



Short changed and out of time

A report into families facing financial harms alone.



Preface

Digital Parenting is generally understood to mean parenting in digital domains. Setting boundaries that extend beyond the physical and having expectations that apply to digital interactions and experiences. It requires a deft balancing act that understands risk but also recognises opportunity.

Unlike parenting in physical domains, the digital environment changes – adding new challenges for parents. Questions evolve and emerge with unprecedented speed. Should parents use digital monitoring tools and, if so, at what age? And might data driven parenting lead to problems?¹ Is tracking a safety feature or are we teaching children to accept coercive controlling behaviours?² Is there a screentime sweetspot³ and is the term ‘screentime’ even meaningful, given most homes and schools are now highly digitised?⁴

These questions would be difficult in any context but parents face further challenges. New digital experiences require parents to familiarise themselves with terms, tools and threats in a seemingly endless game of catch-up.

It’s little wonder there are gaps – and none greater or more problematic than money.

We’re not alone in recognising the scale of the issue. The Money and Pensions Service published a literature review in July 2024 that looked at what the existing literature tells us about the rise of digital money.⁵ They also examined the impact that might have on children and young people’s financial capability and the way they learn about money. They concluded that:

“The digitisation of financial transactions in recent years has profound implications for children and young people’s financial education.”

In this report, we surface the current level of understanding of child financial harms (CFH). Based on polling conducted in October 2024 and two rounds of focus groups with 44 parents, we have tried to capture the current level of parental understanding and to identify gaps – and thereby surface support and information needs. It’s been a challenging task. Parents don’t know what they don’t know. Asking about child financial harms can feel like adding to the already extensive list of parental worries.

¹ [Data-Driven Parenting: Robust Research and Policy Needed to Ensure that Parental Digital Monitoring Promotes a Good Digital Society](#)

² [Tech-based coercive control: Study reveals ‘concerning normalisation’ of red flags | SBS News](#) ³ [A ‘Goldilocks amount of screen time’ might be good for teenagers’ wellbeing | University of Oxford](#) ⁴ [Average number of connected devices in UK households 2020 | Statista](#)

⁵ [Literature Review: The impact of digital money on children and young people’s financial education](#)



“It’s a lot as a parent to see that and to know that’s something our young people are falling into that we weren’t subject to at that age.”

Whilst parents feel relatively confident teaching their children about money, discussions in focus groups highlighted serious knowledge gaps.

“[Sextortion] is something that doesn’t really start until secondary school, isn’t it?”

“I wouldn’t even know where to start with cryptocurrency.”

“I’ve never really known anyone under the age of 15 to be asked to send inappropriate pictures.”

Why are we concerned?

This lack of knowledge adds to the pressing and urgent need for more work in this area. A snapshot of harms that include a financial component highlights a growing problem.

The Internet Watch Foundation (IWF), for example, reported six sextortion cases involving a child in 2021. By 2023, the number had grown to 176 actionable cases.⁶ Those figures are only set to rise. The National Centre for Missing and Exploited Children (NCMEC) reported a more than doubling of reports to their helpline in 2023, compared to the same period in 2022.⁷

Sextortion refers to sexually-coerced extortion – a type of blackmail where someone tries to use intimate, naked or sexual photos or videos of you to make you do things you don't want to do.

Our research with young people between the ages of 13 and 18 found that 14% believed they had been the victim of a scam⁸, with children telling us they wouldn't report to anyone. They simply accept being scammed as the price of being online. The Nominet Youth Index put the figure even higher, at 35%.⁹

Research published in the Lancet describes gambling amongst adolescents as a public health problem, with online and in-game gambling a particular concern.¹⁰

These examples of serious, measurable harms are just one side of a much wider issue. Children are immersed in a highly commercial digital world that has turned entertainment, learning and play into commercial activities. The New Economic Foundation found that UK teenagers saw an advert on average every 10 seconds on Instagram.¹¹

For some children, their childhood has been transformed into a financial opportunity with the average monthly income for a family influencer estimated to be around £1,000 and the top UK earner estimated to earn over £500,000 per annum. This income is achieved by monetising the inside stories of family life, including the experiences and photos, successes and failures of children. Concern about the monetisation of children through family vlogging is growing, with some jurisdictions taking action. Illinois became the first US state to pass legislation protecting the legal interests of children. It requires parents to set aside 50% of any earned income for their children. France acted in 2020 to become the first country in Europe to set rules to ensure child influencers on the internet are not exploited, including by their parents.

6 Sexually Coerced Extortion or 'sextortion' | IWF 2023 Annual Report 7 NCMEC Releases New Sextortion Data

8 Parent Zone report | A problem hiding in plain sight? 9 Follow the money – protecting young people from online financial harms – Digital Youth Index 10 Gambling among adolescents: an emerging public health problem 11 Ban surveillance advertising to protect kids online | New Economics Foundation

Navigating this finance-driven digital world requires children to develop new skills. The ability to identify adverts. An understanding of virtual currencies designed to obfuscate their real-world currency value. An awareness of phishing scams and dark design patterns that make signing up for subscriptions significantly easier than cancelling them. Financial literacy in a digital world is profoundly different and more complex than it was in an analogue era and more closely aligned to digital media and information literacy.

First educators

As ever, parents are the first educators when it comes to helping children to navigate this financially complex digital paradigm. They are the ones teaching children about money in a world of frictionless payments where your face can be enough to unlock a purchase.

Parents are dealing with the consequences of children making accidental in-app purchases and spending money they can't afford. Parents are also the ones dealing with the fallout from serious harms and abuse.

It's a task parents accept but feel burdened by.

“I don't understand my child's Xbox well enough to sort out issues. It's horrible to use, so I avoid.”

“When you're at home, life is busy and often you're the bad guy asking 'did you do this', so I think it coming from a school would help... they might take it more seriously.”

“I think from 15 to 18 there is something about that age group where I think, number one, they think they are more mature than they are, start moving certain restrictions, pushing boundaries and deliberately breaking rules.”

“These perpetrators are very aware, they know who to target, they know who is operating in certain areas and what age groups, how much privacy you have. It's something you can't work out why this is happening.”

Time for change

It's clear that action is needed. Money in the digital world is a facilitator of harm. A cause of direct and indirect harm and often the key motivation for bad actors to harm children. The fragmentation of policy and the systemic nature of financial harms leads to blind spots and gaps in regulation. This could explain why policy makers are failing to keep up with the issues and it's evident that companies have a vested interest in ignoring them.

Expecting parents to handle this alone is not OK. Change must come – but for now, parents are our first responders. Providing them with information, support and validation will only be a first step. But, as this report shows, it's a much needed one.

Methodology

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,103 adults. Fieldwork was undertaken between 3 and 8 October 2024. The survey was carried out online. The figures have been weighted and are representative of all UK parents of at least one child aged 7 to 18 adults (aged 18+).

Questions about the prevalence of child financial harms (CFH), parents' experience with CFH, the support parents received/needed, and responsibility for preventing CFH were included in the online interview. A range of demographic characteristics of the UK parents were also collected, including:

- Gender
- Age
- Social grade
- Region
- Government region
- Working status
- Marital status
- Number of children in household
- The use of social media/messaging services (within the last month)
- Gross household income
- Gross personal income
- House tenure
- Urban/rural location

In addition, the report draws on focus groups that were conducted in December 2023 and October 2024, with 44 parents taking part.

Throughout the report, we have indicated when data refers to the full sample size (i.e. parents of all children aged between 7-18) and when responses draw on data from those parents whose child experienced problems whilst online involving money.

The research was funded by **Nominet**, the guardians of the .UK domain, via its [Countering Online Harms Innovation Fund](#). It was commissioned by Parent Zone as part of the Child Financial Harms programme. For more information on the full range of work we are doing in this area visit www.parentzone.org.uk/ChildFinancialHarms

Executive summary

- 62% of parents who have children aged 7-18 agree that financial harm online is a relevant issue for their children and family that needs to be dealt with.
- 20% of parents who have children aged 7-18 say their child has experienced a problem whilst online involving money. This is significantly lower than our research with young people found.¹²
- About a quarter of children who spend money online have experienced financial harm online, according to their parents. These issues are affecting families of children as young as seven years old – regardless of socio-economic status, location, or setup.¹³
- 15% of parents are not confident about teaching their children about making, spending and losing money online.
- Among parents whose child experienced problem(s) whilst online involving money, the most common problems involve accidental purchases (46%) and subscriptions to a paid-for service they had not been able to cancel (24%). Making a purchase and not receiving the item(s) (19%), losing virtual game items (18%) or not being able to spend virtual currency (16%) complete the top 5.
- Over one fifth (21%) of parents report their children have made purchases on their card without their consent.

¹² [Parent Zone report | A problem hiding in plain sight?](#) ¹³ *ibid*

Findings

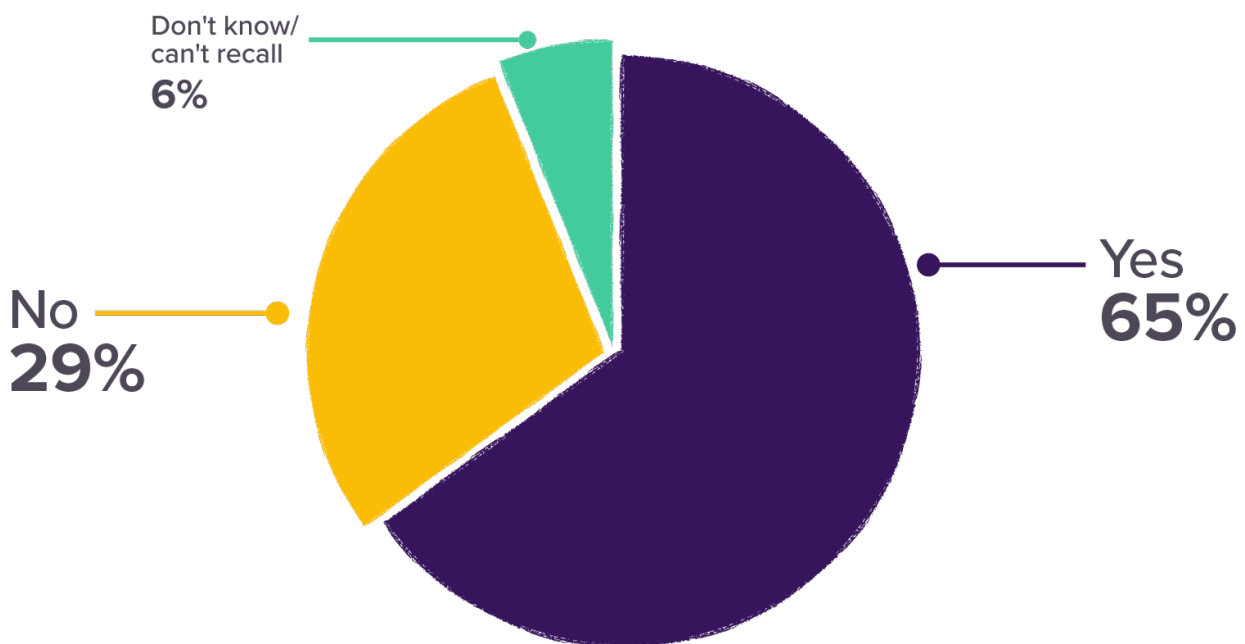
Child financial harms (CFH) are described as any harm caused to a child through direct financial loss, reputational damage, or exposure to risky financial behaviours. They not only have a direct impact on children and young people but are also a relevant issue for parents.

According to our poll, 65% of parents of at least one child aged 7-18 stated that their child has spent money online. When considering just those parents with children aged 17 to 18 the percentage changes to 75%. This finding suggests a worrying gap between parental understanding and the reality of children's digital spending habits. In our 2023 report, *A problem hiding in plain sight?*¹⁴, based on polling with 13-18 year-olds, we found that almost all children (96%) buy things online. Whilst the data is not directly comparable, given the difference in ages of children and young people involved in the two polls, it nonetheless highlights a significant gap.

A further important gap in understanding emerged when we asked about whether they believed their child had made money online. 16% of parents of 12-18 year-olds say they believed their child had made money online, compared to 42% of 13-18 year-olds who were asked the same question in our youth poll.

Whilst there will always be a gap between what young people tell their parents about what they do and the reality, this void in understanding suggests many more young people are experiencing harm without the knowledge of their parents.

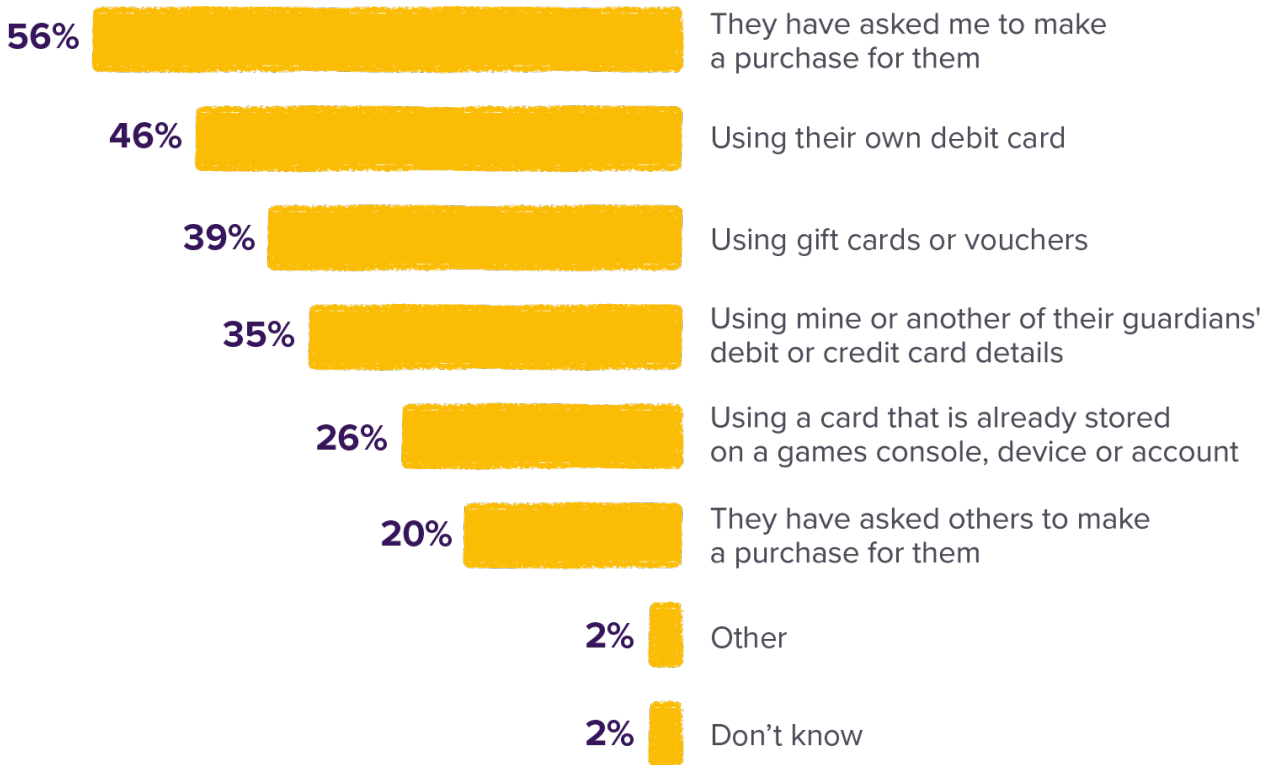
Figure 1: Has your child ever spent money online?



Base: All UK Parents of at least one child aged 7 to 18

¹⁴ Parent Zone report *A problem hiding in plain sight?*

Figure 2: Which, if any, of the following have they used to spend money online? (Please select all that apply)



Base: All UK Parents of at least one child aged 7 to 18 whose child has ever spent money online

Parental worries

Even with this limited understanding of the actual scale of child financial behaviours online, parents are worried.

Their primary concern when it comes to child financial harms is sexual abuse and exploitation (22%). Loss of money (20%), impact on mental health (15%), becoming involved in illegal activity (12%), and identity theft (13%) were all worries. Interestingly, 16% of parents didn't know what their greatest concern was. A further sign, perhaps, of the limited understanding of the issue.

Figure 3: Which one, if any, of the following is your greatest concern about online financial harms to your children? (Please select the option that best applies.)



Base: All UK Parents of at least one child aged 7 to 18 whose child has ever spent money online

In focus groups, we heard about the wider concerns of parents, including the impact on mental health and wellbeing.

“For me, physical harm is obviously higher up. Even if [children] get scammed and they lose a fair amount of money or something we deal with, this is no problem. When it is physical harm or making someone lose their confidence, like mental harm, that’s worse.”

“Identity theft, loss of money and abuse, due to him being autistic.”

“Bullied to buy people V-Bucks on Fortnite.”

A live issue

Whilst the term ‘Child Financial Harms’ is unfamiliar, parents are very aware of money-related problems and regard it as a live issue. 20% of parents told us that their child had experienced a problem involving money whilst online. The incidence increased if there were more children in the household. The nature and seriousness of the issues diverge and need to be considered in the context of parents having relatively low levels of awareness of young people’s digital financial behaviour. All of the figures are likely to be under-reported and even with that caveat, the figures for the most serious harms, including money muling and requests for naked images in exchange for money, are concerning.

Money muling refers to when an individual, a ‘money mule’, moves the proceeds of crime on behalf of criminals, sometimes in exchange for payment or other benefits. This can include moving money in and out of a bank account, buying/selling cryptocurrency or withdrawing cash.

Amongst those parents whose child experienced problems whilst online involving money:

- 46% had made an accidental purchase
- 24% subscribed to a paid-for service and not been able to cancel it
- 19% made a purchase and not received the item(s)
- 18% lost virtual items in a game (e.g. weapons, furniture, or skins)
- 16% had bought in-game currency or tokens and not been able to use them
- 14% had money taken from their account without their permission
- 13% had taken money from others without their consent
- 9% had been offered money in exchange for holding someone else’s money in their account (money muling)
- 8% had been offered money in exchange for naked images
- 4% had their identity stolen
- 4% say they experienced ‘Other’ problems

The free text answers provided by parents who responded ‘Other’ included:

- *“Overspent without realising.”*
- *“Fraud whilst selling clothes.”*
- *“Had false information regarding her bank account.”*
- *“Brought cryptocurrency under age, no checks.”*
- *“Given money to others.”*
- *“Bought something they had already bought.”*

- *“Bought music and games with her own bank card at age 13 to the value of £900 without my consent or knowledge whilst having a Natwest bank account. I got the money back eventually.”*
- *“Bullied to buy people V-Bucks on Fortnite.”*
- *“Scammed with trust trading.”*

Nor was it just children who were experiencing problems. Parents of all children aged between 7-18 reported that 21% had used their card details without consent in order to make purchases.

Translating some of those percentages to actual numbers of children underlines how many young people are involved. Based on population estimates¹⁵, parents are aware of 846,000 children who had been offered money for holding someone else’s money in their account, and 752,000 children who had been asked for money in exchange for naked images.

Discussions in focus groups added further lived experience.



“Tried to sell something on Facebook. The buyer wanted to send money by PayPal and sent a false PayPal email address asking to confirm the transaction. I stopped the sale and reported it to Facebook.”

Work by the Children Society¹⁶ adds further insights to the nature of financial exploitation which affirms parental concerns. This is not a situation of parents in the role of the worried well.

¹⁵ Age groups – GOV.UK ¹⁶ What is Financial Exploitation? | The Children’s Society

Taking action

After an online financial problem had happened, 87% of parents tried to resolve the issue, while 10% of parents did not.

Of those parents who tried to sort the issue:

- 56% reported the problem to the platform or app
- 34% reported the problem to their bank or credit card company
- 18% reported the problem to a regulator (eg, Financial Conduct Authority, Information Commissioner's Office, Ofcom)
- 12% informed their children's school
- 11% reported the issue to the police
- 11% reported to social services

For 60% of parents whose child experienced problem(s) whilst online involving money, the most common response was to talk about it.

Discussions in focus groups reinforced the value parents place on having a conversation with their child and using problems as an opportunity to explain and teach.

"I sorted it with a conversation."

"I spoke to them and explained why they shouldn't do it again."

"They made a mistake. I could teach them how to deal with it."

"Following a conversation about risks and validation checks, the sum involved was relatively small and became a life lesson."

For parents of at least one child aged 7 to 18 whose child experienced a problem whilst online involving money, 79% indicated they were satisfied with how the problems were resolved.

For parents not satisfied (19%), a few of the individual verbatim responses included:

- *"It wasn't resolved because the scammer wasn't found."*
- *"Nobody contacted me."*
- *"Never got goods or money returned."*

- *“Bank was useless.”*
- *“Game app took money from my account and never replied to my communication.”*
- *“The app company took me through the process to get his account back. None of them worked.”*
- *“The purchasing website is a fake.”*
- *“The activities of the officials seemed unprofessional to me.”*

“It was an annual subscription for Snapchat. She had a row. I shouted. We unlinked her debit card. Didn’t see the point in trying to get the money back, she sucked it up and had to survive with the loss of her money.”

“I was able to easily apply for a refund and remove the card details without any hassle. It was straightforward.”

“Dealt with it myself. A useful learning experience for my daughter without too much money being involved.”

Amongst parents whose child experienced one or more problems whilst online involving money, 42% removed the credit card or debit card from the platform or device, with a quarter of parents deciding to install parental controls to monitor their children’s online activity. Other interventions that speak to parents attempting to prevent further issues included blocking the app or platform (24%), confiscating the device (16%), or taking away the child’s debit/credit card (13%).

Where is it happening?

Perhaps unsurprisingly, given the online gaming financial ecosystem, among parents of at least one child aged 7 to 18 whose child experienced a problem whilst online involving money, the most common environment for parents to report their child as having encountered a finance-related problem was on a games console – with 42% of cases being attributed to those devices. 36% occurred in a mobile game.

Over a quarter (27%) occurred on a shopping website and 21% on a social media platform or app, such as TikTok. 16% occurred on a messaging app such as WhatsApp.

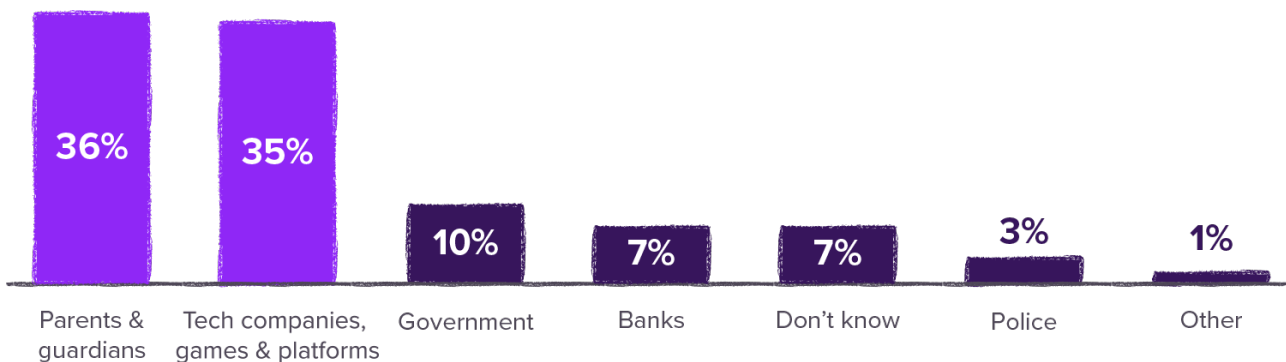
Other platforms and devices that were named by parents included:

- Amazon Fire Stick
- Smart TVs
- PC games
- App store/Google play
- Mobile apps e.g. food delivery apps
- Crypto exchange
- Music platforms/iTunes
- Alexa
- Language learning platforms

Who is responsible?

Most parents (36%) think it is a parents'/guardians' responsibility to prevent child financial harms online. 35% point to tech companies, games, and platforms, with 10% feeling the government is responsible.

Figure 4: Which one, if any, of the following entities do you think has the greatest responsibility for stopping child financial harms online? (Please select the option that best applies)



Base: All UK Parents of at least one child aged 7 to 18

During focus groups with parents, conducted separately to the poll, some said they would like to see more clarity, accountability and action. For example:

“In-game loot boxes need to be banned. I know most are for 18-year-olds but teens play them and even older people can become addicted to this – creating financial issues. We never had them years ago. Should be classed as gambling and banned in games.”

“But whose responsibility is it to manage these things? Instagram had no concerns.”

“The issue was partially resolved and so I am not completely satisfied, the regulatory bodies should do more to ensure platforms pay dearly for issues like this, so that others don't follow suit.”

In focus groups, we heard from parents who felt responsible for problems. This mirrored discussions with young people who had also internalised a 'buyer beware' message.



“I shouldn’t have had my credit card linked to the account. It was my own fault.”

“My child was warned before making the purchase and chose to go ahead. They contacted their own bank and learned a lesson.”

This belief in personal culpability does little to incentivise system change.

Finding support

A majority of parents (60%) indicated that they knew where to seek information about online child financial risks and harm. Of all parents of at least one child aged 7 to 18 whose child experienced a problem whilst online involving money, 29% reached out to the app or platform provider where the problem occurred, 23% of parents reached out to their bank for assistance, and 21% of parents chose to search online to seek help. Parents also reached out to family members or friends (18%), online forums like Facebook or WhatsApp groups (14%), government or local council websites (14%), social workers/health advisors (11%), their child's school (8%), and their employer (7%).

For parents of at least one child aged 7 to 18 whose child experienced a problem whilst online involving money, nearly a quarter (23%) did not go anywhere for support.

Some of the individual verbatim responses included:

"I managed to sort out myself."

"I didn't know what to do."

"What could anyone do?"

"I just removed the debit card from the device and put a password on for purchases."

"Pointless."

"My conversation was enough to explain what had happened."

"We as a family sort our own problems and issues out."

"Don't think it works."

In discussions with professionals in the frontline of support provision as part of a wider mapping of support, we heard similar concerns.

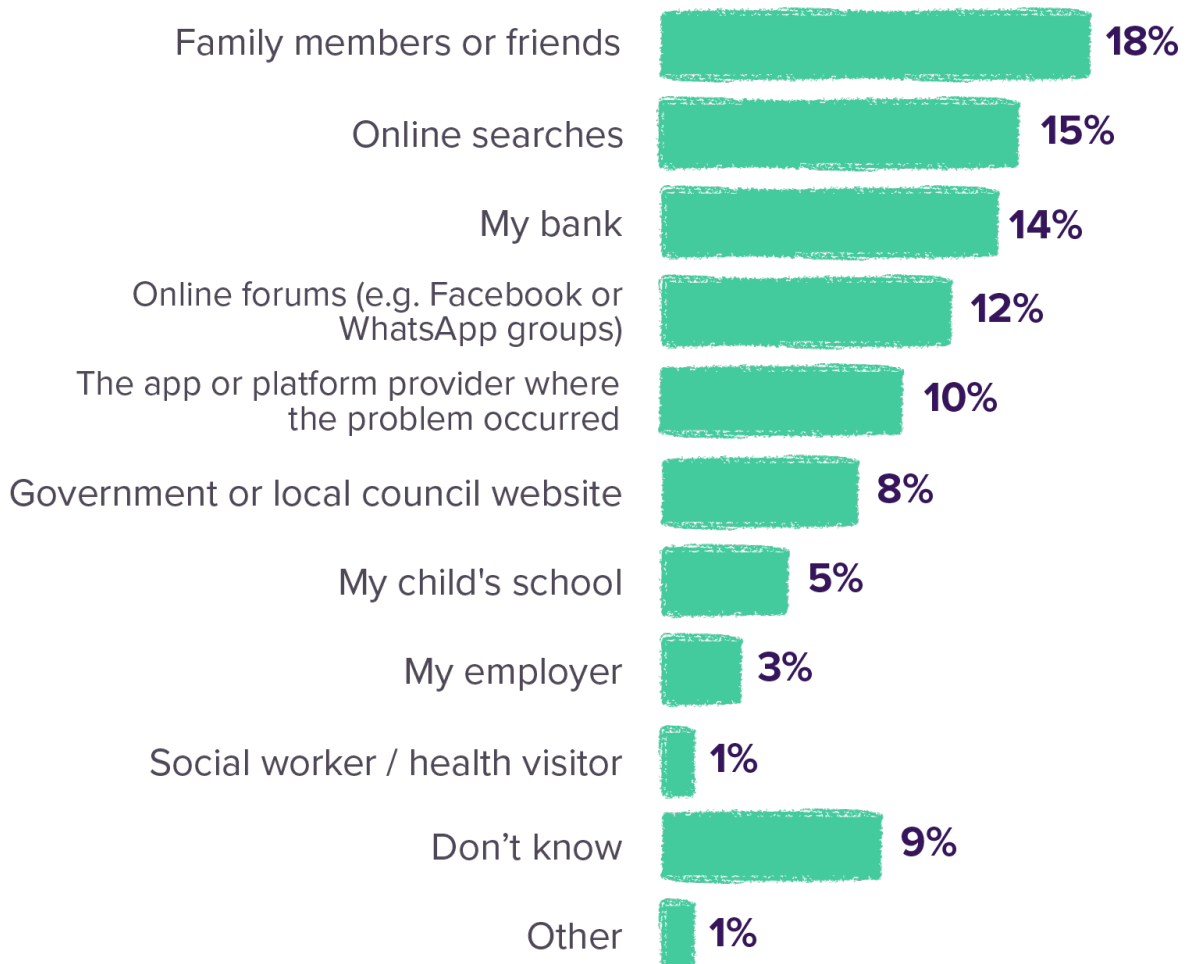
"What does equipping your children to be financial actors online look like? And how can I parent confidently in this area?"

"How does this feel approachable for parents? How do we make this issue feel manageable? We'd like to give really wide-ranging but also quite technical advice – and I think there's a sort of gap there between what's going to be most hearable by a large number of people. And so I think there's almost a translation challenge."

Who to trust?

Amongst those parents whose child experienced problem(s) whilst online involving money, almost one-fifth (18%) of parents would trust their family members or friends the most to provide accurate information regarding their child's financial problems online. 15% trust online searches, 14% trust their bank, 12% trust online forums (eg, Facebook or WhatsApp groups), 10% trust the app or platform provider where the problem occurred, 8% trust the government or local council website, and 5% trust their child's school. But 9% of parents don't know who to trust in terms of providing accurate information related to child financial problems online.

Figure 5: Who would you trust the most to provide accurate information regarding your child experiencing a problem online involving money?



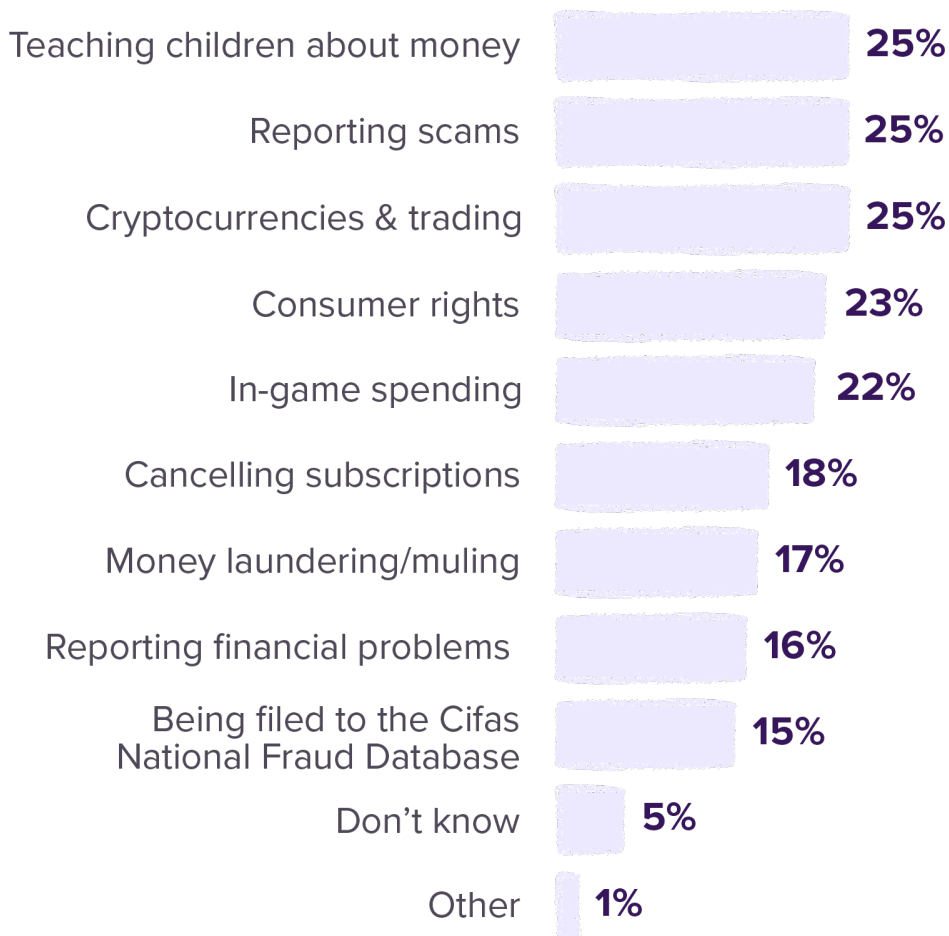
Base: All UK Parents of at least one child aged 7 to 18 whose child experienced problem whilst online involving money

More information needed

There are a number of topics that parents would like to know more about:

- 25% would like more information on teaching children about money, reporting scams, cryptocurrencies and trading
- 23% would like to know more about consumer rights
- 22% would like more information on in-game spending
- 18% would like to know more about cancelling subscriptions
- 17% would like to know more about money laundering/muling
- 16% would like to know more about reporting financial problems
- 15% would like information about being filed to the Cifas National Fraud Database

Figure 6: Which, if any, of the following financial/online safety topics do you need information/more information on?



34% of parents did not feel they need any more information on any of these topics

Base: All UK Parents of at least one child aged 7 to 18

Preventing future problems

With any harm to children, Parent Zone's goal is always to focus on prevention. Our role is to help parents get upstream of issues before children experience harm. In our polling with YouGov, 80% of parents agreed that they could provide their children with all the guidance they needed about making, spending, and losing money online. A significant minority (15%) didn't agree that they could.

However, this finding is at odds with other research from the Money and Pensions Service that found only 47% of UK children aged 7-17 have received a meaningful financial education, either at home or school.¹⁷ This is a figure that has remained largely unchanged since 2019. Add to that the high levels of harm that children are experiencing, as well as the gap between what young people tell us and what parents report, and it seems likely that parental confidence is somewhat misplaced.

In focus groups, parents offered a more realistic perspective.

“You talk about two things [money muling and loot boxes] today that I've never had a clue about, and they're going to get caught out by that before I've even heard about it. They're being exposed to this before we can even teach them about it.”

“If you don't know this stuff, then I don't know it. I don't know what I don't know.”

“To me, [types of CFH] fall into two separate categories. Because one of them is like gaming, which I think we said before that we know how to deal with. You can take the card off. But financially motivated sexual exploitation is different. It's not part of the same thing.”

In order to prevent future problems, it's going to be vital to increase parental knowledge and awareness, such that the current levels of confidence can be matched with solid up-to-date information.

¹⁷ [Less than half of UK children have been taught about money](#)

Conclusion

This report would be incomplete without a mention of AI. Nudification apps, AI voice cloning and Gen-AI deepfakes are just some of the applications of AI that are either already causing harm to children, or are likely to do so. Often, those harms have a financial component. Money motivates bad actors.

The National Centre for Missing and Exploited Children (NCMEC) reports:

“A 300% increase in reports of online enticement over the past three years, and with trends like sextortion and the circulation of deepfake nudes and generative AI posing a threat to children online.”¹⁸

If we don't start to recognise that money is a key driver in these harms, we will be reducing our ability to tackle them upstream.

Our research did not try to measure parental understanding of the additional financial risks associated with AI. We felt the knowledge base would be too low to gather meaningful data. In the absence of wider research that captures AI-specific risks, we find ourselves dealing with an issue that is moving faster than the research.

That makes the need to bring parents, carers, professionals and policy makers up to speed with what we already know extremely urgent.

However, it's going to be a difficult job. The gaps in parental information and support are extensive. Parents don't trust much of the information they are given and expectations for support are low.



“I know from experience that no one will help!”

“I probably have a better idea of what to do and what not to do than those who give advice.”

“Didn't know where to go for help.”

¹⁸ [Missingkids.org](https://www.missingkids.org) - Back to school overview

The speed of change will make it feel like changing the tyres on a moving car. Every domain will bring its own challenges. As Dr David Zendle and colleagues highlighted in their white paper discussing data and the games industry:¹⁹

“Games have in the past decade become highly diverse and interconnected, and if this trend continues, we will in a few short years be looking at a games market which rivals the complexity of global interconnected markets.”

There are signs that regulators are becoming more aware, with legislation being brought forward to crack down on fraud²⁰ and new duties being added to the Online Safety Bill following pre-legislative scrutiny, specifically:

“... a new duty requiring Category 1 services, as well as large search services (Category 2A), to put in place proportionate systems and processes to prevent users encountering fraudulent adverts on their service.”²¹

However, there seems to be an unwillingness to properly recognise money as a key driver to other harms. It is easy to understand why. Sextortion is currently dealt with as a sexually motivated crime. The focus is rightly on the offenders perpetrating the offences, with prevention education focusing on behaviours, relationships and grooming. We heard in our roundtable with professionals convened to support this work that:

“[Financially motivated sexual exploitation] is child sexual abuse. It’s exploitation of that nature of which it has a financial element which is kind of secondary from a law enforcement perspective.”

Gambling is a public health issue with a focus on addiction and problem gambling behaviours. Only specific financial harms, like scams, are currently being dealt with as a money-related offence.

That misses significant opportunities for system change. Design patterns that make digital spending uniquely frictionless are design choices. APIs that allow third-party parasite apps to trade skins can be engineered out of ecosystems. Cooling off periods could be added to in-game purchases and crucially payments can be traced.

We have levers to deal with this issue but, as long as we fail to recognise it, we fail to take the necessary steps to deal with it. The underlying business model of the internet is now under scrutiny. It’s time for money as the underlying driver of a wide range of harms to be brought out of the shadows.

¹⁹ [The Rise of Game Data](#) ²⁰ [New laws to be introduced to crack down on fraud - GOV.UK](#)

²¹ [Potential impact of the Online Safety Bill - GOV.UK](#)

For now, the burden sits with the victims to protect themselves and parents to do what they can to inform themselves and teach their children how to avoid harm.

Parent Zone supports families with many of the challenges they face in the digital world, whilst also helping them to unlock opportunities. As tech optimists, we want the digital environments families live in to work for them.

But on this issue, our optimism fades. Passing the buck needs to stop. Tech companies, finance providers and policy makers are all avoiding it and we can't keep leaving parents lacking support. Change needs to start now.