## Risk management: Protestants confront sexual abuse

by John Dart in the June 5, 2002 issue

The latest wave of sexual abuse scandals crashing upon Catholic parishes and chanceries has apparently missed most Protestant churches. In fact, analysts and insurers give credit to mainline churches for adopting policies and practices in the early 1990s aimed at protecting minors from coercive intimacy in congregational settings. And from the Assemblies of God to Lutherans to Unitarians, denominational leaders are reiterating that their churches will not tolerate abusive acts.

Yet, the same experts warn, the stealth that accompanies sexual mistreatment of children and adults knows no denominational boundaries. Churches and other caring institutions engender trust, which can be either a blessing or a means of deception. Churches are being urged to focus not only on clergy behavior but on that of volunteers.

"Some churches say, 'We screen the people that we hire but not the volunteers.' But if you have 200 volunteers and five staff people, well, then you are missing the mark, because the volunteers often have more frequent contact with kids," said Jeff Hanna, executive director of the GuideOne Center for Risk Management based near Charlotte, North Carolina.

Hanna worked as an insurance claims adjuster, campus security officer and undercover narcotics officer before becoming a United Methodist minister. In 2000 he joined GuideOne Insurance, which provides coverage for 49,000 churches—making it one of the largest church insurers in the nation.

Judging by claims filed against churches and by news stories, Hanna said that sexual misconduct occurs in a variety of relationships—between "staff and staff, staff and member, adult and child . . . regardless of church size or theology." Churches in the past decade have been "doing a little better job of screening and training" clergy and staff, Hanna said.

He commended congregations that have a six-month "waiting rule" for volunteers who say, "I like to work with kids." This gives the church time to obtain background information or check references. "What happens is: the pedophile will go somewhere else," he said.

Other questions concern supervision—ensuring that more than one adult is with youngsters, and using rooms with windows or open doors. "We're starting to see children abusing others—stories about a 15-year-old abusing an eight-year-old," Hanna said.

Many guidelines were adopted by denominations in the early 1990s. "Denominations seem to have a little more leverage to get their churches to deal with it than those churches not associated with a denomination," said Hanna.

A pioneer in calling attention to sexual abuse in church life agrees that denominations took a step in the right direction ten years ago. "That was important because there were few policies in place [when the first wave of Catholic scandals surfaced]," said Marie M. Fortune, a United Church of Christ minister who is founder of the Center for the Prevention of Sexual and Domestic Violence, based in Seattle. "Along with that, there was some attention to the education of clergy." This came about partly, she said, because companies refused to insure churches unless they took these steps.

"The downside is that for some judicatories, this was more of an exercise than a long-term response," Fortune said. "Policies were on the shelf but not in front of people. Too often, the missing piece is education of the laity."

The biggest lessons for Protestants from the "Catholic tragedy," she said, is to "implement what we have" and to back policies of mandatory reporting of offenses to law enforcement authorities even if not required by law.

A Colorado case is frequently cited as the one that spurred responses in mainline churches. A woman won a \$1.2 million judgment in 1991 against the Episcopal Diocese of Colorado and then-bishop William Frey for covering up the sexual misconduct of a priest.

Though the national Episcopal Church had developed policies on misconduct by 1993, "a lot of people fought back, even in the church," said Rod Webster, senior vice president of the denomination's Church Insurance Company, speaking to

Episcopal Life. "A lot of people thought it couldn't happen here. But you don't hear that anymore."

The recently retired Episcopal bishop of Los Angeles, Frederick H. Borsch, told the Los Angeles Times that he recalled only two cases of clergy abuse during his dozen-plus years as bishop. One was a 1994 incident involving a priest and two teenage victims. Borsch said he wrote to congregants informing them of the problems within days of the priest's arrest. The priest's ordination was eventually revoked.

Noting that there have been only "a few" cases of pedophilia in the Unitarian Universalist Association, President William G. Sinkford wrote May 10 to members that the UUA dealt with those cases "honestly, directly and promptly." He noted that the denomination joined Christian Scientists, American Baptists and the United Church of Christ in backing the recent passage of a Massachusetts law requiring clergy to report child-abuse cases.

Mormon President Gordon B. Hinckley expressed regret before the church's semiannual conference in April that "there has been some very limited expression of this monstrous evil among us." He said it would take permission from the church's very top leadership before a person disciplined by the church for child abuse would be permitted to work with youth again.

The Assemblies of God took a harder line. Officials said in May that although "disciplinary measures provide for a minister's rehabilitation and restoration to the ministry for other causes, the church has never restored credentials to those guilty of these offenses," regardless of what spiritual forgiveness is possible.

The United Methodist bishops, in their recent semiannual meeting, affirmed their commitment to addressing sexual misconduct and the healing of victims. Though the denomination has not had any major instance of abuse in recent years, the bishops said sexual abusers "will not be knowingly shielded or protected" within the church. The church's constitution permits no statute of limitations for sexual or child abuse, a spokesman said.

The Evangelical Lutheran Church in America likewise has a zero tolerance of sexual misconduct, Bishop Carol Hendrix wrote in the spring to the denomination's Lower Susquehanna Synod in Pennsylvania, a state that mandates clergy to report child abuse. In an interview with Religion News Service, Hendrix said the synod in its 12 years of existence had two reports of clergy abuse. "Both were against adolescent

girls, one current and one years ago," she said. "Both accused pastors are no longer serving in the ministry."

Another reason non-Catholic churches have for the most part slipped under the national media radar, experts suggest, is that the removal of a Protestant pastor for sexual scandal is often only a local story. A more significant difference in the attention to Protestant and Catholic cases, according to James F. Cobble Jr., executive director of Christian Ministry Resources, is that Catholic dioceses usually have large insurance coverage for their parishes. That increases the likelihood of litigation, and a bigger spotlight on the offenses and the church's responses.

About 12 years ago, many insurance companies created separate policies to cover sexual misconduct, and lowered the coverage to about \$100,000 for most individual churches, said Cobble, whose tax advice and church resources company works closely with GuideOne insurance. "With so many small Protestant congregations, allegations often never move beyond the local church or they rise to the level of insurance claims but are settled out of court," Cobble said. "Cases that tend to get litigated are those with multiple victims," he said. "Our research indicates the multiple cases occur about 20 percent of the time."

Hanna said that GuideOne's risk-management center encourage pastors to report allegations even if they are not in a state with mandatory-reporting laws. "If a church decides to be up-front and clear about offenses, that helps the process," said Hanna. "If they choose to sit on it and hope it will go away, those churches will have trouble in the long run."