aware of	%
Up to 10	30	60
11-20	9	18
21-30	3	6
More than 30	2	4
None	6	12
Total	50	100

Table 2 shows that 30 services have worked with up to ten individuals or families experiencing intimidation in the past 12 months. In the case of nine services this number grew to between 11-20 and in the case of two services over 30 individuals or families had revealed an experience of debt related intimidation.

Out of the 50 family support services that responded six were unaware of any intimidation towards families as a result of the drug related debt of a family member. Within these six cases two stated that they had experience of working with drug users who were targeted for intimidation. As far as these two services were aware the intimidation had not extended towards the family as of that point. The important element to draw from the research is that nearly all family support services indicated their clients, i.e. family members, had experienced debt related intimidation.

The majority of people accessing family support services are mothers of drug users. As a result of this it was identified that mothers are the most likely family member to inform family support

services of intimidation. In some cases it was recorded that other members of the family, friends, partners of drug users and the community also informed family support services about issues of intimidation.

Anecdotally, the FSN had heard of debt related intimidation for a range of sums owed. Respondents were asked to select the smallest amount of debt that had resulted in intimidation that they were aware of.

Table 3A Smallest amount of debt that respondents reported.

Amount (€)	Numbers	%
Less than 100	13	27.1
100 - 500	17	35.4
500 – 2000	6	12.5
2,000 – 4,000	3	6.3
4,000 – 6,000	1	2.1
6,000 – 10,000	1	2.1
10,000 – 20,000	1	2.1
20,000 – 40,000	0	0
40,000 – 60,000	0	0
More than 60,000	0	0
Not Applicable	6	12.5
Total	48	100.1*

*Number greater or less than 100% due to rounding up of numbers

Table 3A reveals that some 30 cases of intimidation originated from a debt worth €500 or less. While these sums may seem relatively small, the research suggests that many drug users are unable to make this repayment. Some families become involved in the debt repayment process at this point.

Table 3B Largest amount of debt that respondents reported.

Amount (€)	Numbers	%
Less than 100	1	2.1
100 - 500	1	2.1
500 – 2,000	6	12.5
2,000 – 4,000	5	10.4
4,000 – 6,000	6	12.5
6,000 – 10,000	6	12.5
10,000 – 20,000	9	18.8
20,000 – 40,000	7	14.6
40,000 – 60,000	1	2.1
More than 60,000	0	0
Not Applicable	6	12.5
Total	48	100.1*

*Number greater or less than 100% due to rounding up of numbers

The largest amount of debt was specifically stated as €60,000. There is an even spread in the largest amount of debt that respondents were aware of. For most of the respondents (nine), the largest amount known to them was between €10,000 – €20,000. Only two stated the largest amount as less than €500. These findings show that the debts amassed can be significant in size. These tables show that debt related intimidation can begin from a debt of less than €100 and can range upward to a debt of €60,000.

In order to understand the impact debts such as these can have on an individual or family it is necessary to examine the capacity for earnings.

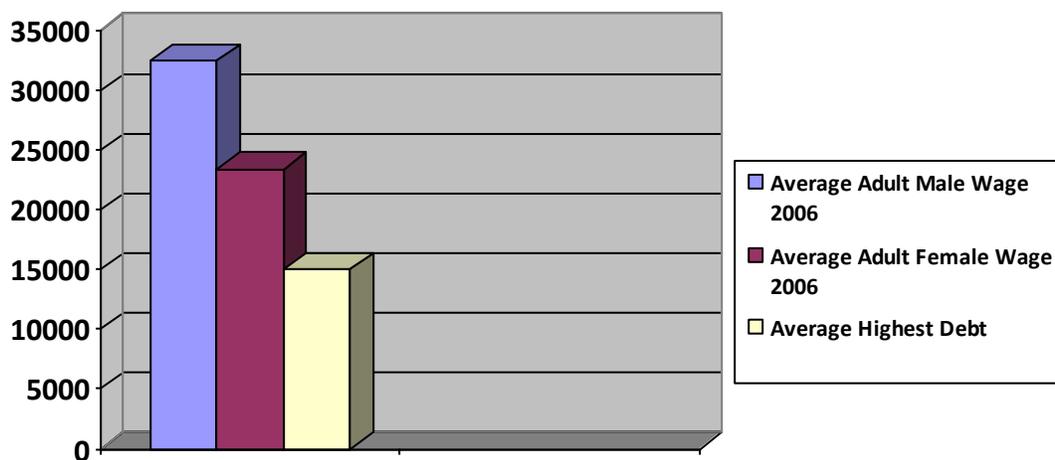
Table 3C Manufacturing Industries - Average weekly earnings of industrial

- workers in each year (€)	2000	2001	2002	2003	2004	2005	2006
Adult Males	477.73	512.38	538.38	564.90	588.92	609.91	624.45
Adult Females	324.72	347.32	365.18	393.78	406.83	430.23	451.12

(<http://www.cso.ie/statistics/indearnings.htm>.)

It can be gathered from this table that the average annual industrial wage for a man in 2006 equals €32,471.14 and for a female in the same year equals €23,458.24. Nine respondents reported the largest amounts of debt known as between €10,000 – €20,000. The average of these amounts of debt is €15,000. Table 3D below indicates the impact that a €15,000 debt would have on the earnings of an individual.

Table 3D Average Industrial Wage and Average Highest Debt



Further questions need to be asked with regard to the amount of time it normally takes to amass a debt by the drug user and the amount of time given to families to repay the debt. The case studies would indicate that a very short amount of time is allotted to families to repay drug related debts with most cases reporting up to a matter of days given to raise the money.

It was reported that drug users repay debts to drug dealers in a variety of ways, many of which involve criminal activity.

Table 4 Methods of payment used by drug users to repay debts to drug dealers

Method of Repayment	No.	%
Full cash payment	28	56
Cash payment and/or dealing	30	60
Cash payment and/or holding or hiding drugs	25	50
Cash payment and/or Violent Crime	16	32
Cash payment and/or sex or prostitution	9	18
Cash payment and/or other	4	8
Not Applicable	6	12
Total	118*	N/A

N=50

*Respondents could tick more than one method of debt repayment

Cash payment is only one method used by drug users in paying off debt to drug dealers. Drug users are having their lone parents allowance or child benefit taken from them as part repayment for their debt. In many cases drug users are unable to make full cash payments. Table 4 shows that the most common forms of repayment that drug users use to repay their debts include full cash payment, cash payment and/or dealing and cash payment and/or holding or hiding drugs. The transportation of drugs is a particular method within the category of cash payment and/or holding or hiding drugs. The violent crime category also includes the holding or hiding of firearms as a repayment method. Drug users are also engaging in sex or prostitution as a method of repayment.

Families experience different types of intimidation some of which can be more threatening or violent than others.

Table 5 Different types of intimidation experienced by families

Type of Intimidation	No.	%
Verbal Threats	39	78
Physical Violence	33	66
Damage to home or property	33	66
Sexual violence or threat of sexual violence	7	14
Other	3	6
Not Applicable	6	12
Total	121*	N/A

N=50

*Respondents could tick more than one type of intimidation

Families can experience various forms of intimidation as a result of a drug user's debt. This question captured some of those forms. There was an even spread of verbal threats (78%), physical violence (66%) and damage to home or property (66%) as types of intimidation targeted at families. In seven cases individual family members or families had experienced sexual violence or the threat of sexual violence as a form of intimidation.

Families reported that a range of family members had been targeted for intimidation. It is not only the adult members of the family who are targeted.

Table 6 Family members being targeted

Family Member	No.	%
Mother	35	70
Father	21	42
Grandparent	10	20
Brother/Sister	23	46
Son/Daughter of the drug user	7	14
Other	10	20
Not Applicable	6	12
Total	112*	N/A

N=50

*Respondents could tick more than one family member as a target of intimidation

In 35 cases mothers have been targeted for intimidation. The next highest category was siblings of drug users. Fathers were also a common target group. Grandparents and children of drug users were targeted with 17 cases being reported in this study. There was a high response to the category of 'other' that included the partners of drug users. Of course acts of intimidation toward a family member have a knock-on effect for all family members and the extended family.

There has been a mixture of reports as to whether the drug dealer themselves collect the debt directly from families or whether an intermediary is employed.

Table 7 The individual who collects the debt from families

Person who collects the debt	Number of cases	%
Drug Dealer	9	19.1
Person working for the drug dealer	32	68.1
Not Applicable	6	12.8
Total	47	100

Table 7 shows 32 cases reported in which a person working for the dealer normally collects the debt. Only in nine cases did drug dealers make contact directly with the family to collect the debt. The number of valid responses for this question equalled 47 as three respondents were unable to choose between the most normal collection arrangements. They stated that both drug dealers and persons working for drug dealers have collected debts in their areas. It is important to remember this response is based on the family's knowledge of the drug dealers in the area. It is not always easy for families to know to whom exactly the money is owed. This can create stress for families when they try to repay a debt owed by a family member. Those making the repayments are unsure if the money is being given to the correct person and have been in situations where the person who works for the drug dealer takes part of the cash repaid before handing it over to the drug dealer.

A family or community's local knowledge of a dealer affects whether or not a family member will pay the debt and/or report the intimidation. Likewise, the drug dealer or intermediary's knowledge of the family of the drug user must also be a factor in their decision to target family members for intimidation. The ability and willingness of drug dealers and their intermediaries to target families must be based on some form of information about the family, for example where they live or work, the members of the family and/or their ability to pay. This would indicate that either the drug dealers and/or the intermediaries who are intimidating family members have some level of local knowledge.

Whether or not the intimidation stops once payment is made is an important factor considered by a family when deciding whether or not to make a repayment or whether or not to seek support.

Table 8 The experiences of families after repayment.

Does the Intimidation Stop?	No.	%
Yes	17	36.2
No	5	10.6
Stops until drug dealer offers more drugs on credit	19	40.4
Not Applicable	6	12.8
Total	47	100

Table 8 shows 19 families were caught in a recurrent cycle of debt, intimidation, repayment and further debt. Drug dealers are capitalising on the drug user's addiction and the fear that is generated in a family from intimidation. In 17 cases the intimidation stopped after repayment. In five cases the intimidation continued even after payment. In some cases families have not repaid the debt or have not repaid the debt immediately. As a result threats of intimidation may be enforced.

Table 9 The numbers of cases in which threats were carried out if families did not repay debt

Threats carried out	No. of Cases	%
Sometimes	25	51
Always	16	32.7
Never	2	4.1
Not applicable	6	12.2
Total	49	100

The fear families experience often stems from their knowledge of the perpetrators and their capacity to follow through on threats. 51 per cent of respondents felt that sometimes threats of intimidation were carried out. 33 per cent stated that threats were always carried out as opposed to four per cent who stated that threats were never carried out. This response shows

the uncertainty family members experiencing intimidation suffer and the basis for their fear. One respondent stated that families always paid the debt as they were too fearful not to do so.

Family members source income from a variety of people or institutions to make repayments on behalf of their family members.

Table 10 Various ways families tried to make payments

Funding Sources	No. of Cases	%
Salary/Wages	25	50
Credit Union Loan	36	72
Bank Loan	9	18
Moneylender	21	42
Re-mortgaging Home	11	22
Selling Personal Property	17	34
Social Welfare Payments	22	44
Borrowing from family or friends	33	66
Other	3	6
Not Applicable	6	12
Total	183*	N/A

N=50

*Respondents could tick more than one funding source

It is clear from the level of response to this question that one source of funding is normally not sufficient to meet the debt and as a result families avail of multiple resources to make payments. Credit union loans (36 cases) and borrowing from friends or families (33 cases) are the most common methods of sourcing funding to make payments. Many families have used salary/wages (25 cases) and/or social welfare payments (22 cases) to meet the debt.

Families also seek financial support from money lenders (21 cases). Some 11 families in the study were forced to re-mortgage their home. It is interesting to note the low number of families (9 cases) who use bank loans to make payments. In 17 cases people funded the payment by selling personal property including both cars and family homes. Under the category of 'other'

savings was stated as a source of funding. In one case family members became involved in crime (armed robbery) to repay the debt of a drug using family member.

Themes emerging from the Case Studies

Level of Violence

The level of violence in many cases is persuasive. Below are the different categories of intimidation that families experience:

- ***Threatening behaviour***

Nearly all case studies specifically detailed the types of threatening behaviour experienced by families including verbal threats, harassment, death threats, threats of shootings, beatings, knee-capping, houses being vandalised and/or burnt out and cases where live bullets were put through letter-boxes. In some cases people were targeted for intimidation in their workplace.

“Family were threatened to be burnt out if not paid” (Respondent (R) 8A)

“If you don’t get the money we will be back and smash up the flat and your son” (R 60A)

- ***Personal Property***

A large number of case studies mentioned damage to cars and home. The type of damage included cars being burnt out, windows smashed, cars being damaged and stolen. The damage to people’s homes is similar - one case stated that actual structural damage had been caused to the house.

“One family had their car stolen and burnt out. They had been told this would happen unless the money was paid for the drugs acquired by the drug user” (R 90A)

“The family home and property was receiving extensive damage each week” (R 11B)

- ***Physical Violence***

Multiple cases of physical violence were reported. Many of these cases involved beatings that resulted in individuals being hospitalised, badly bruised or injured. In one case a drug user was burnt as a warning to the family. There were cases of shootings directed at the family home through windows and doors. In one incident a gun was placed in a father's mouth as a warning.

"Drug user beaten, burned and had chemicals poured into him – drug dealers way of saying you won't talk again. Drug user warned that when he comes out of hospital they'll get him – if he doesn't come home they'll get his family" (R 89A)

In two cases pipe bombs were placed under a car. In one case a pipe bomb was thrown onto the front lawn. In another case a petrol bomb was placed through the letterbox.

In two cases a drug user was murdered.

In one case a drug user carried out a murder as a result of debt owed.

- ***Sexual Violence or threats of sexual violence***

Drug users and their partners were forced into prostitution in order to protect their family from violence. In two cases minors of less than 18 years of age were forced into prostitution as a result of a debt owed. One drug dealer threatened to rape the daughter of a drug user

Fear in the Community

It is evident from the case studies that communities live in fear of drug dealers and their associates. This fear prevents communities raising awareness of the issue or seeking support to tackle the issue of intimidation. The findings suggest that members of some communities are very aware of the extent of the intimidation in the area, the level of drug dealing and the number of people who have found themselves holding or hiding drugs for drug dealers or engaging in violent crime in an attempt to stop the intimidation.

“Threatening behaviour to any of the residents or committee members who may attempt to bring up the issue. Comments made, cars and property vandalised, their kids intimidated” (R 67A)

Other case studies revealed how dealers are offering children in the area the opportunity to deal to their friends or offer drugs to children in order that they run into debt and can force them to deal at a later point. Parents are aware of this phenomenon in their local communities. One respondent commented on the level of fear present in local areas; “this individual is connected to higher up drug dealers and this has the community living in fear of confronting the individual” (R 57B).

In addition, those families who have direct experience of intimidation often have to continue to live in the same community as the dealer. This causes extreme stress on people and means that daily life can be difficult. “Even after paying off her son’s debt she still feels frightened when she sees the dealer” (R 14B). A case study described how a family repaid the debt and the intimidation stopped but they were left feeling, “very intimidated and exposed” (R 37A).

Dr. Niamh Hourigan, lecturer in Sociology in UCC, draws attention to the very real fear that many community members and families live in:

People who live in the most deprived areas of the Republic of Ireland are the ones we expect to stand up against violence, intimidation and harassment, without any understanding of the enormity of the consequences they will face if they do. (O’Brien, The Irish Times, 15 November 2008)

Garda Reaction

A large number of the case studies indicated that family members were too fearful to contact the Gardaí in relation to the intimidation they were experiencing. “The family were so terrified of the threats from the dealers they were afraid to go to the Gardaí” (R 11B). In one case a family were told to repay a debt of over €30,000 that the drug using member of the family had run up. The drug dealer demanded the money in full. “They told the family if they went to the guards they would shoot the son; the family were all terrified and living in fear” (R 78A). A number of cases also indicated that they believed that the Gardaí were powerless to act. “She was afraid to go to the police as she didn’t think they could do anything for her or her family” (R 55A).

In two cases it was stated that the Gardaí advised the family to repay the debt."The dealers called to the house of the parents threatening violence and demanding payment for drugs. They refused. Consequently the dealers came back to the house at night and did damage to his car and his home. When he reported this to Gardaí they advised him to just pay up but he refused" (R Unknown). In one case the Gardaí provided protective custody to the family and in an additional case Gardaí provided protective custody to a drug user.

A level of mistrust in the Gardaí was pointed to in some of the case studies; "their son by this stage had become involved in all kinds of theft to support his habit and had come to the attention of the Garda. Though the Garda knew the names of the dealers, no action was taken against them" (R 64A).

In many cases the Gardaí were not mentioned. This may indicate that families are too fearful to even consider accessing support from the Gardaí or that they believe the Gardaí would be unable or unwilling to help.

Women

Women are directly affected by intimidation as a result of drug related debt in a variety of ways and to a large extent as a result of their roles as mothers.

Female Drug Users

Perpetrators of intimidation target female drug users for debt repayment through violent means. They also force, either directly or indirectly, women and teenage girls into prostitution. The children of drug using mothers feature more strongly in cases of intimidation than children of drug using fathers. Threats of targeting a woman's children are used to force drug using mothers to repay their debts.

Physical Violence against Women

Women have been targeted and have experienced physical violence by drug dealers. “24yr old woman with three kids. Chair smashed over her head. Four stitches under her eye for a drug debt” (R 52A).

Sexual Violence against Women

Women are also more at risk of experiencing sexual assault. “A young couple...was forced to hold drugs in their home, let their home be used as a crack house and the girl has to do favours for the dealer and his friends whenever they feel like it. The debt seems to be never ending” (R Unknown).

“They explained to the girls to pay off their debt they could have sex with people they would send to them” (R 78B).

“She has now turned to prostitution” (R33B) in order to pay off a drug debt.

“She was trying to pay for it by selling her body and selling drugs for her dealer but she couldn’t cope with it” (R 29B).

Mothers of drug using children

Mothers of drug users are the most likely to report experiences of intimidation to family support services. A reason for this is that more women than men are in contact with family support services. This is supported by NACD commissioned research:

Most of the parents interviewed were mothers, which in part reflects the fact that it is mainly mothers who act as the principal carers and who are most likely to seek supports. It also reflects the fact that a high proportion of the families researched were headed by a female lone parent. (Duggan, 2007, p.40)

Findings from this research also supports that it is mothers of drug users who normally reveal issues of intimidation to family support services, as seen in the Table below.

Table 11 Respondents were asked to state which family member normally tells them about the intimidation

Member of Family	Numbers	%
Mother	36	76.6
Father	1	2.1
Grandparent	1	2.1
Brother/Sister	1	2.1
Son/Daughter of drug user	1	2.1
Other	1	2.1
Not Applicable	6	12.8
Total	47	99.9*

*Number greater or less than 100% due to rounding up of numbers

Mothers are also the most likely family members to be targeted for intimidation. As seen in table 6, page 20.

Mothers of drugs users featured strongly in the research as the member of the family who takes charge of repaying the debt. As can be seen by table 3C page 17 the average weekly earnings for females in 2006 in Ireland was significantly less than their male counterparts. Women are also more likely to be out of the workforce. This means that debt repayments are more likely to place a greater burden on mothers of drug users than fathers of drug users.

Cases of women re-paying debt without their partner's knowledge were reported in the case studies. "The mother didn't want her husband to know so she got a credit union loan. Mother was too frightened to go to the police in case her son ended up dead. Even after paying off her

son's debt she still feels frightened when she sees the dealer and is cutting back on things to pay off the credit union loan so her husband doesn't find out" (R 14B).

Reasons for this were not given. It may be that women are fearful their husband would refuse to make repayments or that they would become targeted or involved in violence if they had known of the situation. This different gendered approach to repaying the debt is supported by the fact that:

A notable feature of two parent families who were reacting to heroin use was the reinforcement of stereotyped gender roles and responsibilities...fathers often exaggerated their roles as fathers – becoming more authoritarian, more aggressive and more emotionally distant than normal. Mothers exaggerated their maternal roles beyond all reasonable limits. (Duggan, 2007, p.56)

These gendered roles were shown to introduce tension and conflict between parents.

"Son owed 1,000 euro. Family approached, mother paid it back – father not told. Further debts ran up, son now in fear for his life" (R 37B).

Cases of severe financial difficulty were reported where lone mothers had attempted to repay debt on their own.

Housing

A number of case studies mentioned how drug users were banned by local authorities from staying in their home as a result of the criminal behaviour of those who were intimidating the family or as a result of the drug user holding or hiding drugs in the family home as an attempt to pay off drug related debts. "When he is released he is not allowed to come back to my home because [name of local authority] won't allow him to. Because of the scourge of drugs my family will never be the same again" (R 33A). Under Section three of the 1997 Housing (Miscellaneous Provision) Act Local Authorities can make an application for an excluding order if the Local Authority believes it is in the interest of good estate management. An excluding order directs a person residing in the tenants house to leave the house and prohibits him/her for the period during which the order is in force (up to three years), from entering or being in the vicinity of that house, or in the vicinity of any specified housing estate.

A few families were desperately trying to move out of their home and were trying to obtain transfers from local authorities. “The mother is being threatened to pay the debt by local thugs who are close neighbours. One threat was that they would burn her home while they slept. She has requested a transfer from [name of local authority]. This is not possible at present” (R 43B).

The procedure for making complaints of anti-social behaviour which includes cases of intimidation requires a tenant to attend a meeting with a Housing Officer. At this meeting a written record is kept of the complaint. The names and addresses of complainants who fear reprisal are kept confidential. However, in certain circumstances and in the interest of fairness it is necessary to inform people of the nature and extent of the complaint made against them. This information may mean that the tenant is aware of the identity of the person who has made the complaint. If this is the case the person making the complaint is advised of this and can draw a halt to the process before an investigation gets underway. In cases where an investigation is carried out decisions reached can include; no action warranted, referral to the housing welfare service for report, mediation, warning, excluding order or notice to quit (Dublin City Council, 2003). This procedure is not ideal for families coping with intimidation from a neighbour. Fear of reprisal would be a significant factor to deter family members from reporting incidences of intimidation. In addition to this, the drug using family member may reside in the familial home and as a result the family may be or have been under investigation by the local authority for anti-social behaviour in relation to drugs. Therefore families may fear the loss of their own accommodation if they were to draw attention to the issue of intimidation.

In other cases, mothers suffered extreme financial difficulty as a result of trying to repay the drug related debts of their children. “The mother got into debt over it and paid the debt for her daughter but at the cost of her ESB getting cut off and the house nearly getting taken off them by the courts” (R 29B). One mother ended up homeless from intimidation. “A single mother in her 60’s ended up sleeping in her car and losing her home because of threats against her son and home” (R 31A). These housing issues cause significant stress for those involved. Again case studies highlighted the fact that it was mothers who in the main part were grappling with accommodation difficulties.

Cyclical Nature of the Issue

The cyclical nature of the issue is evident from the case studies. In nearly all case studies the drug user continued to run into debt even after the family had re-paid an initial loan. “One family paid out €20,000; they all gave €5,000 each. The brother got into more debt, he was holding drugs, a large amount, and he is looking at 10 years in prison” (R 23D). This uncertainty remains for many families “Dealer calls to home. Father pays the €20,000 (credit union loan). Understood that the debt was paid. Dealer came back insisting on more money” (R 52B) Families are not naïve and are aware of the possibility that they will find themselves in this situation again as a result of their loved ones’ drug use. “The family is trying to get the money together to buy some peace but fear it will happen again” (R 75A).

Additional findings of the research

Children

Drug dealers have targeted children for intimidation. Threats of rape and violence have been laid against them. In addition to this it was noted that in some cases children witnessed their parents or family members being intimidated. "It was only when her son told me that a man was coming to the house every month threatening his mother that I began to realise she was in trouble with drug dealers. When I approached her she broke down and admitted she owed several thousand Euros and she had to give €500 every month from her child benefit. She also told me that her son has been intimidated and they threatened to rape her daughter" (R 33B). Children were present when family members were beaten, homes robbed and shootings were made at the house. In a couple of cases children's mothers engaged in prostitution in the familial home as a method of repaying debt.

Siblings

Siblings are also targeted for intimidation as seen in table 6, page 20. Case studies revealed that siblings have been manipulated into dealing drugs to protect themselves and their family from violence. Some other cases noted the stress siblings experienced from their family's experience of intimidation. Some siblings were aware of when their brother and sister were dealing or running drugs and were in a constant state of anxiety during these times. "Sister worried about brother when he has to do drug runs for dealer after money owed was not handed over" (R 87B). Older siblings with their own families were targeted as a result of their sibling's drug related debt. "Her brother who is an addict had got into debt with drug dealers and they threatened violence to the whole family. Live bullets were put through their letterbox. She has a young family and fears for their safety" (R 75A). In a specific case an older sibling paid a debt on behalf of their sibling after the mother had initially refused. The mother felt it was her responsibility to then repay the sibling.

Partners

The research excluded partners from a number of its multiple choice response answers. Respondents did voluntarily provide information on partners. In some situations partners had been unaware of their partner's drug use. "The wife was unaware the husband was involved in the drug scene. As a result of this the man had held the value of €60,000 of drugs. The police raided the home because of this they are under threat to pay back the €60,000" (R 43A). In many cases partners are as vulnerable to violence as the parental family as they often live in the same home. "The drug dealers entered the house and beat her husband up in front of the woman and her child. She tried to intervene and stop it and she ended up being hit as well" (R 5A).

Older People

Many parents and grandparents who repay the debt on behalf of drug users are no longer in the workplace. Some of these people have repaid debts by spending their savings or applying for loans from financial institutions. "The husband who retired, had to use all the money he had put by, approx. €20,000, to get his son out of debt" (R 28B). The fact that many of this group are no longer working increases the financial burden on families.

Father's of Drug Users

Both the quantitative data and qualitative information indicates that women and mothers in particular play a more prominent role in cases of intimidation than male members of the family of the drug user. In some cases, fathers of drug users took on an active role in trying to make re-payments or reporting the case to Gardaí. One case involved a father's child being kidnapped. The father sourced money from the credit union. His son was returned to him badly beaten. The father now "feels that he cannot protect his family from these drug dealers" (R 5B). Another case study specifically mentioned that "the man of the house has to work long hours to pay off his son's debts" (R 28A). A son's cocaine debt was paid by both parents "but his father went to the Gardaí and told them" (R 29A).

Residence of the Drug User

Families continue to be targeted for intimidation even if the drug user is no longer living in the family home. "Mother in fear of her home after dealers travelled over 150 miles to collect money son owed to a different dealer in another county" (R 87A)

Prison/Treatment

Families are expected to repay the debts of their family members even if the drug user is in prison or in a treatment facility. Drug dealers continue to threaten drug users in prison and in treatment who owe them money in addition to intimidating their families in the community.

"His son was sent to prison for breaking and entering (burglary). He owed money before he went in and because it wasn't paid, the father's car was set alight outside his home... He had to pay the €1,700 owed by his son" (R 91A).

Drug users that have held or hidden drugs which have been seized by Gardaí and are prosecuted and who do not reveal any names are still being forced to repay their original debt and the worth of the drugs seized. "Soon after the drugs were seized, the dealers started to intimidate the family by shooting at their house, burning out their cars and damaging their property. His family had to pay the dealers €5,000 so as they would not kill their son. However, the dealers feared he was going to name them in court and so they decided to shoot him dead" (R 11A).

Negotiation

Some mothers are being forced into a situation where they are negotiating with drug dealers or individuals who work for drug dealers to agree on a payment plan. "Mother negotiated with the dealer, got extra time and got a loan from the credit union" (R 8A)

"The mother demanded to see the dealer. He came to the house and said it had to be paid" (R 71B)

Additional Charges

In a number of cases the dealers used theft as a form of intimidation and did not count the cost of the goods they had stolen as part payment. “Even though articles were stolen from the house he still had to pay the debt in full before it would happen again” (R 6B). In other cases the dealer inflated the cost of the actual debt to the family. “My son swore he did not owe that much and said the drug dealer is known for adding on extra money” (R 33A). In addition to this, it is not uncommon for drug dealers to penalise family members and add interest onto the payment for various reasons such as a delay in payment or the inconvenience caused by the drug user’s inability to pay.

Welfare Payments

Family members have used social welfare payments as a means of making repayments. In some cases the intimidators wait outside offices on collection days. “The mother had to borrow money and use her disability cheques to pay the debt for her son” (R 23B)

Multiple Dealers/Multiple Children

Some families are coping with the drug related debts of more than one family member. Other families are coping with money owed to more than one creditor. “A mother who has presented has paid €27,000 last year alone. She has two sons on cocaine. Drug dealers threatened to shoot her sons if she did not pay” (R 75B). One woman has three children who are drug users. “Over the past few years she has paid off thousands of Euros in debts for her children. She estimates it has cost her €60,000 – 80,000 including payment for treatment” (R 91B).

Forced Emigration

In many of the cases of intimidation drug users had been forced to move or emigrate and are unable to return home “Chaos ensued in the family home as the family used up all their sources of credit to pay back the dealers who had began serious intimidation. The young man was forced to leave the country and is unable to return home as the threat to his life still remains” (R

64B). In a few cases families have been forced to move out of an area or have been forced to live apart from each other. “She moved out of her house that night and stayed at her mothers. She has not seen her husband since he fled to England. They carried out the threat and threw a petrol bomb through her letter box. Her daughter will not return to that house” (R 55A). In one case the community had no idea of the location to which a family had moved.

Suicide

One case mentioned that a drug user had attempted suicide as a result of a drug dealer’s intimidation of his family. The survey did not specifically request information on the mental health of those suffering from intimidation. It can be assumed that it is a highly stressful period of time that would affect both the physical and mental health of family members. Since this research was conducted an article in the Irish Independent stated:

In the Gardaí’s Northern Division in Dublin, the suicides of three young men are also being attributed to the fear of beatings or being shot by drug dealers to whom they owe money. One of them hanged himself after being told he was going to be beaten for a minor debt for cannabis. It is understood that even after he dies his family was warned that they had inherited the debt and had to pay it off. (Cusack, Irish Independent, 04 January 2009)

Murder

Two cases were reported where drug users had been murdered as a result of drug related debts.

“His parents are still very bitter to this day. It has been a years since his death and yet nobody has been charged. They feel no one gave a shit because he was a known addict and so nobody cared” (R 11A).

“A local young man was shot as warning for a small debt – less than €100. He bled to death” (R 31C).

Non-payments

In some cases family members had refused to repay the debt. In nearly all of these cases the threats were carried out.

Recommendations

There is a need to incorporate the issue of intimidation of families into the National Drugs Strategy 2009 – 2016 and action it accordingly. This will increase awareness of the issue, assign responsibility for supporting families and denote the need for resources to achieve this.

Resources need to be put in place in order to ensure the issue is investigated further. The Gardaí, FSN and other key stakeholders need to work in collaboration to discuss possible support mechanisms and resolutions.

Families feel powerless and alone when they are suffering from intimidation. They are too fearful to seek support from Gardaí and believe that the Gardaí are unable to help. In these cases families have revealed experiences of intimidation to Family Support Workers. Family Support Workers are not equipped to cope with this issue and are not confident in any referral system. Families need to know to whom they can go for support that will be knowledgeable in the area, understand the issue and have the authority to act if the family decides to pursue the issue. Within this, a safe reporting and/or advice giving procedure for families experiencing intimidation needs to be developed. A pilot programme should be developed that would be established in a number of identified areas throughout the country. In each of these areas the Gardaí should identify a member of staff to liaise with families experiencing intimidation. This Garda should be in a position of authority, knowledgeable in the drugs area and have received training in possible responses that the Gardaí can take in relation to intimidation. In addition to this, each Garda selected should be briefed on the issue of intimidation by the FSN. The names of these Gardaí and contact numbers should be made available to all Family Support Workers and drugs services. This programme should be evaluated after it has been in operation for a period of 12 months and re-assessed accordingly.

Similarly Gardaí are not equipped to cope with the issue of family support and may find the prospect of providing support to a family with drug use issues overwhelming. Gardaí need to be

supported in their work by family support services. Gardaí need to know of the family support services in their area and be confident that referrals made by them are followed up on by such services.

If a family member wants to pursue the issue of intimidation through the legal system mechanisms need to be put in place to enable families to inform judicial authorities of their experiences without fear of reprisal.

Awareness must be raised amongst drugs services of the vulnerable position many women and mothers in particular find themselves in as a result of intimidation. Appropriate referrals must be made for women suffering from physical violence, sexual violence and sexual exploitation. Family Support Services need also to ensure that they provide mothers of drug users with the necessary information to enable them to make an informed decision when faced with intimidation, i.e. the name and number of the local Garda liaison officer, the local MABS office and advocacy support in housing issues that they may be facing.

Work needs to be carried out with the Department of Environment, Heritage and Local Government to develop more appropriate policies and procedures to support families coping with intimidation that live in Local Authority accommodation. This may include empowering families to be able to request the Garda liaison officer inform Local Authorities of cases of intimidation rather than the Local Authority instigating a separate investigation that could lead to acts of reprisal for the family involved.

The issue of fear amongst the community to speak about issues of intimidation or report drug offences also needs to be tackled. Dial to Stop Drug Dealing is one such initiative. Other initiatives that would enable community members to work together to tackle the fear they experience in their locality should be investigated.

The fear that is present in families and communities is compounded by the fact that people are unable to speak about the issue or seek support. Service providers are not trained or equipped to deal with the issue. Workers who come into contact with the families of drug users need to be aware of the issue and be able to make appropriate referrals. As a result, awareness needs to be heightened at a local and national level that this is an issue families are experiencing. One possibility would be for task forces to use a portion of their drug awareness budget to raise such awareness.

The new training programme being provided to MABS officers needs to highlight the issue of intimidation as a result of drug related debts. Currently MABS officers are being trained to recognise and support those with addiction issues to manage their finances. MABS officers now need to be aware that family members may be presenting at services who have no addiction issues but who are experiencing financial difficulty as a result of drug use by a family member. The FSN is willing to brief MABS officers on the issue of debt related intimidation. This will support MABS officers to make referrals for families seeking legal or family support. In addition, Gardaí, community workers and other relevant service providers need to be aware of and to recommend the MABS service to families who are in financial difficulty from drug related debt.

Further research needs to be done on the issue of intimidation. This research must be sensitive to the vulnerable position in which families find themselves when targeted for intimidation.

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For office use only

We are grateful to you for taking the time to answer this questionnaire. We understand the demands on your time. Your contribution is vital to our work in examining the level of debt-related intimidation of families across Ireland.

Please return the completed questionnaire to the Family Support Network by 28th May 2008.

All the information you provide is confidential and anonymous.

Please do not enter any names anywhere on the questionnaire.

Should you have any questions please do not hesitate to contact:

The Family Support Network

175 North Strand Road

Dublin 1

01 8365168

sadietgrace@gmail.com

1. As a Family Support Worker how many families or individuals have made contact with you in the last 12 months?

Please tick one box only

Up to 10

11 – 20

21 – 30

More than 30

2. Of those families or individuals how many have told you about debt-related intimidation by drug dealers or people working for drug dealers?

Please tick one box only

Up to 10

11 – 20

21 – 30

More than 30

3. Which family member normally tells you about the intimidation?

Please tick one only

Mother

Father

Grandparent

Brother or sister

Son or daughter of the drug user

Other (please state) _____

4. We have heard of intimidation for debts ranging from €50 up to very large sums of money. Is it the same in your area?

Please tick two boxes – the smallest and largest amounts you have heard of.

Less than €100

€100 - €500

€500 - €2,000

€2,000 - €4,000

€4,000 - €6,000

€6,000 - €10,000

€10,000 - €20,000

€20,000 - €40,000

€40,000 - €60,000

More than €60,000

Please state amount € _____

5 We have heard of drug dealers making drug users pay off debts in a number of ways. Which have the following have you come across?

You can tick more than one box

Full cash payment once off or over a period of time

Cash payment and / or drug dealing

Cash payment and / or holding or hiding drugs

Cash payment and / or violent crime

Cash payment and / or sex or prostitution

Cash payment and / or other (please state) _____

6. What type of intimidation are families experiencing over non-payment of debts?

You can tick more than one box

Verbal threats

Physical violence

Damage to home or property

Sexual violence or the threat of sexual violence

Other (please state) _____

7. Which members of the family are being targeted?

You can tick more than one box

Mother

Father

Grandparent

Brother or sister

Son or daughter of the drug user

Other (please state) _____

8. Who normally collects the debt from families?

Please tick one only

Drug dealer

Person working for the drug dealer

9. Does the intimidation normally stop once the debt is paid?

Please tick one only

Yes

No

Stops until drug dealer offers more drugs on credit

10. When debts are not paid do threats get carried out?

Please tick one only

Sometimes

Always

Never

11. How are families trying to make payments?

You can tick more than one box

Salary / Wages

Credit Union loan

Bank loan

Moneylender

Re-mortgaging home

Selling personal property

Social welfare payments

Borrowing from family or friends

Other (please state) _____

Please tell us about two examples of families or individuals who have experienced debt-related intimidation by drug dealers or people working for drug dealers.
