

Youth Protection Basics: Preventing Child Sexual Abuse

According to the organization RAINN (Rape, Abuse & Incest National Network), when an individual "intentionally harms a minor physically, psychologically, sexually, or by acts of neglect, the crime is known as child abuse. Child sexual abuse is a form of child abuse that includes sexual activity with a minor."

Many individuals struggle to understand the prevalence and gravity of child sexual abuse in the United States. The statistics are shocking, but awareness is key to preventing, recognizing and stopping child sexual abuse. Explore these fast facts to better understand the impact of CSA.

Fast Facts about Child Sexual Abuse

- **CSA does not always involve physical contact with a minor.** Non-physical acts of sexual abuse with a minor are also acts of child sexual abuse, including:
 - o exposing oneself to a minor
 - using obscene language or content in phone calls and text messages with a minor (e.g., sending a minor a photo of your genitals; discussing sexual acts or pornography with a minor; using graphic sexual language while texting a minor, etc.)
 - producing or sharing pornographic images or movies of minors
 - o masturbation in the presence of a minor, or forcing a minor to masturbate
- CSA happens more often than you think. In the US, 1 in 10 youth are physically sexually abused before their 18th birthdays. Experts estimate that about 1 in 5 youth are sexually abused before their 18th birthdays, including both physical and non-physical forms of sexual abuse.
- Experts estimate there are 42 million survivors of CSA in the US, including 3 million survivors who are still under age 18. If you put the 3 million youth-aged survivors together, they would fill about 46 NFL stadiums.
- Most CSA goes unreported. Most experts agree that roughly 80% of CSA goes unreported. Some survivors of child sexual abuse report the abuse in adulthood, long after the abuse occurred.
- False allegations of CSA are rare, making up only 4-8% of reports, according to CSA experts. There is evidence that some false reports are motivated by parents or guardians involved in custody disputes.
- "Stranger danger" is a myth. Strangers abuse only 10% of victims of child sexual abuse. 30% of victims are abused by their own family members. 60% of victims are abused by a person that the family knows and trusts.
- Youth sometimes sexually abuse other youth. As many as 40% of sexually abused youth are abused by older or more powerful youth, including siblings. The younger the sexual abuse victim, the more likely it is that the

perpetrator is a juvenile; juveniles are the perpetrators in 43% of sexual assaults on children under age six.

• All types of people sexually abuse youth. There is no specific profile for a perpetrator of child sexual abuse; all types of people perpetrate CSA. Some perpetrators of child sexual abuse might share one or more traits, but many perpetrators do not share any traits.

Everyone is a Potential Child Molester

A major failure on the part of families, communities, authorities, and organizations to recognize ongoing CSA is the mistaken belief that certain people could never commit an act of CSA. This belief is wrong. All types of people perpetrate child sexual abuse.

Anyone could potentially molest a child. While this sentiment might appear alarmist, it is simple fact. Many trusted and beloved community members and family members have been revealed as perpetrators of CSA. Some perpetrators are the opposite of what you might imagine; many are charismatic, kind, outgoing, and well-liked by other adults. Employers must educate their stakeholders about the nature of CSA and ensure that no one could be given a pass or considered "above suspicion." If allegations of CSA are made, then an alleged perpetrator must be investigated fully, no matter the individual's history of character.

There is no profile for a perpetrator of CSA. At best, experts have identified psychological traits that might be shared by some—but not all—perpetrators. For example, some perpetrators exhibit a pro-offending attitude. This means that a perpetrator might justify rule-breaking behavior, for example, by claiming that victims were co-conspirators or that victims wanted to participate in sex offenses. Though some perpetrators share deviant personality traits such as a pro-offending attitude, other perpetrators feel guilt or remorse for their actions.

Are All Children At Risk?

CSA is ubiquitous and could affect anyone, but certain youth might be at higher risk of experiencing CSA. A perpetrator could target any young people but might choose to target youth who are already more vulnerable to abuse.

Family structure is one of the greatest risk factors for child sexual abuse. Youth are much more likely to be victims of sexual abuse when they live with stepparents or a single parent, compared to youth living with two biological parents. Youth living without either biological parent are ten times more likely to be sexually abused than youth who live with both biological parents. The highest risk is for youth who live with a single parent that has a live-in partner. These youth are 20 times more likely to be victims of child sexual abuse than youth living with both biological parents (Sedlack, et. al., 2010).

Other major risk factors for child sexual abuse include gender, age, socioeconomic status, race, and ethnicity, for example:

- Girls are five times more likely to be abused than boys (Sedlack, et. al., 2010).
- Youth are at the greatest risk of sexual abuse between the ages of 7 and 13. The median age for reported abuse is 9 years old (Finkelhor, 1994), however, more than 20% of youth victims are sexually abused before the age of 8 (Snyder, 2000).
- The risk of sexual abuse is tripled for youth living in low-income households, and for youth with unemployed parents (Sedlack, et. al., 2010).

The Impact of CSA to Survivors and Organizations

Institutions that face sexual abuse insurance claims with litigation can potentially expect costs well above six figures, though costs vary widely depending on the circumstances surrounding each claim. Aside from direct costs, most organizations will experience long-term challenges as well, like reduced participation in youth-serving programs, intense scrutiny from stakeholders, and significant damage to the organization's brand.

Researchers from Johns Hopkins Bloomberg School of Public Health estimated the total lifetime economic
burden of CSA at \$9.3 billion in 2015, based on new cases of fatal and non-fatal CSA that occurred that year. The cost estimate includes "health care costs, productivity losses, child welfare costs, violence/crime costs, special education costs and suicide death costs..." The cost estimate was adjusted to accommodate for the survivors' quality of life in later years.

Experiencing CSA can result in very serious consequences throughout a person's life. CSA does not necessarily sentence every survivor to a life of terrible consequences, but many survivors experience lifelong effects related to the CSA trauma they experienced. In adolescence, survivors of CSA are significantly more likely to:

- · drop out of school
- become pregnant as teenagers
- experience Post Traumatic Stress and other psychological disorders
- engage in substance abuse
- suffer eating disorders
- attempt suicide
- commit violent crimes
- be victimized by people who are committing crimes

The high universal costs of CSA make a compelling case for organizations to increase their investments in effective prevention, as well as in resources and support for survivors.

What Organizations Can Do to Stop CSA

Employers and their stakeholders have the power to help prevent and reduce CSA, beginning by designing and implementing an in-house youth protection program. Read "<u>Key Principles in Youth Protection: Considerations and Action Steps</u>" in the Nonprofit Risk Management Center's magazine ("The Youth Protection Issue," Risk Management Essentials, page 6, Fall 2015) to reflect on the CSA prevention measures that best suit your organization.

To prevent and reduce CSA, organizational leaders can also:

- Reduce opportunities for adults to harm youth, for example:
 - Establish thorough employee and volunteer screening practices especially for roles involving contact with youth
 - Limit one-on-one interactions between adults and youth
 - Enact a policy of two-deep supervision, where two adult supervisors must be present amongst youth (so no adult is left alone with youth)
 - Enforce policies that prioritize youth safety, for example, policies around inappropriate touching,

- photography, texting, and use of social media
- Limit or ban out-of-program contact (when an adult employee or volunteer might interact with a young participant outside the workplace)
- Maintain a <u>code of conduct</u> and clear expectations about prohibited behaviors and boundaries for personal safety and dignity
- Adopt an organization-wide policy around child safety and CSA prevention
- Educate staff about the realities of CSA as well as grooming, a methodical approach that a perpetrator might use to initiate CSA
- Be ready to recognize signs of CSA in youth
- Train staff to respond appropriately if a young person discloses abuse
- Understand and fulfill your <u>CSA reporting responsibilities</u>, and provide training to any staff who are mandated reporters
- Get parents and caregivers involved in child safety efforts
- Purchase Abuse or Molestation Insurance Coverage to safeguard your organization
- Consider how facility design could be a risk factor for CSA, for example, ensure that:
 - Hallways and entrances are well-lit
 - Rooms used for youth programs have windows for observation or have doors that are left open (not fully closed or locked)
 - o Bathrooms, showers, and other personal hygiene spaces are designed with personal safety in mind
 - o Unused or unsafe areas are kept off-limits or are locked or barricaded to prevent their use
- Consider how program/service design could be a risk factor for CSA, for example:
 - One-on-one mentorship programs between adults and youth might provide opportunities for adults to harm young participants
 - Activities that involve physical interaction between adults and youth—or youth themselves—could
 present a higher risk of inappropriate touching
 - Programs that involve youth from different age groups or different sexes could potentially present a higher risk of child-to-child sexual abuse
 - Activities that involve groups of youth with limited adult supervision could present a higher risk of childto-child sexual abuse
- Be mindful of rule-breaking behavior from employees and volunteers:
 - While rule-breaking behavior does not necessarily indicate that CSA is occurring, it does indicate that the individual lacks respect for organizational policies—possibly including policies and expectations around child safety

Great American Insurance Group, 301 E. Fourth Street, Cincinnati, Ohio 45202. The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Portal may not be available at all times.