

Current Risk Management Issue: Sexual Misconduct

Hopefully your church will never have to face the financial and emotional devastation of sexual misconduct. Instead of relying on hope and trust, there are a number of proactive steps every church can implement to prevent this activity from ever occurring. As you implement a preventive program, remember that the main objective is to provide a safe and secure environment for the children. In the meantime, you will be reducing the legal risk and liability exposure.

One may have the attitude that it will never happen in my church. Unfortunately, it happens in every denomination, all groups of society in rural and metro areas, regardless of race, education or socioeconomic status. The effects of abuse not only affect the family, but can destroy the trust, credibility, and reputation of the church. Lawsuits could also ruin a church financially. In recent years the Roman Catholic Church of America has paid more than one half billion dollars in child abuse claims.

Once the church has addressed the need for a prevention program and understands child sexual abuse and the behavior of profile molesters, it is time to develop a prevention plan. Policies and procedures must be established that provide safeguards against child sexual abuse. Four critical areas require attention: selecting and screening workers, worker supervision, state reporting obligations, responding to allegations.

Insurance companies are recommending screening church staff as the best proactive measure to prevent abuse. Screening is becoming commonplace in organizations that work with children. The resistance of the past has faded as parents want their children in programs with a commitment to safety. Churches nowadays are being held to the same standards of care as all organizations that work with children. When litigation does occur, juries show no sympathy to church leaders who rely upon “faith and trust” in the care of children. It is never too late for churches to start investing time and effort in making their children safe.

Christian Ministry Resources, Church Mutual, and GuideOne Insurance suggest doing background checks with a company called ScreenNow.com. This online screening service of ChoicePoint is the nation’s premier provider of screening products. The applicant will sign a release form to allow the church to conduct the background check. Although other sources for background checks can be used, both insurance companies offer a 10% - 20% discount with ScreenNow.com.

There has been recent discussion as to what extent insurance companies require screening. Church Mutual strongly recommends background checks, but does not require them for staff or volunteers. GuideOne’s new policy has different rules for different levels of coverage that will be phased in over a period of time. The screening policy is required only for those that have regular ongoing contact with children and youth including paid church staff and volunteers with one-on-one or overnight contact with children. Their guidelines do not apply to Sunday school teachers and nursery volunteers.



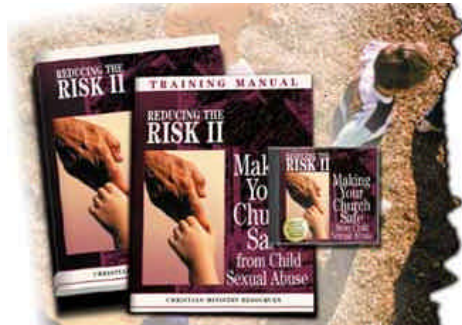
A written policy and procedure guide is a second line of defense after screening employees and volunteers. Once established, the policy must be communicated to all staff, and the rules have to be consistently enforced. It often is a good idea to require threshold requirements. A good idea is to require members to attend for six months before a worker has direct involvement with or supervises children. The purpose is to prevent predators from gaining quick access to potential victims. Develop a process so that you know the motives and character of volunteers before they begin working with children and youth. The goal is not to thwart ministry, but to enhance it through proper safeguards. Another idea is to monitor the proper ratio of adults to children. Require a minimum of two, non-related adults to be present with children at all times. Also, hold all activities for children in a central, highly visible location.

A complete educational strategy provides the foundation for your prevention program. Instruction concerning child sexual abuse and the purpose of the prevention program comprise a critical part of the curriculum. The training of workers makes up the balance.

Risk Management requires a commitment to change. Applying the latest resources brings about positive changes in your church which promotes a safer environment for all your church members, from youngest to oldest.

Christian Ministry Resources has an excellent resource available called “Reducing the Risk II” (Making Your Church Safe From Child Sexual Abuse). This material was first published in 1993, and the new resource kit now offers expanded resources that can be used to assist your training efforts.

When the kit is purchased through Christian Ministry Resources, they offer free online service for one year. GuideOne policyholders can purchase the online service for \$28.



The “Reducing the Risk II” resource can be purchased from Christian Ministry Resources for \$50, or purchased through GuideOne or Church Mutual Insurance (\$15 for DVD or \$18 for VHS). Also the IDW video library resource center has the kit available which includes a video or DVD, training manual and guidebook.

For other articles and sample policy and procedures for the prevention of child abuse, contact the District Office. Also, check out the following web sites:

Christian Ministry Resources:

www.churchlawtoday.com or www.reducingtherisk.com or www.ScreenChurchStaff.com

www.churchmutual.com, click on Risk Management Help link

www.guideonecenter.com, click on Preventing Sexual Misconduct Resources

www.screennow.com, details about Employment Background Screening and HR Services

www.virtusonline.org, Protecting God Children, (The National Catholic Risk Retention Group)

www.cybertipline.com, National Center for Missing & Exploited Children

