

Insight into CFE in the North East

Based on an online evidence gathering session



Financial Exploitation (FE) of children and young people, in which children and young people experience abuse or exploitation relating to money, is emerging as a growing concern. FE can cause significant harm to a young person and can put them at risk of being pushed further into a spiral of exploitation.

Despite this, it is often not well enough understood and can be overlooked. When victims are seen only the lens of committing fraud, they are often punished rather than protected, placing them at greater risk.

At The Children's Society, we are developing our understanding of the risks linked FE of children and young people and are advocating for professionals to view it as a separate concern, whilst understanding its context within other forms of exploitation.

Feedback from an online learning session

At the start of October 2022, the Prevention Programme ran an online learning session in the North East which was attended by 375 participants. The session was hosted and supported by Gateshead Safeguarding Partnership.

The session aimed to:

- Explore recent learning and emerging insights on FE of children and young people
- Share the experience of the Prevention Programme and partners to consider the implications for prevention, safeguarding and responses for exploited young people.
- Create an interactive opportunity to share and build knowledge of FE concerns for children and young people in the Northeast.
- Provide a space to share current responses to FE in North East and consider how understanding, responses and safeguarding can be improved.

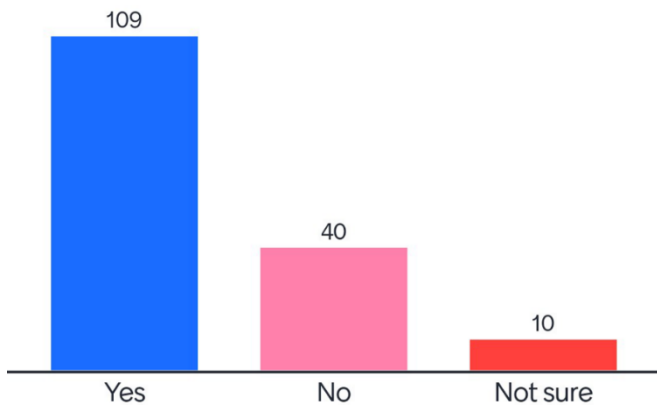
Many of those who attended the session reported that they were frontline practitioners, such as Social Workers, Probation Officers and Family Workers.

Some of the key findings and insights from this session are presented in this report. Although the experiences and perspectives described may only provide a snapshot of the impact of financial exploitation in the North East, we hope that by sharing these initial findings we can:

- Stimulate further exploration of financial exploitation and more professional curiosity its impact on young people in the North East
- Inform the ongoing work of professionals across sectors to improve recognition of and responses to all forms of exploitation, including financial
- Catalyse further multiagency work to develop approaches to identification, safeguarding and support for financially exploited young people (including transitional safeguarding)

If you are interested in being involved in our ongoing work to improve responses to financial exploitation in the North East, please contact Rosemary.Plummer@childrenssociety.org.uk

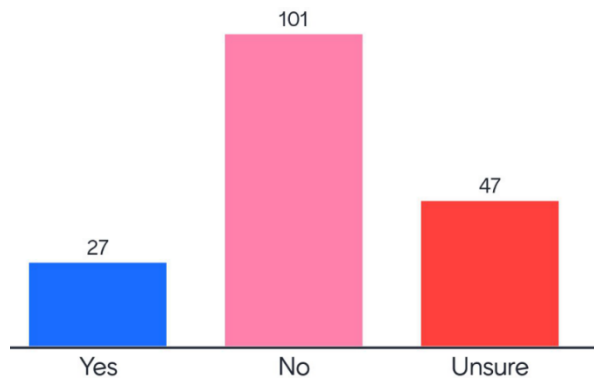
At the start of the session, we asked them if they had heard about Financial Exploitation (FE) in relation to children and young people



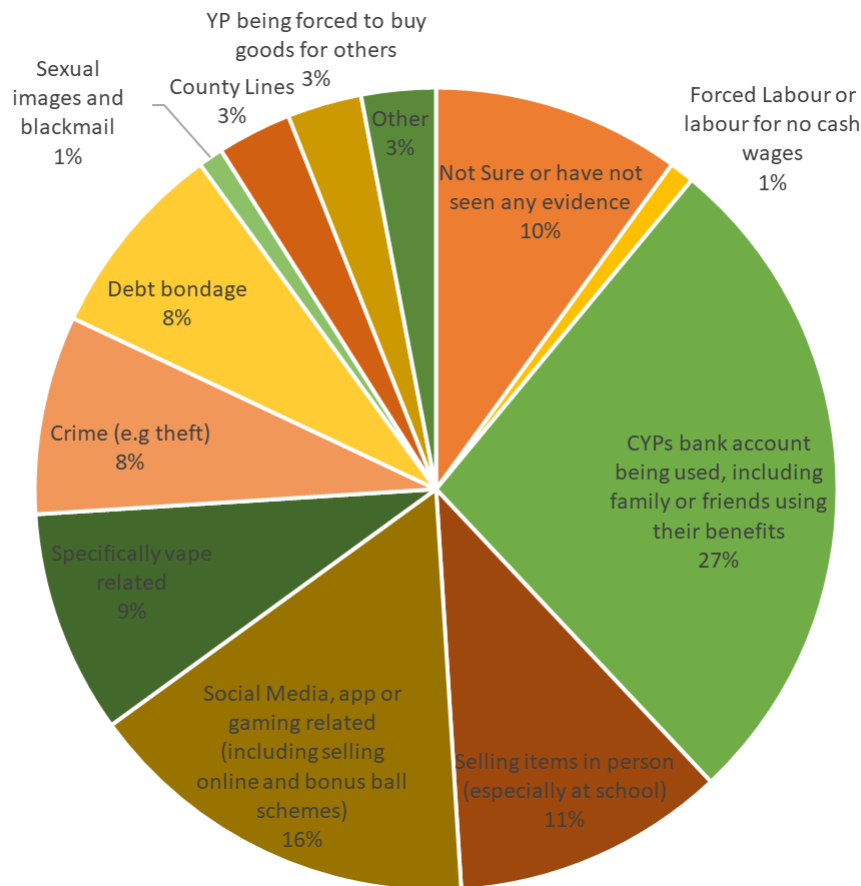
Most (109 of the 169 who answered) had heard about the issue beforehand.

We then asked them if they felt confident responding to FE in relation to young people.

In contrast to the numbers who had heard about the issue, less than 16% of the 175 who answered felt confident responding to FE.

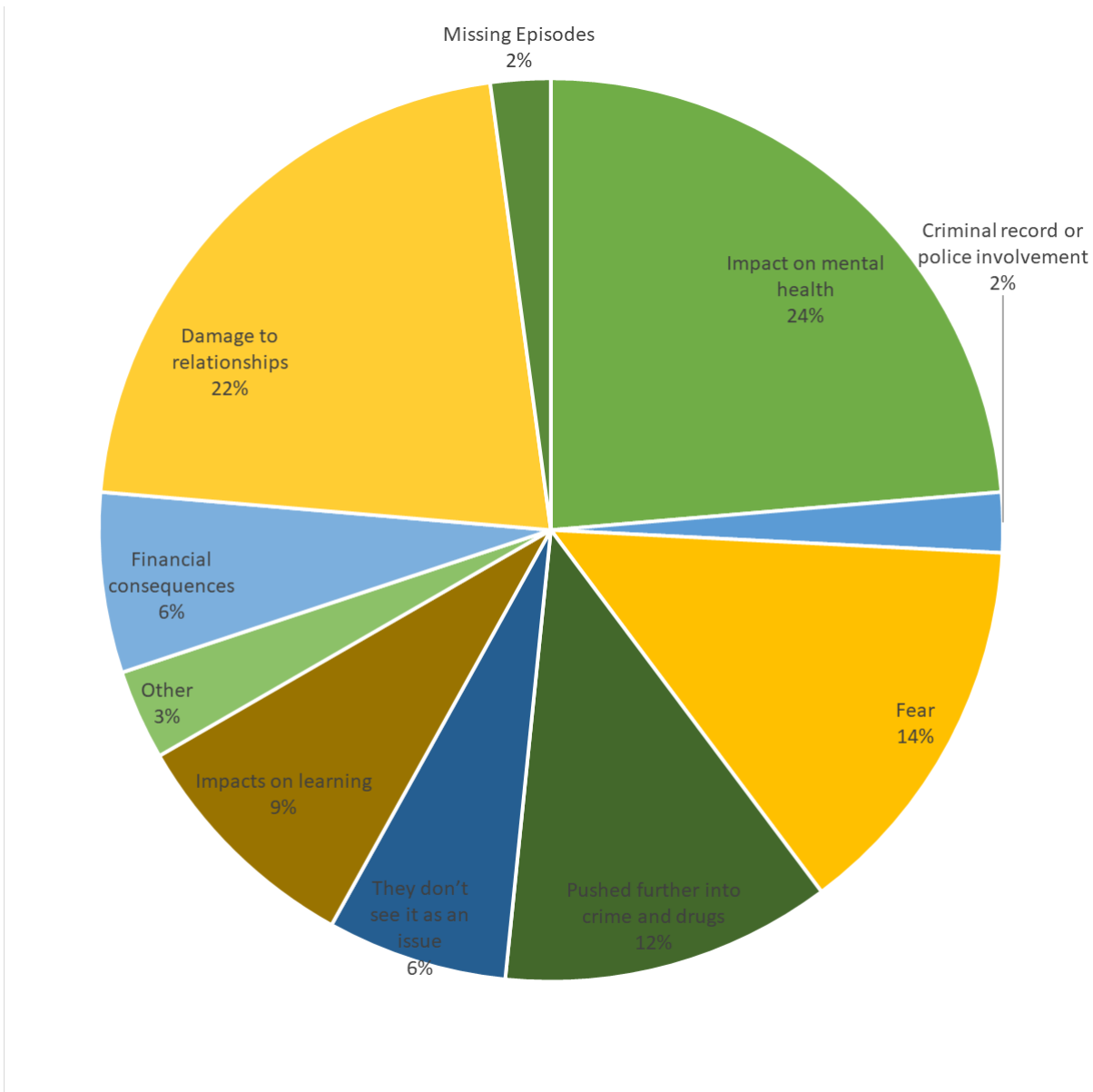


We then asked what methods of FE they were seeing in relation to children and young people in their practice



- 84 people answered this question
- Several of those who answered flagged family specifically as being involved in using a young person's bank account, or abusing their benefits
- Some also indicated that family were involved in other forms of exploitation, such as giving young people items to sell on at school.
- The two groups who were noted by session attendees as at particular risk in answers to this question, were those with learning disabilities and care leavers
- Some of the answers suggested that young people may also be experiences other kinds of exploitation. For example, a young person being given a 'free phone for track and trace'.
- Several practitioners indicated an overlap in issues – e.g a young person's bank account being used then being asked to buy crypto currency or held in debt bondage.
- Use of drugs, vapes, cigarettes and alcohol in coercion of young people was frequently mentioned

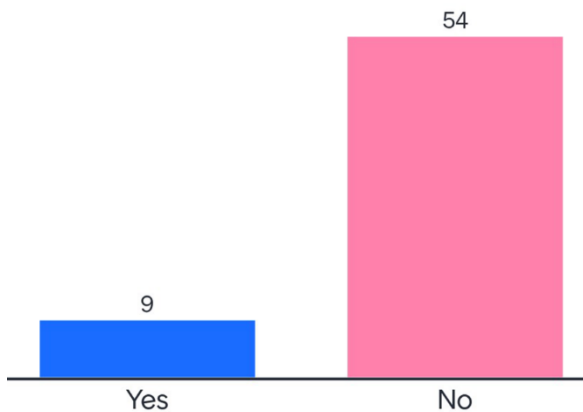
We asked the practitioners how they felt FE impacted on children and young people



“FE has a really negative impact on a Young Person's mental health. They can feel angry, silly, frustrated, and won't trust again for a while..”

- 87 people answered this question around how financial exploitation impacts on children and young people.
- Several of the answers to this question noted that financially exploited young person may be forced into stealing from their family.
- Additionally, fear of violence repeatedly came up in this section.

We asked the professionals whether Questions about CFE are included in safeguarding forms for CYPs



The majority said that FE questions are not included

Among the small number who reported that there were questions relating to FE on safeguarding forms relating to young people, the most common question was around the young person having unexplained money or new or expensive items.

We asked if anyone knew any of the language used around CFE.

Most of the professionals who responded stated that they were not aware of the language being used in relation to FE. Among those who did feel they knew some of the language, the most commonly mentioned terms were 'peas' 'grafting' and 'on tic'.

Towards the end of the session, professionals were asked what questions they felt they could ask CYPs about their finance.

The most common answers were around how young people were getting money, what they were spending their money on and whether anyone else had access to their benefits of bank accounts.