

Purpose

Inform members and stakeholders of issues relating to the **Economic Exploitation of U18s**.

Background

On 6 July 2021, SCSN attended an online session - hosted by the UK Home Office - concerning the economic exploitation of children and young adults, including their recruitment as money mules. We heard presentations from several organisations, including the *National Economic Crime Centre*, *North West Regional Organised Crime Unit*, *City of London Police*, *Children's Society* and the *Credit Industry Fraud Avoidance System (CIFAS)*.

Data and experiences were drawn solely from England & Wales, but the learning and risks are likely indicative of the same or similar issues here in Scotland.

Organised crime target and recruit schoolchildren, the vulnerable and disabled as money mules, to move proceeds of crime through their bank accounts to avoid detection.

Fraud has increased sharply during the pandemic in the last year, particularly involving children and young adults. Social media scams – Facebook, Twitter, Snapchat, WhatsApp, Instagram etc. – have risen significantly. Computer viruses, malware, spyware, email phishing, blackmail and grooming and coercion, romance fraud and profile impersonation are attributed to this increase.

Victims are often unaware their actions are criminal. They are asked to move sums of money or purchase items such as watches, computers, phones etc. Money laundering by proxy often becomes a gateway to more serious criminal activity.

Key Issues

Need to raise awareness in communities, particularly schools, youth clubs, parent forums etc. of the risks, how to recognise economic exploitation, how to report, and where to seek advice.

Need to collaborate with the banking industry to flag Suspicious Activity Reports (SARs) to law enforcement quickly, and possibly share same with parents, guardians and carers.

Need to work with social media providers to help identify, report and prevent.

Next Steps

Support – organise local education inputs and signpost to Crimestopper's [#Fearless campaign](#) and the [Children's Society's resource](#). Consider local collaborations with Police Scotland.

Scope – work together, across CSPs to build a complete data picture of the economic exploitation of U18s in our communities. Identify the biggest concerns in each local authority.

Solve – develop and pilot bespoke solutions, in collaboration with local stakeholders.

Scale – share best-practice across CSP networks, to facilitate increased awareness and share evaluation with Scottish Government, to help inform future resourcing and decision-making.

NB – Police Scotland are aware and reviewing.