Instrumentalized Innocence

Child Financial Exploitation, Caregiver Dependency, and the Limits of the U.S. Child Protection Framework

Paradise Rodriguez-Bordeaux

Paradise Rodriguez-Bordeaux™ Inc., New York, USA | Intenovate™ Inc., New York, USA

ORCID: 0009-0003-1136-7545

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Abstract

Child financial exploitation can occur when a minor's identity, labor, earnings, assets, economic rights, or economic dependency are used to produce financial or material benefit for another person under circumstances that compromise the child's interests, agency, or developmental position. Existing U.S. legal and institutional frameworks address components of this conduct through child-protection, consumer, labor, property, criminal, forced-labor, and emerging digital-content law, leaving economically related harms distributed across systems with different jurisdictional and evidentiary requirements.

This article develops child financial exploitation as an analytical category and examines four principal modalities: identity-based financial exploitation; exploitative participation in caregiver- or family-controlled enterprises; extraction of children's earnings and assets; and psychological coercion associated with economic compliance. It further examines monetized digital content as an expanding setting in which children's labor, identities, likenesses, and private lives can generate economic value under adult control.

Drawing on primary legal authority and interdisciplinary peer-reviewed scholarship, the analysis considers how developmental dependency, economic control, allocation of benefit and burden, meaningful choice, and coercion distinguish potentially exploitative conduct from ordinary family economic interdependence. It also examines the structural relationship between child financial exploitation and forced-labor law while preserving the statutory requirements necessary to establish a federal trafficking offense.

The article develops a six-dimensional framework for practitioner inquiry encompassing the economic resource involved, control over that resource, allocation of benefit, allocation of burden, meaningful choice and coercion, and developmental and legal context. It maps corresponding responses across child protection, consumer protection, labor regulation, property and trust law, criminal law, and state protections for minors participating in monetized digital content. The analysis concludes that economic harms originating during childhood can persist beyond the jurisdictional boundaries of child-protection systems and proposes a coordinated reform agenda centered on recognition, referral, prevention, economic remedies, and empirical evaluation. Economic autonomy emerges as a significant component of the transition from child protection to independent adulthood.

Keywords: *child financial exploitation; child maltreatment; economic abuse; caregiver dependency; identity fraud; parentification; child labor; economic coercion; digital child labor; child influencers; forced labor; child protective services; economic autonomy*

I. Introduction: When Childhood Is Collateral

Children occupy a uniquely dependent position within the family economy. Their access to money, work, property, transportation, documentation, and other economic resources is often mediated by adults, while the boundaries between family obligation, caregiving, contribution, and labor can be difficult to distinguish. When those relationships become exploitative, the same dependency that ordinarily structures childhood can limit a child's ability to recognize the exploitation, resist it, preserve independent resources, or seek assistance outside the household. Research examining economic abuse from child and youth perspectives remains comparatively limited, but the existing literature identifies direct and indirect economic victimization of children and demonstrates the importance of examining economic abuse within parenting and other dependent family relationships.[1]

Financial exploitation can take multiple forms. A child's identity or economic resources may be used for another person's benefit; earnings may be controlled or appropriated; adult financial responsibilities may be transferred to the child; or economic pressure may operate alongside emotional coercion and family obligation. These practices do not necessarily occur independently. Economic abuse can function within broader systems of coercive control in which financial restriction, isolation, monitoring, and psychological control constrain the choices available to children. Research on children living within coercively controlling households demonstrates that nonphysical forms of control can produce constrained and disempowering environments with consequences for children's well-being and development.[2]

The inversion of adult and child responsibilities is also developmentally significant. Parentification requires children to assume responsibilities ordinarily associated with adults, frequently at the expense of their own developmental needs. A recent systematic review of sixty-nine studies identified consequences across psychological and emotional distress, family relationships, identity formation, well-being, vulnerability to risky behavior, and cultural context.[3] Financial responsibility imposed for an adult's benefit can therefore operate within a broader restructuring of the parent-child relationship in which the child's role shifts from dependent family member toward provider, stabilizer, worker, or economic resource.

Digital commerce has expanded the mechanisms through which that inversion can occur. Children can now generate commercial value through their labor, likeness, personality, play, family relationships, and everyday experiences. Research on kidfluencing identifies a structural conflict in family-run social-media enterprises because parents may simultaneously occupy the roles of caregiver and entrepreneur while directing a child's participation in revenue-generating content. Comparative case analysis has identified

risks involving economic exploitation, privacy, compensation, work, consent, and the conversion of children's activities into commercial enterprise.[4]

The commercial value of childhood online extends beyond conventional understandings of employment. Research examining kidfluencer monetization on TikTok found that children may be exposed, mobilized, and commodified through branded and monetized content, with their identities intertwined with the strategies through which visibility and economic value are produced.[5] The child may consequently occupy several economic positions at once: worker, subject, brand asset, source of audience attachment, and means through which an adult-controlled enterprise generates revenue.

These practices share a common structure despite their different forms. Child financial exploitation is the misuse of a minor's identity, labor, earnings, assets, economic rights, or economic dependency for another person's financial or material benefit. The definition captures a relationship that existing categories often divide into separate problems. Identity misuse, appropriation of earnings, coerced labor, economic abuse, parentification, and digital monetization may differ in method while sharing the conversion of childhood dependency into adult economic advantage.

Caregiver dependency is central to that structure. Exploitation occurring within a caregiving relationship cannot be understood solely by examining an individual transaction. The adult benefiting economically may also exercise substantial control over the child's daily life, resources, relationships, and access to assistance. Scholarship on coercive control demonstrates how nonphysical forms of domination can restrict children's social worlds and autonomy, while research on economic abuse involving children demonstrates that financial harm can operate through parenting and dependency rather than exclusively through conventional financial transactions.[6] The economic act and the relational structure enabling it are therefore analytically inseparable.

That distinction becomes particularly important where financial exploitation approaches forced labor. Federal forced-labor law prohibits knowingly obtaining or providing labor or services through specified coercive means, including force, threats, serious harm, abuse or threatened abuse of law or legal process, and schemes intended to cause a person to believe that nonperformance would result in serious harm or physical restraint. "Serious harm" includes sufficiently serious psychological, financial, and reputational harm. Federal law also imposes liability under specified conditions on those who knowingly benefit financially, or receive anything of value, from participation in a venture engaged in forced labor.[7]

Economic benefit alone does not establish forced labor, nor does exploitation within a caregiver-child relationship automatically satisfy the statutory elements of a federal trafficking offense. Yet the structures can intersect. A child may provide economically valuable labor or services within a relationship characterized by dependency,

psychological pressure, financial consequences, or constrained choice without every case reaching the threshold required for federal trafficking liability. Trafficking-adjacent abuse describes that structural proximity: exploitation may reproduce important mechanisms associated with forced labor while remaining legally distinct from trafficking.

The resulting fragmentation presents a substantial problem for identification and intervention. Economic harm to a child can appear as identity misuse, uncompensated labor, appropriated earnings, coercive family responsibility, commercialized digital exposure, or some combination of these practices. Research across economic abuse, coercive control, parentification, and digital child labor demonstrates that these harms do not fit comfortably within a single disciplinary framework. The categories may be institutionally separate while the child experiences them as components of the same exploitative relationship.

The central failure, therefore, is not merely the absence of a single label. It is the tendency to evaluate the transaction without adequately examining the dependency that makes the transaction possible. A fraudulent account, appropriated paycheck, coerced business role, or monetized childhood may appear different when viewed through the legal or institutional system responsible for addressing it. Viewed through the caregiver-child relationship, each raises the same underlying question: ***when does an adult's control over a child's economic life become the means through which that child is exploited?***

Child protection cannot answer that question by focusing exclusively on physical safety or isolated financial transactions. Economic autonomy is also implicated when a child's identity, labor, earnings, assets, or dependency are converted into economic benefit for another person. Preventing an individual transaction may stop one manifestation of the harm. Protecting the child requires recognition of the relationship that enabled it.

II. Situating Financial Exploitation Within the Child Maltreatment Framework

2.1 The Boundaries of the Child Maltreatment Framework

Child maltreatment is commonly organized around physical abuse, sexual abuse, psychological or emotional abuse, and neglect, although the boundaries and operational definitions of these categories vary across research and professional settings. A 2023 scoping review of 25 publications found substantial disagreement in the definition and operationalization of child maltreatment and concluded that this variability affects research, surveillance, prevention, policy, and cross-sector comparison.[8]

Definitional inconsistency persists even within established forms of maltreatment. Hayashi's analysis of psychological and emotional abuse and neglect examined abstract definitions in the literature, professional practice guidelines, and studies of professionals' definitions. Considerable variation appeared both within and across those sources, including differences in the components used to define psychologically harmful conduct.[9]

Financial exploitation occupies a less developed position within this literature. An umbrella review of 29 recent reviews found wide variation in child-maltreatment categorization and identified financial exploitation, forced work, and overburden among the additional forms included in some classification systems.[10] The evidence therefore supports recognition of economic exploitation within the broader conceptual territory of child maltreatment while also demonstrating that it lacks the consistent treatment afforded to the principal maltreatment categories.

That fragmentation matters because economic exploitation can involve mechanisms that conventional categories do not describe precisely. A child's money or property can be appropriated; labor can be extracted for another person's economic benefit; financial obligations can be created through the child's identity; and access to economic resources can be controlled within a dependent relationship. Some of these acts may simultaneously constitute neglect, psychological maltreatment, fraud, or another recognized harm. Their economic dimension remains analytically significant because the object of the conduct is the child's economic value, resources, rights, or capacity.

2.2 Economic Abuse, Exploitation, and Control

Economic-abuse research provides a developed framework for understanding how financial resources can become mechanisms of interpersonal abuse. Confirmatory factor analyses using data from 457 female survivors found economic abuse to be distinguishable from psychological, physical, and sexual abuse, although the dimensions remained moderately correlated.[11] The findings support examination of economic conduct as a discrete component of abusive relationships.

The Revised Scale of Economic Abuse further distinguishes two mechanisms: economic restriction and economic exploitation. Developed and initially tested using data from 248 women seeking intimate-partner-violence services, the revised measure treats restriction as interference with another person's ability to acquire, use, or maintain economic resources and exploitation as conduct that uses or depletes another person's resources for the perpetrator's benefit.[12] These mechanisms provide useful conceptual distinctions for examining financial harm involving children, while the adult intimate-partner context of the underlying study limits direct generalization to caregiver-child relationships.

Child-centered research on economic abuse remains comparatively limited. Bruno's review found that economic abuse has seldom been investigated from child and youth perspectives and identified several ways children can experience economic abuse directly or indirectly, including through parenting practices and exposure to economic abuse between adults.[13] The review also demonstrates that children's economic victimization cannot be understood exclusively through literature developed for adult intimate relationships.

Empirical evidence from child-welfare populations provides an additional indication of the relevance of economic abuse to children's environments. Voth Schrag and colleagues interviewed 105 girls ages 12–19 involved in the child welfare system and found that nearly half reported witnessing moderate to high levels of economically abusive tactics. At the bivariate level, greater exposure was associated with physical and emotional abuse, physical neglect, greater trauma exposure, depression, post-traumatic stress symptoms, and lower financial self-efficacy.[14] The study measured adolescents' exposure to economic abuse rather than direct caregiver financial exploitation of the adolescents themselves, so its findings establish co-occurrence within vulnerable family environments rather than prevalence of child financial exploitation.

The available evidence consequently identifies an important research gap. Economic abuse is empirically distinguishable from other forms of interpersonal abuse, and children can encounter it within family environments, yet direct empirical research on caregiver exploitation of children's own economic resources remains limited. That gap warrants careful conceptual development rather than assumptions derived from adult victimization research.

2.3 Parentification, Role Reversal, and Economic Responsibility

A separate body of developmental research addresses the transfer of adult responsibilities to children. A 2023 mixed-methods systematic review defines parentification as circumstances in which youth assume developmentally inappropriate parent- or adult-like roles and responsibilities. The review identifies roles including household earner, caregiver, counselor, family navigator, and self-carer and emphasizes that parentification must be distinguished from developmentally appropriate responsibilities that can contribute to competence and family participation.[15]

Prospective research has identified developmental associations with role reversal. In an observational study of 57 families, Macfie and colleagues assessed parent-toddler role reversal and later obtained teacher ratings of behavior in kindergarten. Father-toddler role reversal predicted attention problems and externalizing symptoms, while mother-toddler role reversal predicted social problems; gender moderated some of the associations.[16]

Longer-term evidence also links childhood parentification with psychological outcomes. A meta-analysis of 12 nonoverlapping studies involving 2,472 participants found a small but statistically significant association between self-reported childhood parentification and adult psychopathology (r = .14, 95% CI [.10, .18]). The relationship varied according to psychopathology type, sample characteristics, race, and the parentification measure used.[17] These findings support a contextual interpretation of parentification rather than an assumption of uniform developmental consequences.

The most recent systematic synthesis reinforces that conclusion. A 2026 PRISMA-based review of 69 studies identified recurring findings involving psychological and emotional distress, strained family relationships, identity formation, well-being, vulnerability to risky behaviors, and cultural influences. The authors reported variation according to the type and duration of caregiving, family relational dynamics, and sociocultural context.[18]

Economic responsibility becomes relevant to this developmental literature when adult financial functions are transferred to the child. Sustained responsibility for generating household income, meeting adult financial obligations, operating an enterprise for an adult's benefit, or surrendering personal economic resources can alter the child's functional role within the family. The developmental significance of those arrangements requires attention to age, duration, intensity, voluntariness, family circumstances, control over resources, and the consequences attached to resistance.

Parentification and financial exploitation can intersect when the transfer of economic responsibility also produces material benefit for the adult. Parentification identifies the alteration of family roles; financial exploitation identifies the economic use of the child. Their intersection provides a mechanism through which economic harm can acquire developmental as well as financial significance.

2.4 Child Financial Exploitation as an Analytical Category

The preceding evidence establishes four features relevant to a distinct framework for child financial exploitation. Child-maltreatment classifications contain meaningful definitional variation. Economic abuse can operate through restriction or exploitation of economic resources. Children encounter economic abuse within family environments, although direct child-centered research remains limited. Developmentally inappropriate

transfers of adult responsibility can affect children across psychological, relational, behavioral, and identity-related domains.

> *Child financial exploitation encompasses the use of a minor's identity, labor, earnings, assets, economic rights, or economic dependency to produce financial or material benefit for another person under circumstances that compromise the child's interests, agency, or developmental position.*

The category centers the economic mechanism connecting otherwise disparate conduct. Identity misuse converts the child's legal identity into financial access. Appropriation of earnings converts the child's labor into resources controlled by another person. Coerced business activity converts the child's work or legal status into commercial value. Excessive financial responsibility transfers adult economic burdens to the child. Commercial use of a child's public identity converts the child's image, experiences, or participation into monetizable assets.

Assessment requires attention to the structure surrounding the economic exchange. Relevant considerations include the child's age and developmental capacity; the nature, magnitude, and duration of the economic demand; the child's ability to exercise meaningful choice; ownership and control of earnings or assets; distribution of economic benefits and burdens; the presence of deception, pressure, threats, or coercion; consequences associated with refusal; and the caregiver's control over resources upon which the child depends.

Family economic interdependence can include shared resources, household responsibilities, employment, caregiving, and financial contributions. Exploitative arrangements are distinguished through the conditions under which economic value is obtained from the child. Developmental appropriateness, proportionality, meaningful choice, control over personal resources, allocation of benefit, and freedom from coercive consequences provide the principal points of analysis.

This framework places economic autonomy within the study of child protection. It provides a common analytical structure for conduct that may otherwise be divided among fraud, labor, psychological maltreatment, family financial practices, and commercial activity. The common mechanism is the conversion of a child's dependent economic position into financial or material value for another person.

III. Modalities of Child Financial Exploitation: A Detailed Taxonomy

Child financial exploitation can operate through a child's identity, labor, earnings, assets, or economic dependency. Its legal and developmental significance depends on the mechanism involved, the governing law, the allocation of economic benefit, the child's developmental capacity and degree of choice, and the relationship between the child and the benefiting adult. Four modalities are particularly relevant: identity-based financial exploitation, exploitative participation in family or caregiver-controlled enterprises, extraction of earnings or assets, and psychological coercion used to obtain economic compliance.

3.1 Identity-Based Financial Exploitation

Identity-based financial exploitation occurs when a child's identifying information is used without lawful authority to obtain credit, services, accounts, benefits, or other economic value. The empirical literature on identity fraud in the United States remains substantially more developed for adults than for minors. Irvin-Erickson's 2024 critical review of 52 empirical studies identified identity-fraud victimization among minors and synthetic-identity fraud as areas requiring further research.[19] Claims concerning the prevalence of child identity fraud or the frequency of caregiver perpetration therefore require caution.

The smaller literature addressing adolescents reinforces that limitation. Marcum, Higgins, and Mackinnon examined school counselors' reports concerning identity-theft victimization among high-school students. The authors identified adolescent identity theft as an understudied area and reported a low survey-response rate as a limitation.[20] The study documents reported adolescent victimization without providing a national prevalence estimate of caregiver-perpetrated child identity theft.

Familial identity theft has also been examined in the broader identity-theft literature. Navarro and Higgins analyzed the 2012 Identity Theft Supplement to the National Crime Victimization Survey to compare familial and nonfamilial identity-theft victimization. Their findings showed differences in forms of misuse associated with familial victimization and identified familial identity theft as potentially difficult to detect.[21] Because the study population was not limited to minors, its relevance here is confined to establishing that identity misuse occurs within family relationships; it does not establish the prevalence of parental identity theft against children.

Federal criminal liability depends on the conduct and statutory elements involved. Section 1028 of Title 18 prohibits specified conduct involving identification documents, authentication features, and means of identification when the applicable statutory requirements are satisfied. Section 1028(a)(7), for example, reaches knowing transfer, possession, or use without lawful authority of another person's means of identification

with the intent to commit, aid or abet, or in connection with specified unlawful activity.[22] Section 1028A separately establishes aggravated identity theft when, during and in relation to an enumerated felony, a person knowingly transfers, possesses, or uses without lawful authority a means of identification of another person.[23]

The Supreme Court has clarified the scope of § 1028A. In *Flores-Figueroa v. United States*, the Court held that the government must establish that the defendant knew the means of identification belonged to another person.[24] In *Dubin v. United States*, the Court rejected an interpretation under which incidental use of another person's identifying information during a predicate offense would automatically support aggravated identity-theft liability. The Court required the identity misuse to bear the requisite relationship to what makes the predicate conduct criminal.[25] A caregiver's possession of a child's Social Security number or identifying documents consequently does not itself establish aggravated identity theft.

Consumer-reporting law addresses another component of identity-based harm. Under the Fair Credit Reporting Act (FCRA), a consumer reporting agency receiving a qualifying dispute concerning information in a consumer's file generally must conduct a reasonable reinvestigation within 30 days. Information found to be inaccurate or incomplete, or that cannot be verified, must be deleted or modified as appropriate. Information deleted through the reinvestigation process may be reinserted only when the furnisher certifies that it is complete and accurate.[26]

Federal law also provides a preventive mechanism specifically applicable to children. Under 15 U.S.C. § 1681c-1(j), an individual under sixteen qualifies as a "protected consumer." A protected consumer's representative who supplies sufficient proof of identification and authority may request a security freeze without charge. If the consumer reporting agency has no file for the protected consumer, the agency must create a record for purposes of administering the freeze.[27]

The consequences of identity misuse depend on the transaction and the systems into which it enters. Credit accounts, utility services, loans, tax filings, benefits, banking products, and other transactions can implicate different legal and administrative regimes. Identity-based child financial exploitation should therefore be evaluated through the particular unauthorized transaction, the economic benefit obtained, and the liability, record, or other consequence created for the child.

3.2 Exploitative Participation in Family and Caregiver-Controlled Enterprises

Children and adolescents can participate legitimately in family businesses. Houshmand, Seidel, and Ma used longitudinal data from Statistics Canada's National Longitudinal Survey of Children and Youth and found that adolescents who worked year-round in family firms reported better relationships with their parents and better psychological

well-being than adolescents working in nonfamily firms.[28] Family-business participation can therefore occur within positive developmental and relational contexts.

Motivation and parental control affect the character of that participation. Schröder and Schmitt-Rodermund studied 152 adolescents with family-business backgrounds and distinguished autonomous succession motivations, including career interest, from introjected motivations associated with family obligation. Parental relational support predicted autonomous motivation, whereas parental control was associated with introjected motivation.[29] The findings demonstrate meaningful variation in the conditions under which adolescents contemplate participation in family enterprises.

Occupational conditions provide another relevant dimension. Zierold, Appana, and Anderson surveyed 6,810 Wisconsin high-school students; 2,858 reported working, including 963 who worked in family businesses. Adolescents working in family businesses reported greater involvement in dangerous tasks, and injured family-business workers reported a greater proportion of severe injuries than other injured working adolescents.[30] These findings concern occupational safety within the study population and do not establish that family-business employment is inherently harmful.

Federal child-labor law gives parents broader latitude in specified employment relationships. Under the Fair Labor Standards Act (FLSA), the definition of “oppressive child labor” excludes specified employment by a parent or person standing in place of a parent of that person’s own child or a child in that person’s custody who is under sixteen. The exclusion does not extend to manufacturing, mining, or occupations determined to be particularly hazardous or detrimental to minors’ health or well-being.[31]

That provision governs the FLSA’s child-labor framework. It does not establish ownership of a business, authorize unauthorized use of a child’s identity, determine ownership of business proceeds, or resolve tax, licensing, corporate, or property-law obligations. The existence of a family enterprise therefore cannot independently establish whether a child’s economic participation is exploitative.

Within the framework developed here, commercially oriented conduct warrants scrutiny when a child’s labor, identity, property, or dependent position is used to generate economic value for another person under conditions that compromise the child’s interests or meaningful choice. Relevant considerations include the developmental appropriateness and intensity of the work, the child’s motivation and practical ability to refuse, control over compensation, allocation of economic benefits and liabilities, occupational risk, and consequences attached to resistance.

3.3 Extraction of Children's Earnings and Assets

Extraction concerns economic resources earned by, belonging to, or legally protected for the child. Depending on the governing law and the nature of the resource, these may include wages, entertainment earnings, trust assets, gifts, inheritances, settlement proceeds, or other property interests. Parental authority over a minor's earnings cannot be reduced to a single national rule because state law and the source of the property materially affect the analysis.

California illustrates this complexity. California Family Code § 7500 generally provides that the parents of an unemancipated minor are equally entitled to the minor's services and earnings. The statute excludes services and earnings governed by contracts of the type described in § 6750.[32] California therefore does not support a general proposition that all earnings of an unemancipated minor are exclusively the minor's property.

California applies a distinct statutory structure to specified contracts in art, entertainment, and professional sports. Under Family Code § 6752, 15 percent of a minor's gross earnings from contracts within § 6750 must be set aside and preserved for the minor under the statutory trust regime, subject to the provisions and exceptions established by the statute. Section 6752 also characterizes the relationship between a parent or guardian and a minor covered by such a contract as fiduciary with respect to the minor's earnings and accumulations under the contract.[33] These protections concern the contracts governed by the statutory scheme and cannot be generalized to every category of income received by a California minor.

State law also differs in its allocation of parental rights. Maryland provides that one parent, to the exclusion of the other, is entitled to a minor child's services and earnings when that parent has been awarded custody or when the other parent has abandoned the child or is deceased.[34] The difference between these statutory structures demonstrates why parental authority over children's earnings requires jurisdiction-specific analysis.

These distinctions are central to identifying financial exploitation. Parental receipt or control of a child's earnings cannot independently establish exploitation where applicable law grants the parent authority over those earnings. The analysis requires identification of the child's legal interest in the property, the adult's legal authority, the source and purpose of the funds, applicable statutory protections, the distribution of economic benefit, and the circumstances under which control or transfer occurs.

Extraction is implicated most clearly when an adult takes property legally belonging to the child without authority, circumvents statutory protections governing the child's earnings or assets, creates unauthorized financial liabilities for the child, or uses coercive pressure to obtain resources in which the child possesses a protected economic interest.

The taxonomy therefore preserves the distinction between lawful parental authority and conduct that exceeds, circumvents, or abuses that authority.

3.4 Psychological Coercion and Economic Compliance

Economic compliance within a caregiver-child relationship can be shaped by psychological control. The psychological-control literature examines parental practices that intrude on children's psychological and emotional autonomy, including guilt induction, love withdrawal, shaming, and related interpersonal pressures.

Yan, Zhang, Ran, Li, and Niu conducted a three-level meta-analysis of 25 studies comprising 137 effect sizes and 7,996 young people. They found a significant positive association between parental psychological control and youth problem behaviors; youth age and the informant reporting parental psychological control significantly moderated that association. The authors also noted that the predominance of cross-sectional studies prevented determination of the direction of the association.[35]

Guilt induction is particularly relevant to the mechanism considered here. McKee and colleagues examined parental guilt induction, youth cognitive style, and internalizing symptoms among families participating in a randomized preventive intervention for families with a history of caregiver depression. Families assigned to the intervention showed reductions in parental guilt induction. Reductions in guilt induction at six months were associated with lower negative cognitive style at twelve months and lower youth internalizing symptoms at eighteen months.[36] The study addresses psychological control rather than financial exploitation; its relevance here concerns the operation and psychological consequences of parental guilt induction.

The association between psychological control and internalizing symptoms is also supported by more recent meta-analytic evidence. Salaam and Kyere synthesized 37 published and unpublished studies representing 48 samples and 27,150 young people across 18 Majority World countries or groups. Greater parental psychological control was associated with higher internalizing symptoms, with variation according to reporting method and developmental stage.[37]

Specific psychologically controlling practices require contextual interpretation. Cheah, Yu, Liu, and Coplan studied 992 children and 427 adolescents in Shanghai and examined perceived parental love withdrawal, guilt induction, shaming, cognitive appraisal, and depressive symptoms. Love withdrawal, guilt induction, and shaming were associated with greater depressive symptoms, while positive interpretations of those practices buffered the associations. The moderating effects of positive interpretations were stronger among adolescents than among younger children.[38] The findings reinforce the importance of developmental and cultural context when interpreting psychologically controlling parenting.

Within the present taxonomy, psychological coercion becomes economically relevant when relational pressure is used to influence a child's participation in a transaction or transfer of economic value. Examples include assigning the child responsibility for adult financial distress, invoking sacrifice or indebtedness to obtain money or labor, conditioning relational approval on economic cooperation, or attaching emotional consequences to refusal. These examples are analytical applications of the psychological-control literature; the cited studies do not establish their prevalence within financially exploitative caregiver-child relationships.

Evaluation of apparent economic agreement therefore requires attention to the conditions under which it was obtained. Relevant considerations include the child's age and developmental capacity, understanding of the transaction, access to independent information, practical ability to refuse, economic and emotional dependency on the benefiting adult, consequences associated with resistance, and control over the resulting economic benefit.

Across these modalities, child financial exploitation involves the use of a child's identity, labor, property, economic rights, or dependent position to generate financial or material value for another person under circumstances that compromise the child's interests, agency, or developmental position. Identity-based exploitation operates through identifying information; exploitative commercial activity through labor, identity, property, or economic participation; extraction through earnings and assets; and psychological coercion through pressure affecting economic choice. The taxonomy distinguishes these mechanisms while preserving the legal and developmental differences among them.

IV. Historical Context: Financial Identity and Child Labor in the 1990s

The 1990s reshaped the legal and institutional treatment of two economic interests central to child financial exploitation: personal identity and labor. Identity theft became a distinct federal concern, Social Security number misuse drew sustained enforcement attention, and research on youth employment documented serious occupational risks among working minors. These developments strengthened protections within their respective domains while leaving the economic relationship between children and caregivers distributed across separate areas of law.

4.1 Financial Identity and the Development of Federal Identity-Theft Law

The expansion of consumer credit, electronic records, and identification-based transactions increased the economic significance of personal identifying information during the late twentieth century. Social Security numbers had become widely used beyond their original administrative purpose, functioning across employment, taxation, banking, credit, and other systems. Unauthorized access to identifying information could consequently provide access to economic opportunities and obligations attached to another person's identity.

Congress responded in 1998 with the Identity Theft and Assumption Deterrence Act. The Act amended 18 U.S.C. § 1028 to criminalize specified unauthorized uses of another person's means of identification and defined "means of identification" broadly to include names, Social Security numbers, dates of birth, official identification numbers, financial account information, and other identifiers. It also directed the Federal Trade Commission to receive complaints from identity-theft victims, provide informational assistance, and refer complaints to appropriate entities.[39]

The legislation established an important principle for the protection of children's economic identities. Identifying information has independent economic significance because it can be used to obtain services, create accounts, conduct transactions, and establish obligations. For children, control over that information ordinarily rests with adults. Parents and guardians routinely possess the documents and identifiers necessary to manage medical care, education, taxation, benefits, banking, and other matters on a child's behalf.

That arrangement creates a distinctive vulnerability. The adult authorized to safeguard and use a child's identifying information may also possess the practical means to misuse it. The child generally has limited access to the systems in which such transactions occur and limited ability to monitor records created in the child's name. Identity-based financial exploitation within a family therefore arises from an unusual convergence of dependency, access, and authority.

By the end of the decade, Social Security number misuse had become a substantial federal enforcement concern. The Social Security Administration's Office of the Inspector General reported that its Fraud Hotline processed more than 75,000 allegations during fiscal year 1999. More than 80 percent of the allegations and referrals received by the office involved Social Security number misuse; approximately 32,000 had implications for Social Security Administration programs and another 30,000 involved Social Security number misuse without a direct program connection.[40]

The developing federal identity-theft framework created a legal foundation for addressing unauthorized financial use of children's identifying information. Its organizing concepts, however, centered on the misuse of identity and the transactions produced through that misuse. The caregiver-child relationship introduced an additional dimension: the same adult may possess legitimate access to a child's information while lacking lawful authority to use that information for the adult's own financial purposes.

This distinction remains central to child financial exploitation. Access and authorization are separate questions. Caregiving responsibilities may require possession of a child's Social Security number, birth certificate, financial information, or other records. Economic exploitation arises when that access is converted into unauthorized financial advantage, obligations, or transactions affecting the child.

4.2 Youth Employment and Occupational Risk

Youth employment was a substantial part of the American economy during the 1990s. Fitzgerald and Laidlaw reported that more than 5.9 million young people between the ages of sixteen and nineteen were legally employed in the United States in May 1994. Their review identified potential developmental benefits of adolescent employment, including self-reliance, responsibility, organizational skills, financial management, teamwork, and exposure to occupational choices, while also identifying risks involving education, occupational injury, toxic exposure, and illness.[41]

Contemporaneous occupational research demonstrated the seriousness of those risks. Belville, Pollack, Godbold, and Landrigan analyzed New York workers' compensation records involving fourteen- to seventeen-year-olds who received occupational-injury awards between 1980 and 1987. Among 9,656 compensated adolescents, 4,201 experienced permanent disability and 31 died. Manufacturing and agriculture had the highest industry-specific injury-award rates.[42] Published in 1993, the study contributed to the evidence base informing national concern about adolescent workplace safety during the decade.

Research on occupational fatalities identified additional risks. Castillo, Landen, and Layne analyzed deaths among sixteen- and seventeen-year-old workers in the United States from 1980 through 1989. They identified 670 occupational injury deaths, with

motor-vehicle incidents, machinery, electrocution, and homicide among the leading causes. The authors found that sixteen- and seventeen-year-old workers experienced higher occupational death rates than adults for several categories of injury and called for stronger enforcement, evaluation of permitted work activities, and education.[43]

Agriculture presented a particularly consequential intersection of childhood, work, family, and legal authority. Castillo, Adekoya, and Myers examined Census of Fatal Occupational Injuries data for workers younger than twenty in agricultural production and services from 1992 through 1996. They identified 188 occupational deaths; 23 percent were tractor-related, and 83 deaths involved young people working in family businesses. Among workers aged fifteen through nineteen, the fatality rate was 12.2 deaths per 100,000 full-time-equivalent workers.[44]

National injury surveillance from the latter half of the decade documented the nonfatal burden as well. Between October 1995 and September 1997, emergency-department surveillance produced a national estimate of approximately 10,700 agricultural work-related injuries among people younger than twenty, averaging approximately 5,400 injuries per year.[45]

Family agricultural work occupied a distinctive position within this regulatory structure because federal child-labor protections contain exemptions for children working for their parents in agriculture. Subsequent analysis by Marlenga and colleagues illustrates the significance of that distinction. The researchers assembled 1,193 cases involving fatal, hospitalized, or restricted-activity farm injuries among children in the United States and Canada. Immediate family members engaged in farm work accounted for 286 cases. Among those children, 33 percent of those younger than sixteen and 36 percent of those aged sixteen or seventeen had been performing work prohibited by the federal Hazardous Occupations Orders for Agriculture, restrictions from which children working on their parents' farms were exempt.[46]

The family context therefore occupies a complicated position in the history of youth labor regulation. Family work can provide income, skills, occupational experience, and participation in a shared enterprise. Parental authority can also determine whether a child works, what work the child performs, how long the child works, and how the resulting economic benefit is distributed. The same relationship that can facilitate productive participation can concentrate control over the child's labor and its economic value.

The regulatory structure developed around the conditions of employment: permissible ages, working hours, hazardous occupations, workplace safety, and exemptions applicable to particular employment relationships. Questions concerning control of a child's earnings, economic pressure within the household, and the allocation of value generated by the child implicate additional areas of family, property, contract, and child-protection law.

4.3 A Fragmented Protective Architecture

By the close of the twentieth century, children's economic interests were protected through several distinct legal systems. Identity-theft law addressed unauthorized uses of identifying information. Child-labor law regulated specified forms and conditions of employment. Occupational-safety law addressed workplace hazards. Family and property law governed aspects of parental authority and children's earnings and assets. Child-protection law addressed statutorily recognized forms of maltreatment.

The caregiver-child relationship intersects with each of these systems. A caregiver may legitimately possess a child's identifying information, direct aspects of the child's activities, authorize employment, manage property, receive earnings where state law permits, and make economic decisions on the child's behalf. These powers arise from dependency and caregiving responsibilities, yet they also place substantial control over a child's economic interests in adult hands.

Child financial exploitation develops within that concentration of authority. Misuse of identity, extraction of protected assets, coercive labor, manipulation of earnings, and economically motivated psychological pressure can involve different legal doctrines even when they arise from the same caregiver-child relationship. The resulting harm may therefore be distributed across systems that classify the conduct according to the transaction involved rather than the underlying pattern of economic exploitation.

The 1990s are significant to this history because the decade strengthened public and institutional attention to both identity misuse and the conditions under which children work. The protections that emerged were organized around discrete forms of conduct. As children's economic participation expanded into increasingly digital and commercial environments, the boundaries among identity, labor, property, privacy, and family authority became more consequential. Those intersections provide the foundation for the contemporary forms of exploitation examined in the following section.

V. The Digital Exploitation Frontier: Social Media, Family Content, and the Monetization of Childhood

Social media has expanded the economic uses of childhood identity beyond conventional employment and entertainment. Family vlogging, influencer marketing, sponsored content, advertising revenue, subscriptions, affiliate commerce, and other forms of platform monetization allow a child's image, personality, experiences, and participation in family life to acquire commercial value. In these environments, caregiving, content production, and business activity can occur simultaneously, with parents exercising substantial control over what is recorded, what becomes public, and how resulting revenue is managed.

Research on sharenting—the parental disclosure of information about children through social media—provides an empirical foundation for understanding part of this environment. A 2024 systematic review synthesized 61 empirical studies and identified recurring themes involving children's privacy, professional sharenting, children's perspectives, parental motivations, and social-media dilemmas.[47] The literature encompasses ordinary parental sharing as well as commercial practices, making the economic context an important distinction when evaluating potential exploitation.

Commercialization changes the significance of a child's digital presence. Baxter and Czarnecka analyzed 5,253 Instagram posts from ten British motherhood influencers and found that children appeared in 3,917 posts, more than 75 percent of the sample. Sponsorships or product advertisements appeared in 46.4 percent of posts featuring children.[48] The study provides direct evidence that children's images can be integrated into commercially oriented parental social-media activity.

Kidfluencing places this integration at the center of the business model. Clark and Jno-Charles describe kidfluencing as an entrepreneurial activity in which parents construct social-media enterprises around children's audience appeal. Their analysis identifies potential implications for children's freedom from economic exploitation, privacy, expression, consent, and protection from harm.[49] Bakioğlu similarly situates kidfluencing within digital and platform capitalism, examining the monetization of children's content and the accompanying concerns surrounding labor, privacy, and well-being.[50]

These forms of digital production fit several modalities identified in Section III. A child's likeness and personality can function as commercially valuable identity assets; participation in recording and promotion can constitute economically productive activity; parents can control contracts, accounts, platform access, and revenue; and the child's dependency affects the conditions under which participation occurs. The economic arrangement may remain embedded within ordinary family life even when the resulting content functions as a commercial product.

5.1 Privacy, Consent, and the Child's Digital Identity

Family content monetization creates an economic interest in information that would traditionally remain within the private sphere. Images, conversations, developmental milestones, family conflicts, medical experiences, discipline, emotional reactions, and other aspects of childhood can become material for public consumption. Once monetized, decisions about disclosure also become business decisions.

Children and adolescents do not necessarily share their parents' preferences concerning those disclosures. Walrave and colleagues conducted 30 semi-structured interviews across ten families and found that adolescents' attitudes toward parental sharing depended substantially on the content disclosed. Adolescents generally accepted selected family and celebratory posts while expressing greater concern about embarrassing material and control over their online presentation. Seven of the participating adolescents indicated that parents should obtain their permission before posting, and eight reported having asked parents to remove material or having removed it through access to a parent's account.[51]

Ouvrein and Verswijvel likewise found that adolescents can experience parental sharing as a form of unwanted impression management. Their focus-group research showed that young adolescents considered embarrassment and parental failure to obtain permission important boundaries governing acceptable sharenting.[52]

More recent qualitative research reinforces the importance of control over digital identity. Peleg, Hadar-Shoval, and Hadar interviewed 31 Israeli adolescents between fourteen and eighteen years old. Participants described ambivalence toward parental sharing, including differences between the identity adolescents sought to construct online and the identity presented by their parents. Limited control over posted material contributed to discomfort and parent-child conflict for some participants.[53]

Children's privacy concerns also vary according to the type of information disclosed. Tatlıoğlu's 2026 mixed-methods study of 320 Turkish middle-school students aged ten through fourteen, supplemented by interviews with 20 participants, found particularly strong rejection of disclosures involving physical privacy, followed by emotional exposure and unflattering images.[54]

The developing literature therefore places control over representation at the center of children's experiences with parental disclosure. Commercial family content adds another dimension because the parent responsible for protecting the child's privacy may simultaneously possess a financial interest in continued disclosure. A video can be a family record, a representation of the child's identity, and a revenue-producing asset at the same time.

Consent is correspondingly complex. A child may enjoy appearing in videos, understand that content is being posted, or actively participate in production while possessing limited knowledge of audience scale, revenue, contractual relationships, data persistence, or future consequences. Developmental capacity also changes over time. A decision made on behalf of a young child can create a digital identity that remains accessible when the child reaches an age at which privacy and self-presentation acquire greater personal significance.

5.2 Labor, Revenue, and Parental Control

Digital content also complicates the boundary between family participation and work. Conventional child-performance regulation developed around identifiable productions, employers, schedules, workplaces, contracts, and compensation. Family content can be produced continuously within the home and integrated into ordinary routines. Recording a meal, vacation, conversation, reaction, challenge, product demonstration, or disciplinary interaction can simultaneously document family life and generate commercially valuable material.

The relevant economic question extends beyond whether the child appears to be "working" in the conventional sense. Revenue may depend on the child's presence, personality, performance, personal experiences, or audience relationship. The adult may control the channel, contracts, sponsorships, platform accounts, production decisions, and proceeds while the child supplies part of the value on which the enterprise depends.

The distinction between participation and exploitation therefore requires examination of the economic structure surrounding the content. Relevant considerations include the frequency and duration of the child's participation; the extent to which revenue depends on the child; the child's developmental capacity and preferences; the ability to stop participating; the nature of the material disclosed; control over compensation; allocation of revenue; and the consequences of refusing to participate.

The family setting can make these questions particularly difficult because parental authority and commercial control reside in the same relationship. A parent may simultaneously act as caregiver, producer, account holder, contracting party, manager, and beneficiary of the enterprise. The child may have no independent party responsible for negotiating the commercial use of the child's identity or protecting the child's economic interests.

5.3 When Family Content and Child Maltreatment Intersect

The prosecution of Ruby Franke demonstrates the importance of distinguishing documented child abuse from broader claims about the economics of family content. Franke became publicly known through the family YouTube channel *8 Passengers*. In

2023, she and Jodi Hildebrandt were charged in Utah after one of Franke's children escaped from Hildebrandt's residence and sought help. Franke subsequently pleaded guilty to four counts of aggravated child abuse. In February 2024, Utah's Fifth Judicial District Court sentenced Franke and Hildebrandt to four consecutive prison terms, with Utah's indeterminate sentencing structure resulting in an aggregate term administered as four to thirty years by the Utah Board of Pardons and Parole.[55]

The Washington County Attorney's Office documented severe physical and emotional abuse, including deprivation of food and water, physical restraint, forced labor, isolation, and the children's resulting belief that they deserved the treatment inflicted upon them.[55] The criminal case establishes aggravated child abuse. Franke's prior participation in a monetized family-content enterprise provides relevant context for examining how extensively a parent can commercialize family life, but the criminal record does not establish that platform revenue caused the abuse or that the abuse itself was undertaken to produce content. The case is therefore significant as an example of the coexistence of public family-content production and severe maltreatment within the same family environment.

A different case illustrates the direct use of a child's activity as commercial social-media material. In February 2024, Memphis authorities arrested Jasmine Moss after photographs posted to social media showed her five-year-old daughter applying wax to adult clients, including intimate areas, in connection with Moss's hair-removal business. Moss was charged with child abuse and neglect. The charges were dismissed in July 2026 after she completed court-ordered requirements that included community service, therapy, and parenting classes and remained free of new criminal charges for two years.[56]

The Moss case illustrates the convergence of child activity, adult business promotion, and public distribution. The child's participation was depicted through an account used to promote the adult's commercial services, making the child's activity part of the business's public-facing marketing. The ultimate dismissal of the charges is equally important to the legal record: the case generated criminal intervention without producing a conviction establishing child abuse or neglect.[56]

Together, these cases illustrate different relationships between digital commercialization and child welfare. Family content may coexist with independently established abuse, as in Franke's case, or the child's commercially presented activity may itself trigger child-welfare and criminal scrutiny, as in Moss's case. Neither circumstance establishes that monetized family content is inherently abusive. They demonstrate how commercial production can intersect with caregiving conduct in ways that require legal systems to evaluate the child's welfare alongside the economic structure surrounding the content.

5.4 Emerging State Protections for Child Content Creators

State legislation has begun to recognize children's participation in monetized digital content as an economic relationship requiring specific protections.

Illinois enacted Public Act 103-0556 in 2023, creating compensation and recordkeeping requirements for minors featured in monetized vlogs. The provisions became effective July 1, 2024 and were subsequently incorporated into Illinois's revised Child Labor Law. Under the current statute, a minor under sixteen is considered engaged in the work of vlogging when, during the applicable period, at least 30 percent of a vlogger's compensated video content within a 30-day period includes the minor's likeness, name, or photograph and the content satisfies the statutory compensation threshold.[57]

Illinois requires qualifying minors to be compensated and requires the vlogger to preserve the minor's allocated earnings in a trust account. The allocation is calculated from the percentage of content attributable to the minor, with statutory rules governing content featuring one or multiple qualifying minors. The law also requires records concerning monetized content, the child's participation, compensation generated, and amounts deposited for the child's benefit. A qualifying minor may bring a civil action when the required records are not maintained.[57]

California expanded its existing child-performer framework in 2024. Assembly Bill 1880 extended provisions of the Coogan Law to minors employed as content creators on online platforms. Senate Bill 764 separately established protections for minors featured in monetized online content produced by adult content creators, including recordkeeping and trust-account requirements tied to the child's participation.[58] These measures bring digital content production within legal structures historically associated with the protection of children whose performances generate income.

Minnesota adopted a broader approach through legislation effective July 1, 2025. A minor is considered engaged in content-creation work when statutory thresholds concerning appearance in compensated content are met. The law prohibits children under fourteen from engaging in qualifying content-creation work and provides that when such a child is nevertheless featured by a covered content creator, the child is entitled to the proceeds attributable under the statute. Minors aged fourteen through seventeen may engage in covered content creation subject to the statutory compensation structure. The law requires trust accounts, recordkeeping, and access to records and authorizes civil enforcement.[59]

Minnesota also addresses continued control over previously published content. A person controlling an account must remove content containing a child's likeness when requested by a minor aged thirteen or older whose likeness appears in the content or by an adult whose likeness was used while that person was a minor.[59] This remedy

recognizes that economic protection and control over digital identity can remain relevant after the original act of publication.

The state response remains geographically uneven. Washington's House Bill 1820, introduced in 2025 to protect minors featured in for-profit family vlogs, proposed proportional compensation and protections concerning use of minors' personal property rights. The bill was reintroduced and retained in committee in January 2026 and had not been enacted during the 2025–2026 legislative session as of October 2026.[60]

These statutes reflect an emerging shift in the legal treatment of family content. Children appearing in monetized digital media can possess economic interests in the value generated through their participation, and parental control of the enterprise does not eliminate the need to protect those interests. Illinois, California, and Minnesota employ different statutory mechanisms, but each recognizes circumstances in which monetized use of a child's identity or participation creates obligations concerning compensation or financial protection.

5.5 Digital Exploitation Within the Child Financial Exploitation Framework

Digital content expands child financial exploitation beyond conventional concepts of wages and property. The economically valuable resource may be the child's likeness, personality, private life, emotional expression, reputation, performance, or relationship with an audience. Those resources can be monetized repeatedly and distributed at a scale unavailable in traditional household enterprises.

The framework developed in this article therefore treats monetization as one component of the analysis rather than the sole indicator of exploitation. A child's compensated participation in digital media can occur under protective conditions. The central inquiry concerns how economic value is produced and controlled: whether the child's participation is developmentally appropriate; whether meaningful preferences are respected; whether private or sensitive experiences are commercialized; whether the child can withdraw from participation; whether compensation is protected; whether the adult's financial interests conflict with the child's welfare; and whether continued production depends on pressure, manipulation, or exposure that compromises the child's interests.

Digital permanence intensifies these concerns. A financial transaction can end while the content through which value was generated remains reproducible, searchable, downloadable, and capable of circulation beyond the original audience. The economic use of childhood identity can therefore create consequences extending beyond the period during which the child participated in the enterprise.

The developing state statutes represent an important recognition of this problem because they connect digital participation to economic rights traditionally associated with child performers. The broader child-protection question remains equally significant. Compensation protects an economic interest; it does not by itself resolve questions of privacy, developmental autonomy, coercion, exposure, or maltreatment.

Family content has consequently created an environment in which parental authority, child labor, privacy, identity, and commercial value converge. The legal response is beginning to recognize individual dimensions of that relationship. A comprehensive child financial exploitation framework provides the means to evaluate them together.

VI. The Trafficking-Adjacent Framework: Child Financial Exploitation and Federal Law

Child financial exploitation can involve conduct that resembles mechanisms addressed by federal forced-labor and trafficking law: the extraction of labor or services, exploitation of dependency, coercive control, economic benefit to another person, and the use of threatened harm to secure compliance. The term **trafficking-adjacent** identifies these structural similarities without treating child financial exploitation as a federal trafficking offense in the absence of the statutory elements required by federal law.

This distinction is essential. Federal trafficking law does not create a general prohibition on exploitative family relationships, financial abuse, parentification, misuse of a child's identity, or parental appropriation of a child's resources. Liability under the forced-labor provisions of Chapter 77 depends on conduct satisfying defined statutory requirements.[61] Child financial exploitation may intersect with those requirements in particular cases, especially when a caregiver obtains a child's labor or services through legally cognizable coercion. Other forms of financial exploitation fall within different areas of criminal, civil, family, labor, consumer-protection, or child-welfare law.

The trafficking-adjacent framework therefore serves a classificatory purpose. It identifies circumstances in which financial exploitation within a dependent relationship begins to share the architecture of forced labor while preserving the legal boundaries governing federal trafficking offenses.

6.1 Forced Labor and the Expansion of Coercion Under Federal Law

The modern federal forced-labor statute emerged from a significant change in the law of coercion. In *United States v. Kozminski*, the Supreme Court considered the meaning of "involuntary servitude" under 18 U.S.C. § 1584 and related criminal law. The defendants had been accused of compelling two men with intellectual disabilities to work on a dairy farm through physical abuse, isolation, substandard living conditions, and psychological coercion. The Court interpreted the existing criminal prohibition narrowly, holding that involuntary servitude under § 1584 required compulsion through physical or legal coercion or their threatened use.[62]

Congress responded through the Trafficking Victims Protection Act of 2000 (TVPA). Among its provisions, the TVPA created 18 U.S.C. § 1589 to reach forced labor obtained through a broader range of coercive means. Congress expressly identified *Kozminski* as a reason for legislative action and sought to reach forms of coercion capable of compelling labor without physical restraint.[63]

Section 1589 now prohibits knowingly obtaining or providing another person's labor or services through force or threats of force; physical restraint or threats of restraint; serious harm or threats of serious harm; abuse or threatened abuse of law or legal process; or a

scheme, plan, or pattern intended to cause the person to believe that failure to perform the labor or services would result in serious harm or physical restraint.[64]

The statute's definition of "serious harm" expressly encompasses physical and nonphysical injury, including psychological, financial, and reputational harm. The inquiry considers whether the threatened harm is sufficiently serious, under the surrounding circumstances, to compel a reasonable person of the same background and in the same circumstances to perform or continue performing labor or services to avoid it.[64]

That contextual formulation is particularly relevant to dependent victims. Age, economic dependency, social isolation, education, immigration status, disability, and other circumstances can affect the coercive force of a threat. Federal appellate courts applying § 1589 have consequently examined coercion in relation to the victim's particular vulnerabilities rather than limiting the statute to overt physical confinement.

In *United States v. Calimlim*, for example, the Seventh Circuit affirmed forced-labor convictions involving a domestic worker whose employers exploited her fear of deportation and concern for her family. The court explained that § 1589 reaches schemes intended to cause a victim to believe serious harm will follow noncompliance and does not require the threatened harm to be inflicted directly by the defendant.[65] The decision illustrates the statute's capacity to address coercion operating through dependency and credible consequences rather than physical restraint alone.

For child financial exploitation, this framework matters most when economic extraction involves labor or services. A caregiver who obtains a child's work through force, threats of serious harm, abuse of legal process, or a qualifying coercive scheme presents a materially different legal question from a caregiver who misuses the child's identifying information or improperly controls the child's property. Section 1589 is directed toward compelled labor and services. Its coercion provisions cannot be detached from that predicate.

6.2 Family Authority and the Boundary of Forced Labor

The caregiver-child relationship presents a distinctive problem for forced-labor doctrine because children routinely perform tasks at the direction of adults. Household chores, family responsibilities, education, caregiving assistance, and participation in family enterprises can exist within ordinary family life. The presence of parental direction alone cannot determine whether labor has become exploitative.

United States v. Toviave illustrates this boundary. Jean Toviave brought four young relatives from Togo to the United States, required them to perform household tasks, and subjected them to serious physical abuse. A jury convicted him of forced labor under § 1589, but the Sixth Circuit reversed those convictions. The court concluded that the

household work at issue—cooking, cleaning, laundry, and occasional babysitting—remained within the category of tasks ordinarily expected within a family relationship and declined to interpret § 1589 in a manner that would convert abusive enforcement of household responsibilities into a general federal child-abuse offense.[66]

Toviave establishes an important doctrinal boundary for this article's framework. Severe mistreatment within a family does not automatically transform every required household activity into forced labor under § 1589. The character of the labor, the purpose for which it is obtained, the means used to compel it, and the statutory context remain relevant.

Other cases demonstrate that a household setting does not itself place compelled labor outside § 1589. In *United States v. Toure*, the defendants brought a child from Guinea to the United States and compelled her for years to perform domestic labor and childcare. Evidence included physical violence, humiliation, isolation, exploitation of her immigration status, restrictions on education and communication, and punishment associated with failures to perform required work. The defendants were convicted of forced labor, and the Fifth Circuit affirmed.[67]

The distinction between *Toviave* and cases such as *Toure* reinforces the importance of examining the economic and coercive structure of the relationship. Ordinary family responsibilities occupy a different legal position from sustained extraction of labor accomplished through coercive conditions that satisfy § 1589. Family status supplies context; it does not provide a categorical answer.

For child financial exploitation, several factors become especially relevant when labor is involved: whether the activity primarily serves ordinary household functioning or produces economic value for another person; its intensity and duration; the child's age and developmental circumstances; whether the caregiver uses serious harm or a qualifying coercive scheme to secure performance; whether the child can cease the activity; who receives the resulting economic benefit; and whether the arrangement resembles ordinary family responsibility, legitimate employment, or sustained extraction of labor.

6.3 Psychological and Financial Harm as Instruments of Coercion

Section 1589's recognition of psychological and financial harm provides a useful point of comparison with the mechanisms identified in Section 3.4. Guilt, loyalty, dependency, fear of family instability, and threats involving financial security can influence a child's behavior. Federal forced-labor law becomes relevant when such pressure reaches the statutory threshold and is knowingly used to obtain labor or services.

The threshold is substantial. Section 1589 requires "serious harm," defined through both the severity of the threatened consequence and the circumstances of the person

subjected to it.[64] Emotional pressure within a family therefore cannot be equated categorically with federal trafficking coercion.

The relationship becomes more legally significant when the threatened consequence is deliberately connected to compelled productive activity. A child may be told that refusal to work will cause the family to lose housing, that the caregiver will withdraw essential support, that another family member will suffer, or that the child will face severe personal consequences. Where such representations form part of a scheme designed to secure labor or services, the statutory analysis turns on the seriousness of the threatened harm, the child's circumstances, the defendant's intent, and the connection between the coercion and the labor obtained.

Financial harm is particularly relevant because Congress expressly included it within § 1589.[64] A threat involving money, housing, resources, or another economic consequence can constitute serious harm when it possesses sufficient coercive force under the statutory standard. This recognition is important to the broader theory of child financial exploitation: economic dependency can function as a mechanism of control as well as the condition that makes extraction profitable.

Developmental dependency may amplify that mechanism. A minor ordinarily depends on caregivers for housing, food, transportation, healthcare, access to financial institutions, and other necessities. Threats involving those resources therefore operate within a relationship in which the child may possess little practical ability to exit, replace the threatened support, or independently evaluate the consequences presented by the adult. The legal significance of those circumstances depends on the statutory elements of the particular claim; analytically, they explain why coercion within caregiver-child relationships requires attention to dependency as well as the language of the threat itself.

6.4 Economic Benefit and the Limits of the Trafficking Analogy

Economic benefit is central to child financial exploitation, but federal forced-labor liability does not arise simply because an adult benefits from a child's activity. Section 1589(a) focuses on knowingly providing or obtaining labor or services through prohibited means. Section 1589(b) separately imposes liability on a person who knowingly benefits financially or receives anything of value from participation in a venture that has obtained labor or services through those prohibited means, with the required knowledge or reckless disregard.[64]

This structure clarifies the limits of the trafficking analogy. An adult may derive economic value from a child's identity without obtaining the child's labor. A fraudulent account opened with a child's Social Security number, for example, may implicate identity-theft, fraud, consumer-credit, or related law without constituting forced labor. Misappropriation

of an existing trust or inheritance may implicate fiduciary, property, probate, or criminal law. The statutory basis changes when the exploited resource is property or identity rather than compelled labor or services.

Other forms of child financial exploitation can move closer to § 1589. A caregiver may compel a child to work in a business, provide services to customers, produce monetized content, perform sustained domestic labor for economic benefit, or engage in another productive activity while using qualifying threats or coercive schemes to secure compliance. In those circumstances, the overlap with federal forced-labor doctrine becomes substantially more direct.

Section 1590 adds a separate trafficking offense. It prohibits knowingly recruiting, harboring, transporting, providing, or obtaining a person for labor or services in violation of specified Chapter 77 offenses, including § 1589.[68] The statute therefore reinforces the need for precision in using trafficking terminology: exploitation becomes federal labor trafficking through satisfaction of statutory elements, rather than through economic benefit or coercive family dynamics standing alone.

The term trafficking-adjacent is useful precisely because child financial exploitation spans conduct on both sides of that boundary. Some cases may satisfy federal forced-labor or trafficking statutes. Others reproduce important structural features of trafficking—dependency, extraction, coercive control, and economic benefit—while falling within different legal regimes.

6.5 Dependency as an Analytical Bridge

Dependency provides the strongest analytical connection between child financial exploitation and forced-labor doctrine. The coercive force of a demand cannot be understood solely from the words used to communicate it. Its significance also depends on the victim's capacity to refuse and the consequences attached to refusal.

Federal law recognizes this principle through § 1589's contextual definition of serious harm. The statute asks whether a reasonable person sharing the victim's background and circumstances would feel compelled to perform the labor or services.[64] That structure allows vulnerability to matter without making vulnerability itself sufficient for criminal liability.

Childhood creates a legally and developmentally distinctive form of dependency. Caregivers exercise authority over residence, transportation, education, medical care, access to documents, financial accounts, employment decisions, and substantial aspects of daily life. The child's economic survival is ordinarily tied to the same relationship from which an exploitative demand may originate.

This concentration of authority helps explain why conduct that appears consensual can require closer examination. Compliance may reflect genuine willingness, ordinary family responsibility, developmental dependence, coercion, or some combination of these conditions. The relevant inquiry concerns the mechanism through which the adult obtains the economic benefit and the degree to which the child possesses meaningful alternatives.

The trafficking-adjacent framework captures that relationship without collapsing distinct legal categories. It directs attention to four recurring features: **e**conomic extraction, dependency, coercive mechanism, and benefit allocation. Their presence can identify a pattern requiring closer child-welfare, labor, financial, or criminal scrutiny. When labor or services are obtained through the means specified in § 1589, federal forced-labor law may become directly applicable. When those elements are absent, the same framework can identify exploitative conduct requiring intervention through other areas of law.

Child financial exploitation therefore occupies an important intersection between family authority and economic coercion. Federal trafficking law supplies a developed vocabulary for understanding how serious psychological and financial harms can compel labor. Child financial exploitation extends the inquiry to the broader range of economic resources over which caregivers may exercise control: identity, earnings, assets, labor, and commercially valuable aspects of the child's public persona. Preserving the distinction between those categories strengthens the analysis while allowing their shared structures of dependency and extraction to remain visible.

VII. Identifying Child Financial Exploitation: A Practitioner and Community Framework

Identification of child financial exploitation requires attention to the economic relationship surrounding the child. The conduct described in this article can occur through identity misuse, extraction of earnings or assets, commercially productive labor, excessive financial responsibility, coercive economic demands, or monetization of a child's public identity. These mechanisms do not produce a single established clinical presentation, and the empirical literature has not validated a diagnostic or screening instrument specifically for caregiver-perpetrated child financial exploitation.

A responsible identification framework must therefore distinguish indicators warranting inquiry from evidence sufficient to establish exploitation. Many circumstances relevant to financial exploitation also occur in lawful and developmentally appropriate family arrangements. Adolescents work, contribute to household responsibilities, participate in family businesses, maintain joint accounts with caregivers, appear in monetized media, and learn about family finances without being exploited. The inquiry becomes more significant when economic activity is accompanied by disproportionate responsibility, loss of control over the child's resources, deception, coercion, developmental inappropriateness, or allocation of substantial benefit to another person.

The following framework synthesizes the modalities developed in Section III with the empirical literature on parentification, adolescent economic abuse, identity fraud, youth labor, and child maltreatment reporting. It is intended to organize inquiry and documentation. It is not a validated diagnostic instrument and does not independently determine whether conduct satisfies a particular jurisdiction's definition of child abuse or neglect.

7.1 Child-Level Indicators

A child's statements about money, work, property, or family responsibility can provide important information about the distribution of economic roles within the household. Parentification research is particularly relevant because instrumental parentification can involve children assuming adult-like responsibilities for household functioning, family navigation, caregiving, and economic support. Dariotis and colleagues' systematic review identifies household-earner responsibilities among the roles children may assume and emphasizes the importance of developmental appropriateness, context, duration, and perceived fairness when distinguishing potentially harmful parentification from ordinary family contribution.[69] A 2026 systematic review of 69 studies similarly identified psychological and emotional distress, family strain, effects on identity formation, and cultural context among the recurring dimensions of parentification.[70]

Within a financial-exploitation assessment, inquiry may therefore be warranted when a child:

- describes responsibility for rent, utilities, debt, business expenses, or other recurring adult financial obligations that appears disproportionate to the child's age and circumstances;
- reports that wages, gifts, savings, benefits, settlement proceeds, or other assets are routinely taken, transferred, or controlled by a caregiver without an understandable arrangement concerning the child's interests;
- describes working substantial hours for a caregiver-controlled enterprise without knowing whether compensation is received or where resulting income goes;
- reports being required to sign financial, tax, business, credit, or account documents that the child does not understand;
- knows that accounts, debts, businesses, or services exist in the child's name but cannot explain their purpose or exercise meaningful control over them;
- expresses fear, guilt, shame, or responsibility concerning the financial consequences that would allegedly follow refusal to work, surrender money, participate in content, or permit use of the child's identity;
- reports punishment, threatened loss of support, emotional withdrawal, humiliation, or other serious consequences associated with refusing an economically productive activity;
- expresses a desire to stop participating in a monetized family enterprise but reports that participation is compulsory or that the caregiver controls access to the account, revenue, or contracts; or
- describes educational disruption, persistent exhaustion, or substantial interference with age-appropriate activities associated with work demands.

These observations require context. Parentification research demonstrates that the assumption of family responsibilities can have heterogeneous consequences and that cultural expectations, perceived fairness, recognition, choice, and the intensity of the role affect how those responsibilities are experienced.[69],[70] The presence of responsibility is therefore less informative than the conditions under which responsibility is assigned and maintained.

Employment requires similar differentiation. Youth work can produce developmental and economic benefits, while excessive work can compete with education and other developmental activities. Longitudinal research on adolescent employment has found that greater work intensity during compulsory schooling can reduce study time and academic performance.[71] An assessment should consequently examine workload, scheduling, educational interference, occupational conditions, compensation, and the child's ability to leave the activity rather than treating employment itself as evidence of maltreatment.

Psychological symptoms should be interpreted with equal caution. Research involving child-welfare-involved adolescent girls found associations between witnessing economically abusive tactics and other adversities, depression, post-traumatic stress symptoms, and lower financial self-efficacy.[72] That study examined exposure to economic abuse between adults, rather than direct caregiver financial exploitation of the adolescent. Anxiety, depression, withdrawal, guilt, and trauma symptoms are consequently relevant contextual information, but they cannot identify child financial exploitation by themselves.

7.2 Caregiver and Relationship Indicators

Because child financial exploitation concerns the allocation of economic power within a dependent relationship, assessment should also examine caregiver conduct. The relevant question is how the adult acquires, controls, uses, or benefits from the child's economic resources.

Circumstances warranting closer inquiry may include:

- a caregiver exercising exclusive control over wages or other income earned by the child while providing no accounting of how the funds are managed;
- repeated transfers from a child's account to a caregiver or caregiver-controlled account without a clear explanation of purpose or benefit to the child;
- use of the child's identifying information to establish accounts, services, debts, business interests, or financial obligations that primarily benefit the adult;
- directing the child to sign documents or make representations concerning ownership, income, employment, business activity, or financial transactions that the child does not understand;
- instructing the child to conceal or misrepresent financial arrangements when speaking with educators, financial institutions, attorneys, healthcare professionals, regulators, or other adults;
- requiring economically productive activity while controlling both the conditions of participation and the resulting compensation;
- threatening financial instability, withdrawal of necessities, family collapse, abandonment, punishment, or other serious consequences if the child refuses to provide labor, money, access to assets, or use of identifying information;
- using the child's public identity or personal experiences to generate revenue while disregarding the child's expressed objections or excluding the child from legally required financial protections; or

- maintaining financial arrangements in which the adult receives the principal benefit while economic liabilities, loss of assets, privacy costs, or other burdens are assigned to the child.

No individual circumstance establishes exploitation automatically. Joint accounts, parental management of earnings, family employment, household contributions, and parental involvement in contracts may be lawful and appropriate depending on the child's age, jurisdiction, transaction, and surrounding circumstances. Assessment should focus on the combination of control, benefit, burden, choice, transparency, and developmental appropriateness.

The framework also requires sensitivity to economic hardship. A financially distressed household may rely more heavily on adolescents for work or household contribution without the arrangement becoming exploitative. Financial scarcity provides relevant context for understanding the family's circumstances; it does not resolve whether the child's identity, property, earnings, or labor are being improperly used.

7.3 Documentary and Financial Indicators

Financial exploitation may leave records that are more specific than behavioral observations. Identity fraud research involving youth in foster care demonstrates the value of linking child-welfare information with consumer-credit records. Gyourko and Greeson analyzed linked administrative and credit data for 1,176 foster youth aged fourteen through seventeen and identified identity-fraud victimization within the cohort, illustrating that financial records can reveal harms that may otherwise remain outside conventional maltreatment assessment.[73] Research on adolescent identity-theft reports to school counselors likewise identifies identity victimization as a problem affecting minors while emphasizing how limited the empirical literature remains.[74]

Potential documentary indicators include:

- consumer-credit information associated with a minor that reflects accounts or obligations the child or responsible adult cannot explain;
- applications, contracts, leases, utility records, loan documents, or other financial instruments bearing the child's identifying information without a credible child-related purpose;
- business records identifying the child as an owner, officer, member, employee, contractor, or responsible party where the child's actual role is inconsistent with the filing;
- tax records attributing income or business activity to the child that is inconsistent with the child's actual work or knowledge;

- unexplained withdrawals, transfers, or recurring payments from accounts containing the child's wages, gifts, benefits, trust assets, settlement proceeds, or other property;
- payroll or employment records showing compensation attributed to the child while the funds are directed elsewhere;
- contracts, platform statements, sponsorship records, or payment records demonstrating that a child's content or performance generates revenue while the child's required share is not preserved under applicable law; and
- communications instructing the child to participate in transactions, conceal arrangements, surrender earnings, or make false representations concerning financial activity.

The meaning of these records depends on context and governing law. A minor can lawfully earn income, own property, hold certain financial interests, participate in a business, or appear in compensated media. A financial record should therefore prompt questions about authorization, ownership, control, benefit, legal compliance, and the child's actual participation rather than an assumption that the record itself proves exploitation.

Identity-related records require particular care. The presence of credit information associated with a minor can justify further investigation, but it should not automatically be characterized as caregiver fraud. The perpetrator may be a caregiver, another relative, an unrelated offender, or an unknown person. Gyourko and Greeson's study demonstrates the utility of credit review in identifying possible identity fraud among vulnerable youth; it does not establish caregiver perpetration from the existence of a credit record alone.[73]

7.4 Schools as Sites of Recognition and Disclosure

Schools occupy an important position in the recognition of child maltreatment because educators, counselors, and other school personnel have sustained contact with children and may receive disclosures unavailable to professionals who interact with a family only intermittently. Research specifically examining adolescent identity theft has also documented reports made to school counselors, supporting the relevance of school personnel to financial victimization affecting youth.[74]

The broader mandatory-reporting literature demonstrates, however, that recognition and reporting are complex professional judgments. A 2026 systematic scoping review of U.S. mandated reporters identified 21 studies encompassing 6,882 participants and found that much of the literature focuses on reporting thresholds, confidence, and the mechanics of deciding whether to report suspected maltreatment.[75] A comparative scoping review of 52 empirical studies concerning teachers likewise identified recurring challenges involving knowledge of reporting requirements, recognition of abuse and

neglect, and reasons for hesitation, while finding evidence that training can improve policy knowledge, confidence, and reporting behavior.[76]

Financial exploitation introduces an additional recognition problem because the relevant conduct may initially appear through conversations about work, money, family responsibilities, future plans, or financial documents rather than through a conventional allegation of abuse.

A student might disclose that a caregiver uses the student's wages, that the student is responsible for household debts, that accounts exist in the student's name, that the student performs extensive work for a family business, or that refusal to participate in monetized content produces serious consequences. Such statements provide information requiring contextual assessment. Whether they create a legal duty to report depends on the applicable state statute, the professional's reporting obligations, and whether the known or suspected conduct falls within the jurisdiction's definition of reportable child abuse or neglect.

Schools can also provide opportunities for financial education that improves recognition of economic rights and risks. Instruction concerning identity protection, credit, wages, contracts, account ownership, and financial records can give adolescents vocabulary for understanding transactions involving their names or earnings. Marcum, Higgins, and Mackinnon's study of adolescent identity-theft reports concluded that school counselors would benefit from additional resources and training concerning identity-theft victimization.[74]

Education should remain legally precise. Students should not be taught that every parental use of a child's earnings is unlawful, that every account associated with a minor constitutes fraud, or that every request for financial contribution constitutes abuse. The objective is to help young people recognize when questions should be asked: ***What is in my name? What am I signing? Who owns this account or asset? Where are my earnings going? What obligations am I assuming? Can I refuse? What happens if I do?***

7.5 From Indicators to Assessment

The identification process can be organized around six dimensions derived from the preceding analysis:

Inquiry Dimension	Key Forensic Focus / Diagnostic Questions	Actionable Target Data & Records

1. Economic Resource	What exact asset attached to or involving the minor is generating material or commercial value?	Minor credit histories, platform analytic revenue sheets, trust deeds, estate records.
2. Control Architecture	Which party exercises exclusive custodial authority over the transaction, financial accounts, contracts, or work?	Joint bank ledgers, business entity registration filings, LLC organizational documents.
3. Benefit Allocation	Who is the primary recipient of the financial or material value? Is it liquidating adult liabilities or preserved for the minor?	Domestic utility statements, household balance sheets, direct routing deposit routing codes.
4. Burden Assignment	What specific financial, legal, developmental, educational, or permanent privacy costs are shifted to the child?	Delinquent collection logs, outstanding tax judgments, public digital footprints, school attendance records.
5. Choice & Coercion	Does the minor comprehend the transaction, possess a practical option to refuse, or face retaliation for resistance?	Documented parental psychological control, guilt induction vectors, love withdrawal behaviors.
6. Legal Context	Is the functional arrangement fully compliant with state child performance laws and federal child-labor provisions?	State Coogan trust tracking accounts, FLSA parental business exemption audits.

These dimensions permit assessment without presuming that a single behavior proves maltreatment. They also accommodate the diversity of mechanisms examined throughout this article. Identity misuse may produce little observable behavior in the child but leave documentary evidence. Earnings extraction may be visible through financial records and statements about control. Excessive economic responsibility may emerge through the child's description of family roles. Compelled labor may involve work intensity and coercive consequences. Digital exploitation may combine revenue records, privacy concerns, performance demands, and control over the child's public identity.

The resulting framework is best understood as a structured inquiry model. Its purpose is to make economic relationships involving children visible enough to examine. Determinations of fraud, labor violations, child maltreatment, fiduciary misconduct, or trafficking require the additional elements imposed by the governing law. Identification begins earlier: with recognition that a child's identity, labor, earnings, assets, and dependency can themselves become objects of exploitation.

VIII. The Child Protection Architecture: Capacities and Structural Limits

Child protective services (CPS) operates within a federal-state structure. Federal law establishes funding requirements and minimum conditions for participating state systems, while state law determines the operative definitions of maltreatment, reporting requirements, investigative procedures, agency authority, evidentiary standards, and available interventions.[77] This division of authority is especially consequential for child financial exploitation because conduct involving a child's identity, earnings, property, labor, or economic dependency may implicate several bodies of law without independently satisfying a state definition of child abuse or neglect.

CPS is therefore one component of a broader protective architecture. Identity misuse may require consumer-credit remedies or criminal investigation. Wage and workplace violations may implicate labor authorities. Misappropriation of property may create civil, fiduciary, probate, or criminal claims. Compelled labor may implicate federal or state criminal law. Monetized digital activity may implicate child-labor, earnings-protection, trust, privacy, contract, or other state statutes. CPS becomes relevant when the underlying conduct also falls within the jurisdiction's child-protection framework.

Child financial exploitation can consequently cross institutional boundaries while responsibility for the resulting harms remains divided among systems organized around different legal questions.

8.1 The Federal-State Child Protection Framework

The Child Abuse Prevention and Treatment Act (CAPTA) establishes the principal federal framework governing federal support for state child-protection systems. Under 42 U.S.C. § 5106a, federal grants support state CPS functions including the intake, assessment, screening, and investigation of reports of child abuse and neglect; multidisciplinary and interagency protocols; risk and safety assessment; training; and other components of state child-protection systems.[77]

CAPTA requires participating states to maintain laws or statewide programs addressing child abuse and neglect and procedures for reporting known or suspected maltreatment. The federal statutory framework defines "child abuse and neglect," at minimum, as a recent act or failure to act by a parent or caretaker resulting in death, serious physical or emotional harm, sexual abuse or exploitation, or an act or failure to act presenting an imminent risk of serious harm.[78]

Financial exploitation is not expressly enumerated in that federal minimum definition.

The jurisdictional significance of financial conduct involving a child therefore depends substantially on state law and the circumstances surrounding the conduct. Unauthorized

use of a child's identifying information may violate financial or criminal law without independently satisfying the state definition of maltreatment. A caregiver's control of a minor's earnings may be lawful in one context and restricted in another. Employment violating a child-labor statute may warrant labor enforcement without independently creating CPS jurisdiction. Economic conduct may also form part of a maltreatment case when it produces serious harm, deprives a child of necessities, accompanies other abusive or neglectful conduct, or otherwise satisfies a state-defined category of maltreatment.

Child financial exploitation consequently describes a class of economic relationships and conduct broader than the conduct necessarily falling within CPS jurisdiction. Child-protection authority remains tied to the governing maltreatment statute.

8.2 Screening, Assessment, and Investigation

CAPTA requires participating states to maintain procedures for the immediate screening, risk and safety assessment, and prompt investigation of reports of child abuse and neglect. Federal law also expressly contemplates triage and differential-response procedures for children who are not at imminent risk of harm.[77] The implementation of those requirements remains state-specific.

The procedures following a report therefore cannot be reduced to a single national model. States differ in screening criteria, response pathways, investigation timelines, terminology, evidentiary standards, disposition categories, and agency powers. Even the terminology used to describe an agency determination varies among jurisdictions.

Financial exploitation nevertheless creates a distinctive evidentiary problem. Many of its modalities leave documentary records outside conventional child-welfare files. Identity misuse may appear in consumer reports, account applications, contracts, collection records, or correspondence. Earnings extraction may appear in payroll and banking records. Business exploitation may involve organizational filings, employment records, licenses, tax documents, or payment accounts. Monetized digital activity may generate contracts, sponsorship agreements, platform records, payment records, trust documentation, and communications concerning the child's participation.

Those records can answer questions that observation alone cannot: whose identity incurred an obligation, who performed economically valuable work, where compensation was deposited, who controlled the proceeds, what representations were made in the child's name, and which party received the principal economic benefit.

Obtaining such information is a separate question from recognizing its relevance. Agency authority to obtain financial or digital records depends on state law and the particular record involved. Access may require consent, statutory authority, judicial process,

coordination with law enforcement, or another legally authorized mechanism. A nationwide assertion that CPS agencies uniformly possess—or uniformly lack—subpoena authority would therefore be inaccurate.

8.3 Multi-System Cases and Institutional Coordination

The modalities developed in this article frequently implicate institutions beyond child welfare because different legal systems regulate different components of the same conduct.

Identity-based exploitation illustrates this division. The Fair Credit Reporting Act establishes specific protections for minors. Under 15 U.S.C. § 1681c-1(j), an individual under sixteen qualifies as a "protected consumer," and an authorized representative may request a security freeze. When a consumer reporting agency has no existing file for the protected consumer, the statute requires creation of a record for purposes of implementing the freeze.[79] The Act also establishes a reinvestigation process for disputed information and requires inaccurate, incomplete, or unverifiable information to be deleted or modified following reinvestigation.[80]

These mechanisms address consumer-reporting consequences. They do not determine whether the person who misused the child's identity committed child maltreatment.

Employment creates a similar division. Federal child-labor law regulates the employment of minors and contains a parental-employment exception whose operation depends on age, occupation, and other statutory conditions.[81] Labor authorities and CPS may therefore encounter the same underlying family arrangement while applying different legal standards.

Forced labor can produce another institutional intersection. When the elements of 18 U.S.C. § 1589 are satisfied, the conduct falls within the federal forced-labor statute discussed in Section VI.[82] Child-protection authorities may simultaneously have responsibility for the child's immediate safety or caregiving circumstances under state law.

Digital monetization further demonstrates the fragmentation. The state statutes examined in Section V create earnings and labor protections for some minors involved in monetized content. Rights created by those statutes can exist independently of whether the conduct satisfies the jurisdiction's definition of child maltreatment.

A single set of facts may consequently produce several distinct legal inquiries:

- **Child protection:** Does the caregiver's conduct satisfy the applicable definition of abuse, neglect, exploitation, or another reportable category?

- **Consumer and financial law:** Has the child's identity, consumer report, account, creditworthiness, or property been unlawfully used?
- **Labor law:** Is the child performing work regulated or prohibited by federal or state law?
- **Criminal law:** Do the facts satisfy the elements of theft, fraud, identity theft, forced labor, or another offense?
- **Civil, family, and property law:** Does the child possess an ownership, contractual, trust, fiduciary, restitutionary, or other enforceable economic interest?

These inquiries can coexist. Resolution within one system does not necessarily resolve the others.

8.4 Economic Hardship and the Assessment of Exploitation

Economic circumstances require careful treatment in any child-protection framework. Poverty and material hardship are strongly associated with child-welfare involvement and child maltreatment, and the relationship between economic conditions, family need, maltreatment, and institutional intervention has been extensively examined. Pelton's review found a persistent relationship between poverty and child abuse and neglect and also identified evidence connecting changes in material support with maltreatment and placement outcomes.[83]

More recent empirical research provides additional evidence that economic resources can affect child-welfare outcomes. Berger and colleagues used variation in federal and state Earned Income Tax Credit generosity to examine income, parenting behaviors, and self-reported CPS involvement among unmarried families. Their results indicated that exogenous increases in income were associated with reductions in behaviorally approximated child neglect and CPS involvement, particularly among low-income single-mother families.[84]

At the state-policy level, Rostad and colleagues found that refundable state Earned Income Tax Credits were associated with an 11 percent reduction in foster-care entry rates relative to states without a state EITC after adjustment for specified state characteristics.[85] Klevens and colleagues, examining eleven state policies, found significant associations between lower child-maltreatment investigation rates and two policies: absence of waiting lists for subsidized child care and policies facilitating continuity of child health care. The authors expressly characterized the findings as correlational.[86]

These findings matter because economic need and economic exploitation are not interchangeable. Families may rely on shared labor. Adolescents may voluntarily contribute to household expenses. Young people may work in family businesses or

assume substantial responsibilities during periods of hardship. As the parentification literature reviewed earlier demonstrates, developmental appropriateness, intensity, choice, perceived fairness, context, and the distribution of responsibility influence the meaning and consequences of such arrangements.[87]

The relevant inquiry concerns both the family's economic circumstances and the mechanism through which resources are obtained. Voluntary contribution differs from compelled surrender of earnings. Teaching a child about household finances differs from assigning the child responsibility for debts beyond an age-appropriate role. Legitimate participation in a family enterprise differs from using the child as the nominal owner of obligations the child neither understands nor controls.

Economic hardship can explain the circumstances surrounding an arrangement. The structure of the arrangement determines whether the child's identity, resources, labor, or dependency is being exploited.

8.5 Institutional Capacity and Financial Evidence

Child financial exploitation presents an institutional challenge because financial evidence may require competencies that differ from those traditionally associated with maltreatment investigation. Consumer reports, business registrations, banking records, trust accounting, payroll documentation, platform revenue statements, and tax records can each contain information relevant to the child's economic position.

There is insufficient empirical evidence to conclude that CPS agencies nationwide lack financial-investigation capacity or that financial forensics is absent from worker preparation in most states. Those claims should not be generalized across decentralized state systems.

The need for appropriate capacity nevertheless follows from the evidence itself. Where financial records are material to determining what happened to a child's earnings, identity, property, or labor, investigators must either be able to interpret those records or obtain assistance from institutions or professionals capable of doing so.

Workforce research provides a separate reason to consider institutional capacity carefully. A systematic review by McFadden, Campbell, and Taylor identified substantial literature concerning burnout and occupational stress in child-protection social work and emphasized the interaction between individual and organizational conditions.[88] Longitudinal research by Lizano and Mor Barak involving public child-welfare workers likewise found relationships among workplace demands, burnout, job satisfaction, social support, and specialized child-welfare training.[89]

These studies do not establish that workload causes child financial exploitation cases to be rejected or mishandled. They establish that organizational conditions affect the child-welfare workforce responsible for carrying out complex protective functions. Financially intricate cases add tasks involving document identification, lawful record access, interpretation, interagency coordination, and application of those facts to the governing maltreatment definition.

8.6 Fragmented Information and Digital Evidence

Digital economic activity increases the number of institutions that may possess relevant evidence. A monetized family enterprise can involve a social-media platform, payment processor, advertising intermediary, sponsor, bank, business entity, accountant, contracting party, and caregiver-controlled account. Each institution may hold only part of the evidentiary record.

The resulting problem is one of distributed information. A CPS agency may possess information concerning the caregiving relationship. A financial institution may possess transaction records. A consumer reporting agency may possess credit information. A platform may possess revenue and account-control data. A labor agency may possess regulatory authority over employment. Law enforcement may possess investigative powers unavailable to other actors.

Legal access to those records is jurisdiction- and context-specific. The mere fact that a platform or financial institution possesses relevant evidence does not give every child-welfare agency independent authority to compel its production.

Child financial exploitation can therefore remain difficult to reconstruct even when individual components are documented. The economic relationship becomes visible only when information concerning identity, control, labor, compensation, ownership, and benefit can be connected.

8.7 Racial and Socioeconomic Disparity

Any expansion of child-protection attention to financial exploitation must account for racial and socioeconomic disparities already documented in the child-welfare literature.

Dettlaff and colleagues examined substantiation decisions in Texas while considering race, income, and caseworker assessments of risk. When family income was controlled, race was not a significant predictor of substantiation; when perceived risk was also controlled, race became the stronger explanatory factor. The authors concluded that disproportionality could not be explained by a single variable and emphasized the complex relationships among race, income, and risk assessment.[90]

Boyd's review similarly found extensive literature concerning African American disproportionality and disparity in child welfare while emphasizing the need for greater conceptual precision. The proposed framework organized possible explanations around disproportionate need, human decision-making, agency and system factors, placement dynamics, and policy effects.[91]

These findings are important for financial-exploitation assessment because some proposed indicators—adolescent contributions to household expenses, work in family enterprises, substantial family responsibility, or shared financial arrangements—can occur in lawful family life and can be shaped by socioeconomic and cultural conditions.

Poverty itself cannot become a proxy for exploitation. Neither can affluence become a proxy for safety. Exploitative control can occur in households experiencing severe scarcity, profitable family businesses, entertainment settings, or high-revenue digital enterprises.

Assessment should therefore remain centered on the economic relationship: what belongs to or depends upon the child, who controls it, who receives the benefit, what burdens the child assumes, whether the arrangement is developmentally appropriate, and what happens when the child resists or withdraws.

8.8 The Age Boundary

Child-protection authority is generally tied to the jurisdiction's legal definition of a child. CAPTA itself defines a child by reference to a person who has not attained the lesser of eighteen or, except in cases of sexual abuse, the age specified by the child-protection law of the state in which the child resides.[78] State law therefore determines the operative boundary for particular child-protection interventions.

Economic consequences do not necessarily follow that jurisdictional boundary.

Identity misuse occurring during childhood may first become apparent when a young person applies independently for credit, housing, utilities, or other financial services. Disputed consumer information may require remediation under the Fair Credit Reporting Act after the individual has crossed into adulthood.[80] Earnings appropriated during childhood may already be unavailable. Business obligations or records created in the child's name may continue to have consequences. Publicly distributed digital material can remain outside the young adult's practical control.

The developmental consequences of childhood role arrangements can also extend beyond minority. The systematic parentification literature documents associations between childhood parentification and outcomes extending into later developmental

periods, although effects vary substantially according to the form, context, and appraisal of the experience.[87]

Legal adulthood therefore changes the institutions available to address exploitation without necessarily resolving the economic conditions produced during childhood. Consumer law, labor law, criminal law, civil remedies, financial institutions, and legal services may become increasingly important as child-protection jurisdiction recedes.

Child financial exploitation exposes a structural feature of the American protective architecture: a single exploitative relationship can implicate multiple legal systems, distribute evidence across multiple institutions, and produce consequences extending beyond the period in which child-protection jurisdiction applies. Effective protection depends on recognizing those intersections and preserving pathways between systems when the underlying harm exceeds the jurisdiction of any one institution.

IX. Responding to Suspected Child Financial Exploitation

Recognition of possible child financial exploitation raises a second question: what response is appropriate? The answer depends on the conduct involved, the child's circumstances, the responder's legal obligations, and the institutions with authority over the particular harm. A suspected case may implicate child-protection law, consumer-credit law, labor law, criminal law, property rights, or several systems simultaneously.

Response should begin with classification. A disclosure that a caregiver has taken a child's wages presents different legal questions from discovery of fraudulent debt in the child's name. Compelled labor requires a different inquiry from a disputed family contribution. Monetized digital content may implicate earnings-protection statutes unavailable in other contexts. Financial harm alone does not establish that a mandatory child-abuse report is legally required.

9.1 Mandatory Reporters and the Reporting Threshold

The Child Abuse Prevention and Treatment Act (CAPTA) conditions specified federal funding on states maintaining procedures for reporting known and suspected child abuse and neglect, including provisions identifying individuals required to report under state law. CAPTA also requires participating states to provide civil and criminal immunity under state and local law for individuals making good-faith reports of suspected or known child abuse or neglect or providing specified assistance in connection with such reports.[92]

The operative reporting obligation is determined by state law. The identity of mandated reporters, reporting thresholds, covered conduct, reporting procedures, timing requirements, confidentiality protections, and consequences for noncompliance are therefore jurisdiction-specific.

This distinction is particularly important for child financial exploitation. Conduct does not become mandatorily reportable merely because it falls within the analytical category developed in this article. The known or suspected facts must satisfy the governing jurisdiction's statutory requirements.

Statements such as *a parent takes the child's paycheck*, *a household account is in the child's name*, or *the child works extensively for a family business* consequently require contextual assessment. Relevant questions include the child's age, the nature of the financial arrangement, the child's control over the resource or obligation, the presence of coercion or deception, resulting harm, and whether the conduct falls within a statutory category of maltreatment.

Lau, Morrell, Lundahl, and Palmer's 2026 systematic scoping review identified 21 U.S. studies examining mandated reporters' perspectives and experiences. The review found that the existing literature has concentrated heavily on the mechanics of reporting and that comparatively limited research has examined mandated reporters' decision-making processes.[93] This distinction is significant for emerging forms of suspected maltreatment because recognition of concerning conduct and determination of a legal reporting obligation are separate judgments.

Mandatory reporters should therefore apply the statute governing their jurisdiction and professional role. They should not require proof where the applicable reporting statute requires a lesser threshold, and they should not assume that the analytical designation *child financial exploitation* independently creates a reporting obligation.

9.2 Reporting Without Conducting an Independent Investigation

Where the applicable reporting threshold has been met, the reporter's role should remain distinct from the investigative function of the receiving authority.

Financial exploitation can invite a concerned professional to reconstruct the financial case before reporting: requesting bank statements, repeatedly questioning the child, confronting the caregiver, searching business records, or attempting to determine independently whether a financial offense occurred. Such activity may exceed the individual's professional role and can create additional concerns involving privacy, evidence preservation, retaliation, or the child's safety.

A report should communicate the information actually known, including the conduct observed or disclosed, relevant circumstances, the identity of the suspected responsible person when known, and the factual basis for concern. Requirements concerning the content, timing, form, and destination of a report remain matters of state law.

Documentation should distinguish observation from inference. Recording that *the child stated that a caregiver withdraws the child's wages each payday* preserves the disclosure. Recording that *the caregiver financially abuses the child* substitutes a conclusion for the underlying information.

This distinction becomes especially important when the financial arrangement is ambiguous. A responder can document who controls an account, what the child reported, what document was observed, what transaction appears in a record, or what consequence followed the child's refusal without prematurely assigning a legal classification.

9.3 Immediate Safety and Coercion

Financial exploitation should be assessed within the broader circumstances surrounding the child. Economic conduct may coexist with physical violence, threats, confinement, deprivation of necessities, isolation, or other forms of maltreatment.

The forced-labor framework examined in Section VI illustrates the legal significance of coercive circumstances. Under 18 U.S.C. § 1589, prohibited means of obtaining labor or services include force or threats of force, physical restraint or threats of restraint, serious harm or threats of serious harm, abuse or threatened abuse of law or legal process, and schemes intended to cause a person to believe that failure to perform labor or services would result in serious harm or physical restraint. The statute defines serious harm to include physical and nonphysical harm, including psychological, financial, and reputational harm, sufficiently serious under the statutory reasonable-person standard.[94]

Where financial exploitation is suspected, circumstances requiring heightened attention include:

- threats or physical violence;
- deprivation of food, housing, medical care, education, or other necessities;
- confinement, restraint, or restrictions on movement;
- threats involving abandonment or withdrawal of essential support;
- compelled labor under circumstances potentially implicating forced-labor law;
- instructions to conceal abusive conduct or financial transactions;
- retaliation following refusal to work, surrender money, participate in commercial content, or permit use of identifying information; and
- other circumstances indicating immediate danger.

These facts can materially alter the urgency and appropriate institutional response. Circumstances involving immediate danger may require emergency or law-enforcement intervention in addition to applicable child-protection procedures.

9.4 Identity Misuse and Consumer-Reporting Harm

When suspected exploitation involves a child's identity or consumer record, child-protection reporting and financial remediation are distinct processes.

The Fair Credit Reporting Act provides a specific preventive mechanism for younger minors. For purposes of 15 U.S.C. § 1681c-1(j), a "protected consumer" includes an individual under sixteen at the time a security freeze is requested. A representative may request a freeze on the protected consumer's behalf. If the consumer reporting agency

does not maintain a file relating to that protected consumer, the statute requires creation of a record for purposes of implementing the freeze.[95]

Federal law also provides mechanisms for correcting information already appearing in a consumer file. Under 15 U.S.C. § 1681i, a consumer reporting agency generally must conduct a reasonable reinvestigation when the completeness or accuracy of information in the consumer's file is disputed. Information found to be inaccurate, incomplete, or unverifiable must be deleted or modified in accordance with the statute.[96]

Identity-theft information is subject to an additional blocking procedure. Under 15 U.S.C. § 1681c-2, a consumer reporting agency generally must block reporting of information identified as resulting from alleged identity theft within four business days after receiving the four items specified by the statute: appropriate proof of identity, a copy of an identity-theft report, identification of the disputed information, and a statement that the information does not relate to a transaction by the consumer. The statute also establishes circumstances under which a block may be declined or rescinded.[97]

These remedies address the consumer record. They do not determine who committed the underlying identity misuse or whether the conduct constitutes child maltreatment.

Document preservation can be important when misuse is suspected. Consumer reports, account statements, collection notices, applications, contracts, correspondence, and records establishing when an account was opened may help establish the nature and chronology of the disputed activity. Access to records should occur through lawful procedures appropriate to the individual's role.

9.5 Earnings, Assets, and Business Activity

Suspected exploitation involving wages, savings, trust property, business interests, or other assets requires identification of the legal interest at issue.

Relevant questions can include:

- what asset, income, or obligation is attributed to the child;
- how the asset or income was acquired;
- who possesses legal authority over it;
- where funds are held;
- who receives withdrawals or transfers;
- whether a trust, custodial arrangement, contract, court order, or statute governs the property;
- whether the child is identified as an owner, employee, contractor, officer, member, or other participant in a business; and

- whether the documentary arrangement corresponds to the child's actual participation.

The governing law matters. As discussed in Section III, states can grant parents authority over some minor earnings while creating specific protections for other categories of income. California, for example, imposes statutory protections on earnings covered by its framework governing specified contracts involving minors. Parental involvement in a child's earnings therefore cannot itself establish unlawful appropriation.

Employment presents a separate legal inquiry. The Fair Labor Standards Act restricts child labor while defining circumstances under which a parent or person standing in place of a parent may employ a child under sixteen. The parental-employment provision excludes manufacturing, mining, and occupations determined by the Secretary of Labor to be particularly hazardous or detrimental to children's health or well-being.[98] State law may impose additional restrictions.

Depending on the conduct, appropriate legal pathways may therefore include labor enforcement, civil proceedings, criminal investigation, or child protection.

9.6 Banks and Suspicious Financial Activity

Banks may encounter evidence of identity misuse or other suspicious transactions through ordinary account activity. Their federal suspicious-activity obligations, however, arise from the Bank Secrecy Act regulatory framework rather than from the analytical category of child financial exploitation.

For banks, 31 C.F.R. § 1020.320 requires a Suspicious Activity Report (SAR) for a transaction conducted or attempted by, at, or through the bank when the transaction involves or aggregates at least $5,000 in funds or other assets and the bank knows, suspects, or has reason to suspect that one of the regulatory conditions is present. Those conditions include specified circumstances involving funds derived from illegal activity, transactions designed to evade Bank Secrecy Act requirements, or transactions lacking an apparent lawful purpose or expected customer rationale for which the bank knows of no reasonable explanation after examining the available facts.[99]

The regulation does not create a special SAR category for child financial exploitation, and a transaction involving a minor is not reportable merely because of the customer's age. The regulatory criteria must be satisfied.

Other categories of regulated financial institutions are governed by their own suspicious-activity provisions within Title 31. The existence and scope of a SAR obligation therefore depend on the type of institution and the regulation governing it.

SAR confidentiality is independently protected. Federal law prohibits specified disclosures concerning the filing of a SAR, and the banking regulation provides that a SAR and information that would reveal its existence are confidential. A bank and its directors, officers, employees, and agents generally may not disclose a SAR or information revealing its existence except as authorized by the regulation.[100]

This confidentiality rule does not make the underlying facts or records synonymous with the SAR itself. The regulation expressly preserves authorized disclosures of underlying facts, transactions, and documents in specified circumstances.[100]

A bank encountering possible misuse of a child's identity must therefore distinguish among its BSA obligations, internal fraud procedures, consumer-protection obligations, lawful cooperation with government authorities, and any separate duty imposed by state child-maltreatment reporting law.

9.7 Community Members and Other Concerned Adults

A person outside a traditionally mandated profession may also encounter circumstances suggesting that a child's identity, labor, earnings, or assets are being exploited. Whether that individual has a legal reporting obligation depends on the law of the jurisdiction. State statutes differ in the persons upon whom reporting duties are imposed, so professional status alone cannot determine whether a duty exists.

A concerned adult should focus on concrete information: what the child said, what conduct was personally witnessed, what records were legitimately observed, whether the child expressed fear or inability to refuse, and whether immediate safety concerns were present.

A community member should not unlawfully access private financial records, impersonate the child or caregiver, enter protected accounts, or undertake investigative conduct beyond lawful access. Confrontation with a suspected exploiter may also be inappropriate where it could increase danger to the child or interfere with an official investigation.

Where the known or suspected conduct satisfies the jurisdiction's child-maltreatment reporting framework, the appropriate state or local reporting mechanism applies. Immediate danger may require emergency services or law enforcement. Financial, labor, civil, or criminal remedies may also be relevant depending on the underlying conduct.

9.8 A Multi-Pathway Response Framework

Child financial exploitation can require several response pathways because its component harms fall within different legal regimes.

Child-protection pathway. Applicable when known or suspected conduct reaches the governing jurisdiction's threshold for reportable child abuse or neglect.

Immediate-safety pathway. Applicable when violence, restraint, deprivation, threats, forced labor, or other circumstances create an urgent safety concern.

Identity and consumer-reporting pathway. Applicable when a child's identifying information or consumer record has been compromised, including use of the security-freeze, reinvestigation, and identity-theft-blocking mechanisms available under federal law.

Labor pathway. Applicable when the concern involves prohibited occupations, unlawful working conditions, hours, compensation, or other conduct regulated by federal or state labor law.

Property and earnings pathway. Applicable when the dispute concerns wages, trust assets, settlement proceeds, business ownership, contractual earnings, or other property requiring civil, fiduciary, probate, family-law, or statutory analysis.

Criminal pathway. Applicable when the facts potentially satisfy the elements of identity theft, fraud, theft, forced labor, or another criminal offense.

These pathways may operate concurrently. A child-protection report does not repair a consumer file. A security freeze does not recover misappropriated earnings. Labor enforcement does not necessarily address coercion within the caregiving relationship. Criminal proceedings do not automatically restore property or resolve every continuing financial consequence.

The appropriate response to child financial exploitation therefore turns on both the relationship producing the harm and the legal system with authority over each consequence. Effective intervention may require multiple institutions addressing different components of the same economic arrangement.

X. Long-Term Consequences and the Path Toward Economic Recovery

Child financial exploitation can create consequences that outlast the legal and developmental period in which the exploitation occurred. Identity misuse may leave disputed accounts or consumer-report information. Extraction of earnings or assets can diminish resources that would otherwise support education, housing, savings, or early economic independence. Excessive financial responsibility and coercive family roles can also become part of a broader developmental history whose effects extend into adulthood.

The empirical literature directly examining long-term outcomes of caregiver-perpetrated child financial exploitation remains limited. Its consequences therefore cannot be represented as a single established clinical or economic syndrome. Evidence from identity-fraud research, longitudinal child-maltreatment research, parentification research, and family financial-socialization research nevertheless identifies several mechanisms through which childhood economic experiences can remain consequential after majority.

10.1 Economic Consequences in Adulthood

Identity-based exploitation can create financial consequences independent of other forms of maltreatment. Irvin-Erickson's 2024 critical review of 52 empirical studies on identity-fraud victimization found evidence of direct and indirect economic harms, including monetary losses, costs associated with resolving fraud, damaged credit, loan denials, and other financial difficulties. The review also identified minor identity fraud and synthetic identity fraud as comparatively underresearched areas.[101]

Research specifically involving minors confirms that identity fraud can become visible before adulthood. Gyourko and Greeson linked child-welfare and consumer-credit records for a statewide cohort of 1,176 foster youth ages fourteen through seventeen and identified identity-fraud victimization within that population.[102] Their study establishes the presence of identity fraud among adolescents in foster care, although it does not establish caregiver perpetration or the long-term consequences of those cases.

Identity theft can also impose nonfinancial burdens. Maher and Hayes examined 1,557 identity-theft victims from the National Crime Victimization Survey Identity Theft Supplement and found that time spent resolving identity theft was associated with greater physical and emotional distress across the outcomes examined.[103] These findings concern identity-theft victims generally and should not be interpreted as direct evidence of outcomes among people exploited financially by caregivers during childhood. They demonstrate that remediation itself can carry measurable burdens.

The broader child-maltreatment literature provides additional evidence that adverse caregiving experiences can have economic consequences extending well into

adulthood. Herbert and colleagues' 2023 systematic review synthesized 52 studies and 398 coefficients examining childhood maltreatment and adult economic outcomes. The literature contained substantial methodological limitations, but the prospective evidence based on official records supported associations between childhood maltreatment and later economic outcomes including unemployment, reduced income, financial strain, and social-assistance use.[104]

Longitudinal studies reinforce that relationship. Using a prospective cohort followed into middle adulthood, Currie and Widom found lower educational attainment, employment, earnings, and asset ownership among adults with documented childhood abuse or neglect histories compared with matched controls.[105] Pinto Pereira, Li, and Power, using the 1958 British birth cohort, similarly found associations between childhood maltreatment and several socioeconomic outcomes at age fifty, including financial insecurity, lack of assets, income-related support, and disconnection from employment, education, or training.[106] Henry, Fulco, and Merrick subsequently found both direct and indirect relationships between childhood maltreatment and adult financial strain in a longitudinal U.S. sample.[107]

These studies examine recognized forms of child maltreatment rather than child financial exploitation as defined in this article. They consequently support the broader proposition that harmful childhood caregiving environments can affect later economic circumstances without establishing the magnitude or precise trajectory of financial exploitation itself.

The mechanism of exploitation also matters. A fraudulent obligation created in a child's name produces a different economic problem from wages appropriated by a caregiver. Loss of savings differs from coerced participation in a family enterprise. A young adult entering independence with disputed consumer information faces different barriers from one whose primary harm involved years of uncompensated labor or economic responsibility.

Long-term economic assessment should therefore identify the specific resource affected—identity, credit, earnings, savings, property, labor, or contractual rights—and the consequences that remain after the exploitative arrangement ends.

10.2 Developmental and Psychological Consequences

Financial exploitation within a caregiving relationship can overlap with developmental processes already examined in the parentification and child-maltreatment literature.

Hooper and colleagues' meta-analysis of twelve nonoverlapping studies involving 2,472 participants found a small but statistically reliable association between self-reported childhood parentification and adult psychopathology, with substantial contextual

variation.[108] The finding supports caution against assuming that developmentally inappropriate family roles become psychologically irrelevant when childhood ends.

The broader maltreatment literature provides stronger evidence for long-term mental-health associations. Li, D'Arcy, and Meng's systematic review and meta-analysis of prospective cohort studies found that childhood maltreatment was associated with increased odds of adult depression and anxiety. Across the included high-quality studies, the pooled odds ratio was 2.03 for depression and 2.70 for anxiety.[109] These estimates concern child maltreatment generally and cannot be assigned specifically to financial exploitation.

Research on family financial socialization adds another relevant dimension. LeBaron-Black and colleagues studied 4,182 U.S. emerging adults and found that reported parental financial socialization during childhood and adolescence was negatively associated with anxiety and depressive symptoms and positively associated with life satisfaction, with locus of control examined as an intervening mechanism.[110] Vosylis and Erentaitė likewise found associations between dimensions of family financial socialization and emerging adults' financial identity, financial behavior, and financial anxiety.[111]

These studies examine financial socialization rather than exploitation. Their relevance lies in demonstrating that childhood family experiences surrounding money are associated with later financial attitudes, behaviors, and well-being. Exploitative financial experiences require their own longitudinal research before comparable causal or diagnostic claims can be made.

Psychological assessment of a survivor should consequently be individualized. Anxiety, depression, trauma symptoms, guilt, difficulties with boundaries, or financial distress may be clinically important when present, but they should not be presumed solely from a history of child financial exploitation.

10.3 Treatment and Recovery

There is currently no treatment protocol validated specifically for survivors of caregiver-perpetrated child financial exploitation. Clinical intervention should therefore respond to the survivor's assessed symptoms and circumstances rather than treating financial exploitation itself as a diagnosis.

Established trauma treatments may be appropriate when a survivor meets the clinical indications for them. Trauma-Focused Cognitive Behavioral Therapy (TF-CBT) and Eye Movement Desensitization and Reprocessing (EMDR) have empirical support for treating posttraumatic stress symptoms in children and adolescents.[112] That evidence does not establish either intervention as a specific treatment for child financial exploitation.

The same distinction applies to schema-based approaches. Pilkington, Bishop, and Younan's systematic review and meta-analysis of 33 studies found associations between childhood adversity and early maladaptive schemas in adulthood.[113] This literature provides evidence concerning developmental associations; it does not establish schema therapy as an empirically validated treatment for financial-exploitation survivors.

Economic recovery may also require interventions outside psychotherapy. Depending on the mechanism of exploitation, recovery can involve correcting consumer records, securing identity information, recovering property, establishing independent accounts, resolving unauthorized obligations, obtaining legal advice, documenting ownership interests, restructuring access to earnings, or separating a survivor's financial affairs from those of the exploiting person.

Psychological and economic recovery may therefore proceed simultaneously while addressing different consequences of the same history.

10.4 Social Security Number Misuse and Continuing Identity Risk

Social Security number misuse presents a particular challenge because assignment of a different number is an exceptional remedy.

The Social Security Administration states that a person whose Social Security number has been stolen should first attempt to address the consequences of the misuse. A person who continues to experience problems from identity theft after attempting remediation may qualify for consideration for a different Social Security number. SSA also identifies harassment, abuse, domestic violence, and life endangerment among circumstances in which a new number may be considered.[114]

Assignment of a different number should not be understood as erasure of the individual's prior identity history. SSA has historically maintained cross-references when an individual has legitimately been assigned multiple Social Security numbers, reflecting the administrative need to preserve continuity in earnings and benefit records.[115] A different number therefore serves a different function from correction of fraudulent consumer-report information, cancellation of unauthorized accounts, or recovery of misappropriated property.

For survivors of identity-based child financial exploitation, remediation may consequently require several independent processes: protecting the Social Security number from further misuse, addressing consumer-report information under the Fair Credit Reporting Act, disputing unauthorized accounts with relevant institutions, preserving documentation of identity theft, and pursuing any available civil or criminal remedies.

This structure explains why adulthood does not automatically terminate identity-based vulnerability. The identifying information used during childhood remains identifying information after majority. If it remains compromised, the survivor may need continuing protective measures even after particular fraudulent accounts have been resolved.

10.5 From Protection to Economic Autonomy

Recovery from child financial exploitation is ultimately concerned with the restoration or establishment of economic control.

For identity-based exploitation, that may mean a consumer record that accurately reflects the survivor's own transactions. For earnings extraction, it may mean independent control over income and savings. For exploitative family labor, it may involve separation of the survivor's work from another person's economic control. For monetized childhood identity, it may include access to protected earnings and greater authority over continuing commercial use where the governing law provides such rights.

The transition into adulthood also changes the legal architecture surrounding the survivor. Child-protection jurisdiction may narrow or end under applicable state law while consumer law, employment law, contract law, property law, criminal law, and civil remedies become increasingly central. The young adult may therefore have greater formal economic authority at the same time that the consequences of childhood exploitation remain unresolved.

The broader developmental evidence reinforces the importance of that transition. Childhood maltreatment has been associated with later financial strain, reduced employment and income, fewer assets, and financial insecurity across longitudinal and systematic research.[104–107] Family financial experiences are also associated with later financial behavior, anxiety, and well-being.[110–111]

Child financial exploitation adds a distinct question to this literature: what happens when the economic resource affected during childhood is itself one of the foundations required for adult independence?

Identity, earnings, savings, credit history, property, and control over one's labor are components of economic participation. When those resources have been compromised within a caregiving relationship, recovery can require more than termination of the original conduct. It can require reconstruction of the economic position from which independent adulthood begins.

XI. Policy Recommendations and Reform Agenda

The legal framework examined throughout this article distributes responsibility for child financial exploitation across child protection, consumer reporting, labor regulation, criminal law, property law, and emerging digital-content statutes. Reform should reflect that distribution. Some forms of exploitation can be addressed through existing administrative authority, while others require statutory change because the relevant protection does not presently exist or does not expressly encompass the conduct identified in this article.

The recommendations below distinguish measures available within existing legal structures from reforms requiring legislative action.

11.1 Strengthen Recognition and Referral Within Existing Child-Protection Systems

The Child Abuse Prevention and Treatment Act (CAPTA) authorizes federal grants to assist states in improving the intake, assessment, screening, and investigation of child-abuse and neglect reports; developing multidisciplinary teams and interagency protocols; improving public education; strengthening interagency collaboration; and training personnel involved in report taking, screening, assessment, decision-making, referral, and investigation.[116]

States should use these existing mechanisms to incorporate financial exploitation into child-protection training where the conduct may fall within the jurisdiction's definitions of abuse or neglect. Training should emphasize recognition, assessment, documentation, and referral rather than requiring child-protection workers to perform specialized financial-crimes investigations.

Relevant competencies include recognizing possible identity misuse, identifying unusual transfers or control of a child's earnings or assets, distinguishing ordinary family financial arrangements from potentially exploitative ones, identifying circumstances requiring financial or legal referral, and understanding which institution possesses authority over the particular harm.

Because child-maltreatment jurisdiction remains state-specific, training should identify the circumstances under which economic conduct satisfies existing statutory definitions rather than presume that financial exploitation independently constitutes reportable maltreatment in every jurisdiction.

11.2 Establish Multi-System Referral Protocols

Child financial exploitation can implicate several legal systems simultaneously. Identity misuse may require consumer-reporting remedies or criminal investigation. Compelled

work may implicate labor or forced-labor law. Misappropriated earnings or assets may require civil, trust, or property remedies. Digital-content earnings may fall within state statutes governing compensated online participation.

CAPTA already authorizes development and improvement of multidisciplinary teams and interagency protocols within state child-protection systems.[116] States should use that authority to establish referral pathways addressing the economic dimensions of cases that enter the child-protection system.

Protocols should identify appropriate referral destinations for suspected:

- identity theft or unauthorized consumer obligations;
- unlawful or hazardous child labor;
- conduct potentially satisfying federal or state forced-labor statutes;
- theft or misappropriation of protected earnings or assets;
- violations of state protections for minors participating in monetized digital content; and
- other financial crimes involving a child's identity or property.

Referral should remain distinct from transfer of responsibility. When an independent child-safety concern remains, referral to a financial, labor, regulatory, or law-enforcement agency should not by itself terminate the child-protection response.

11.3 Expand Public Understanding of Existing Minor Identity Protections

Federal law already provides an important preventive mechanism for children's consumer identities.

Under the Fair Credit Reporting Act (FCRA), a "protected consumer" includes an individual who is under sixteen when a security freeze is requested. A protected consumer's representative may request a security freeze after providing the required proof of identity and authority. When the consumer reporting agency does not already maintain a file concerning the child, the statute requires the agency to create a record for the purpose of implementing the freeze.[117]

Public and professional education should make this protection more accessible to parents, guardians, foster-care representatives, attorneys, educators, and other child-serving professionals. Education should also distinguish among security freezes, fraud alerts, reinvestigations, and identity-theft blocks because these mechanisms address different problems under the FCRA.

The preventive value of § 1681c-1(j) is limited by its request-based structure. A child whose representative does not initiate the process receives no automatic freeze under

the federal provision. That limitation is especially significant where the person positioned to request protection is also responsible for the misuse.

11.4 Develop Preventive Consumer-Identity Protection for Minors

Congress should evaluate a stronger preventive framework for minors' consumer identities.

Such reform should account for the structure of the existing FCRA. Children frequently do not possess conventional consumer files. Section 1681c-1(j) already addresses this circumstance by requiring creation of a protected record when necessary to implement a requested security freeze.[117] A broader preventive system should therefore operate through protected records, suppression mechanisms, or comparable controls rather than presume that every child possesses an existing credit file capable of being frozen.

Any federal framework should also address legitimate financial activity involving minors, verification of parental or representative authority, foster-care circumstances, emancipated minors, removal or modification of protection as the child approaches adulthood, and procedures for minors who lawfully require access to consumer credit.

The objective is to make unauthorized use of a child's identity more difficult before financial injury occurs.

11.5 Establish Age-Verification Safeguards for Financial Obligations

Consumer-credit protections do not encompass every account or obligation capable of being attributed to a minor. Utilities, telecommunications services, leases, commercial accounts, and other contractual arrangements can generate financial liabilities outside the conventional credit-origination process.

Congress and state legislatures should evaluate age-verification safeguards for categories of accounts that ordinarily create personal payment liability. Where identifying information corresponds to a minor, regulated entities could be required to conduct additional verification of identity, legal capacity, and authorization before assigning liability.

Such safeguards should not categorically prohibit minors from holding lawful accounts or economic interests. State laws differ concerning minors' contracts, employment, property, emancipation, and parental authority. The relevant safeguard is verification of lawful authorization rather than an assumption that every account associated with a minor is fraudulent.

Where suspicious conduct is identified, referral obligations should likewise be defined by governing law. Detection of a minor's identifying information should not automatically create a child-abuse report or establish a federal identity-theft offense.

11.6 Recognize Child Financial Exploitation Expressly in Maltreatment Law

A longer-term statutory reform is express recognition of financial exploitation within child-protection law.

CAPTA establishes federal requirements for participating state child-protection systems but does not expressly enumerate financial exploitation as a separate maltreatment category.[116] The result is that economically exploitative conduct must currently be evaluated through existing state definitions and any other body of law governing the particular conduct.

Legislatures considering express recognition should define the category narrowly enough to distinguish exploitation from ordinary family economic interdependence.

The analytical definition developed in this article provides a starting point:

Child financial exploitation encompasses the use of a minor's identity, labor, earnings, assets, economic rights, or economic dependency to produce financial or material benefit for another person under circumstances that compromise the child's interests, agency, or developmental position.

Operational statutory criteria should include developmental appropriateness, proportionality, meaningful choice, ownership and control, allocation of economic benefit and burden, deception, pressure or coercion, consequences of refusal, and misuse of authority arising from the child's dependency.

Economic hardship should remain context rather than proof. Shared household expenses, youth employment, participation in a family enterprise, parental management of a child's property, and developmentally appropriate household responsibility should not become maltreatment merely because money or labor is involved.

11.7 Protect Children Participating in Monetized Digital Content

State legislation now demonstrates several mechanisms for protecting minors whose identities contribute substantially to compensated online content.

Illinois currently treats a minor under sixteen as engaged in vlogging when statutory criteria are satisfied, including a threshold under which at least thirty percent of a vlogger's compensated video content during the specified period includes the minor's

likeness, name, or photograph. Illinois law also establishes recordkeeping, compensation, trust, and enforcement provisions for covered activity.[118]

Minnesota provides a related framework for compensated internet content creation. Its law defines qualifying participation, requires specified records, establishes compensation and trust protections, authorizes civil enforcement, and provides a content-removal mechanism. A minor age thirteen or older whose likeness appears in covered content may request removal, as may an adult whose likeness appeared in the content while that person was a minor.[119]

These statutes demonstrate that economic protections can attach to monetized family content without prohibiting ordinary family posting.

Federal legislation should establish minimum protections for minors whose identity or participation materially contributes to compensated online content. Core provisions should address:

- objective thresholds for covered compensated activity;
- records sufficient to determine the child's participation and attributable revenue;
- preservation of a defined share of qualifying earnings for the child;
- fiduciary requirements governing protected funds;
- access to records concerning participation and compensation;
- enforceable remedies for failure to preserve required earnings; and
- preservation of stronger protections enacted by states.

Coverage should depend on defined compensated activity rather than the mere appearance of a child in online content.

11.8 Approach Expansion of Mandatory Reporting Through Defined Conduct

Financial professionals may encounter evidence relevant to child financial exploitation, but expansion of mandatory-reporting statutes requires careful design.

Bank employees, accountants, tax professionals, insurance professionals, and other financial workers routinely encounter lawful financial relationships involving minors. The presence of a minor's name on an account, business record, tax document, or financial instrument does not independently establish maltreatment.

States considering expansion should therefore define the reportable conduct before expanding the professional categories subject to reporting obligations. Potential statutory triggers could include circumstances in which a professional has the level of knowledge or suspicion specified by state law concerning intentional unauthorized use

of a child's identity, misappropriation of earnings or assets protected by law, or economically productive activity compelled under circumstances satisfying the jurisdiction's maltreatment definition.

Legislatures could then determine which professional groups are sufficiently positioned to encounter such evidence and establish the appropriate reporting threshold, recipient, immunity provisions, confidentiality rules, and interaction with existing professional duties.

This approach ties mandatory reporting to identifiable conduct and reduces the likelihood that lawful family financial arrangements generate unnecessary child-protection referrals.

11.9 Preserve Economic Remedies Across the Transition to Adulthood

Child-protection jurisdiction and economic injury do not necessarily terminate at the same point.

When a young person reaches majority, unresolved identity misuse, consumer-report inaccuracies, withheld earnings, property disputes, trust interests, or other financial consequences may continue. Consumer law, labor law, property law, trust law, criminal law, and civil remedies can therefore remain relevant after child-protection jurisdiction narrows or ends.

Identity misuse illustrates this institutional transition. The Social Security Administration states that assignment of a different Social Security number occurs only in limited circumstances. An identity-theft victim who has attempted to resolve problems resulting from misuse but continues to be affected when using the original number may be considered for a different number.[120] Assignment of another number does not itself perform the separate functions of correcting consumer-report information, resolving unauthorized accounts, recovering property, or adjudicating liability.

State child-welfare systems should establish transition protocols for adolescents leaving their jurisdiction with documented unresolved economic harm. Depending on the case, appropriate referrals may include consumer-law assistance, civil legal services, labor agencies, identity-protection resources, financial institutions, or representation concerning property and trust interests.

11.10 Build Specialized Capacity Through Evaluation

Financial exploitation can require competencies that differ from those ordinarily associated with child-safety assessment. That does not establish that every state requires a dedicated child financial exploitation unit.

A staged institutional approach would allow states to determine what level of specialization is warranted. Initial reforms can incorporate financial-exploitation recognition into existing assessment systems, establish consultation arrangements with financial and legal professionals, create referral protocols, and collect standardized administrative information about cases involving economic harm.

Pilot programs can then evaluate whether designated specialists, multidisciplinary financial-exploitation teams, or dedicated units improve outcomes.

Evaluation should measure screening and referral accuracy, time to financial remediation, preservation or restoration of assets, recurrence of identity misuse, child safety, unnecessary system involvement, and disparities in intervention. Specialized infrastructure should be justified by demonstrated need and measurable performance.

11.11 Research and Data Priorities

Policy development is constrained by the limited empirical literature examining caregiver-perpetrated child financial exploitation as a distinct phenomenon. Research should therefore accompany legal reform.

Priority areas include:

- prevalence and perpetrator relationships across different forms of child financial exploitation;
- longitudinal economic and psychological outcomes;
- caregiver misuse of minors' identifying information;
- extraction and control of children's earnings and assets;
- coercive or developmentally inappropriate participation in family enterprises;
- relationships among household poverty, family economic interdependence, and exploitative control;
- experiences of children in foster care and other substitute-care arrangements;
- monetized digital participation and control of resulting revenue;
- disclosure and help-seeking behavior;
- child-protection screening, referral, and intervention practices;
- disparities in identification and intervention; and
- outcomes associated with legal, administrative, and financial remedies.

Research should distinguish among mechanisms of exploitation. Identity misuse, earnings appropriation, excessive financial responsibility, compelled labor, misuse of assets, and digital monetization involve different resources and legal consequences.

The field also requires validated assessment measures. The practitioner framework proposed in Section VII provides a structured inquiry model organized around economic resource, control, benefit, burden, choice and coercion, and developmental and legal context. It has not been psychometrically validated and should not be treated as a diagnostic, actuarial, or prevalence instrument. Future research can determine whether those dimensions reliably distinguish exploitative arrangements from lawful family economic activity.

11.12 A Coordinated Reform Model

Child financial exploitation crosses institutional boundaries because the underlying conduct can affect several legally protected interests simultaneously.

Child-protection law addresses maltreatment and safety. Consumer law governs consumer-report information and identity-related remedies. Labor law regulates employment and working conditions. Property and trust law govern ownership and protected assets. Criminal law applies when statutory offense elements are satisfied. Emerging digital-content statutes protect specified economic interests of minors participating in monetized media.

A coordinated framework should connect recognition of the conduct to the institution possessing authority over the resulting harm. It should also preserve distinctions among those legal systems so that economic injury is neither ignored because it falls outside a traditional maltreatment category nor automatically converted into child abuse when another legal framework more directly governs the conduct.

The policy objective is the preservation of children’s economic interests and future autonomy: protecting identity, labor, earnings, assets, and legally recognized economic rights from exploitative use while maintaining appropriate space for family support, legitimate youth employment, lawful parental authority, and developmentally appropriate economic responsibility.

XII. Conclusion: From Financial Protection to Economic Autonomy

Child financial exploitation occupies a consequential gap in the legal and scholarly understanding of child maltreatment. A child's identity, labor, earnings, assets, economic rights, and dependency can each become a means through which another person obtains financial or material benefit. The mechanisms differ, as do the governing bodies of law, yet they share a central concern: control over economic resources that belong to, are attributed to, or materially affect a child can become a mechanism of exploitation within relationships structured by dependency.

The analytical category developed in this article provides a framework for identifying that harm without collapsing ordinary family economic life into maltreatment. Children participate in household responsibilities, work in family enterprises, earn income, contribute to shared circumstances, appear in family media, and rely on adults to manage property and financial decisions. The presence of money, labor, or parental control alone therefore carries little analytical value. Assessment depends on the circumstances surrounding that involvement: developmental appropriateness, proportionality, meaningful choice, ownership and control, allocation of benefit and burden, deception or coercion, consequences of refusal, and the authority created by dependency.

This distinction is particularly important because child financial exploitation does not present through a single mechanism. Identity misuse can create unauthorized accounts, obligations, or consumer-report consequences. Earnings and assets can be diverted or controlled for another person's benefit. Work within a household or family enterprise can become exploitative when control, intensity, compensation, risk, or coercion exceeds lawful and developmentally appropriate participation. Monetized digital content introduces another economic setting in which a child's identity and participation can generate revenue while control over the resulting income remains concentrated in adults. These forms of conduct require different evidence and may activate different legal remedies.

The resulting legal architecture is fragmented. Child-protection law addresses abuse, neglect, and safety under state-specific definitions. Consumer law provides mechanisms for protecting and repairing consumer identity. Labor law regulates employment and working conditions. Property and trust law govern ownership and protected assets. Criminal statutes apply when their defined elements are satisfied. Federal forced-labor law reaches labor or services obtained through specified forms of coercion, including qualifying threats of serious financial harm, while requiring proof beyond economic dependency itself. Emerging state laws governing compensated digital content add protections for certain minors whose participation generates online revenue. No single system encompasses the full range of conduct examined here.

That fragmentation has practical consequences. A child may experience significant economic harm even when the conduct does not independently satisfy a jurisdiction's maltreatment definition or the elements of a criminal offense. Conversely, the existence of financial loss does not itself establish child abuse, identity theft, forced labor, or another offense. Effective identification therefore depends on matching the conduct and resulting harm to the legal institution with authority to address them.

The concept of trafficking-adjacent abuse is useful within these boundaries. Dependency, economic control, threats, compelled productive activity, and appropriation of resulting benefit can resemble mechanisms recognized in forced-labor law. The legal classification remains dependent on statutory elements, including the relationship between coercive conduct and the labor or services obtained. The value of the comparison lies in identifying how economic and psychological pressure can operate within relationships of dependency while preserving the distinction between analytical similarity and a legally established trafficking offense.

The practitioner framework developed in Section VII translates these findings into six dimensions of inquiry: the economic resource involved, control over that resource, allocation of benefit, allocation of burden, meaningful choice and coercion, and developmental and legal context. These dimensions provide a structured basis for asking questions, gathering relevant information, and identifying appropriate referral pathways. They do not constitute a validated diagnostic or actuarial instrument, and their future utility should be tested empirically.

The same caution applies to intervention. Child financial exploitation can implicate child-protection agencies, consumer reporting agencies, financial institutions, labor regulators, law enforcement, courts, civil legal services, and other institutions. The appropriate response depends on the conduct, the child's safety, applicable state law, and the remedy sought. A coordinated framework should enable information and referrals to move across these systems while preserving the distinct authority and evidentiary requirements of each.

The transition to adulthood makes this coordination especially important. Legal minority ends at a defined age; the economic consequences created during childhood may continue well beyond it. Unauthorized consumer information may require dispute or blocking procedures. Misappropriated earnings or assets may remain unrecovered. Questions involving ownership, trusts, compensation, contractual obligations, or identity misuse may persist after child-protection jurisdiction has ended. Economic recovery can therefore require remedies located outside the child-welfare system and pursued after the individual reaches majority.

This age boundary exposes the broader significance of child financial exploitation. Economic resources accumulated, protected, or compromised during childhood can

affect the conditions under which a young person enters adulthood. Identity, earnings, assets, and the capacity to make independent financial decisions are components of that transition. Protecting them belongs within a fuller understanding of child welfare because economic autonomy is one dimension of the independence toward which childhood is expected to develop.

The reform agenda proposed in this article follows from that principle. Existing child-protection systems can strengthen recognition, training, and interagency referral within their current authority. Consumer-identity protections can become more preventive and accessible. Legislatures can consider express recognition of financial exploitation while defining the category carefully enough to preserve lawful family interdependence. Accounts capable of imposing financial liability on minors can receive stronger verification safeguards. Children whose participation materially contributes to monetized digital content can receive enforceable compensation and recordkeeping protections. Mandatory-reporting reforms can focus on defined conduct and appropriate reporting thresholds. Transition planning can connect adolescents with the legal and financial remedies that remain available after child-protection jurisdiction ends. Specialized institutional capacity can be developed where evidence demonstrates that it improves outcomes.

These reforms also require a stronger empirical foundation. Prevalence, perpetrator relationships, disclosure patterns, long-term outcomes, caregiver identity misuse, earnings appropriation, family-enterprise participation, foster-care vulnerability, digital monetization, institutional response, disparities, and remedy effectiveness remain important areas for research. The category developed here should therefore serve as a foundation for measurement and testing rather than a substitute for them.

Child financial exploitation ultimately raises a question that extends across each of these systems: who controls the economic resources attached to childhood, who receives their benefits, who bears their burdens, and what protections apply when dependency is used to alter that distribution? Asking those questions makes forms of harm visible that can otherwise remain dispersed across consumer records, employment relationships, household finances, business arrangements, digital platforms, and child-protection systems.

A coherent response begins by recognizing those harms within a shared analytical framework and directing each one to the legal and institutional mechanism capable of addressing it. The long-term objective is economic autonomy: preserving a child’s identity, labor, earnings, assets, and economic rights so that the transition into adulthood is not constrained by exploitation that occurred within the very relationships on which the child depended.

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I. Introduction: When Childhood Is Collateral

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