

# Safeguarding Vulnerable Adults from Sexual Abuse with Mike Kolberg of Philadelphia Insurance Companies

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*Mike Kolberg is regional manager of risk management services for Philadelphia Insurance Companies (PHLY), a commercial property/casualty and professional liability insurer that offers a variety of solutions tailored to the nonprofit sector. With abuse prevention for all populations top of mind as National Child Abuse Prevention Month approaches in April, NRMC spoke with Kolberg about protecting vulnerable adults from sexual abuse.*

## **What populations and groups are included in the category of vulnerable adults?**

It's really a broad swath or spectrum of different groups. It includes those with diminished faculties based on a condition they have. It could be individuals who have intellectual or developmental disabilities, those who have mental health conditions, those who have substance abuse disorders, or even those with advanced aging.

## **What sexual abuse risk factors does this population experience?**

The disability or condition an individual has, which could vary widely, can make them more susceptible to manipulation, which can lead to abuse. You may have heard of the term grooming, which refers to behaviors an abuser uses to gain access to and the trust of their victims and ultimately keep them quiet while the abuse is going on. Those with disabilities may be more susceptible due to their condition.

Another risk factor is that many vulnerable adults have had their disability since childhood. They may have been abused as a child, and if it was never addressed, their susceptibility to believing what was going on was acceptable may have carried into adulthood. There may be difficulties with articulating that abuse has occurred. That can be a risk factor, which can lead to lower instances of reporting abuse. There may also be difficulties with people not believing them because of their disability. The potential for peer-to-peer abuse is another risk factor. In some programs, you have vulnerable adults all together. One vulnerable adult may abuse another vulnerable adult. Instances of sexual expression may be abusive.

## **What do nonprofits that serve vulnerable adults need to be aware of to protect these adults from sexual abuse?**

The rate of abuse is higher in the vulnerable population than in the general population. The rate of abuse among those with disabilities can be as much as seven times the rate of somebody who is not disabled, according to the U.S. Department of Justice. Coupled with that, the instance of reporting is very, very low. According to our partners at Protecting Vulnerable Adults, only 3% of sexual abuse involving those with developmental disabilities gets reported. Programs need to be aware that prevention goes beyond having a background check for your staff and having processes and training around reporting after signs that abuse has taken place. You have to do those things, but it's reactive. Nonprofits need to focus on proactive measures as well for prevention.

## **How can nonprofits balance the need to honor vulnerable adults' independence and individuality with sexual abuse prevention measures?**

Any sexual relations between staff and clients must be absolutely prohibited. Permitting relationships between vulnerable adults within a program is a tricky thing for organizations to navigate. It will come down to making sure the organization has clear boundaries for interactions between vulnerable adults and addressing appropriate ways vulnerable adults can express love and sexual expression to each other – what is and is not appropriate. Then you have to consider what kind of redirection would take place if rules are violated. Those measures have to be documented. Probably the biggest central concept is the capacity to consent.

Organizations that serve vulnerable populations need to understand for each individual in their program: what is their capacity to consent? It's going to vary depending on the program and with specific individuals. Understand with each participant, what is their history of boundary violations, and how do they react to redirection. How does the organization keep guardians in the loop if there's a relationship between participants within the program?

### **What is the [Protecting Vulnerable Adults system](#)?**

It's a risk management framework for an organization to use to prevent vulnerable adult sexual abuse. It asks leadership to tailor those concepts to their specific situations. There's no one-size-fits-all.

The first step is skillful screening, which is basically screening for both fitness for purpose and client safety. Are you hiring someone capable of doing the job? Then you add to that client safety. It's asking questions in the interview, in the application, of references, that get at past behavior that could relate to the type of abuse you're looking to prevent.

The second step is a background check. However, only relying on a background check is not effective, which is the reason for why you also need to do skillful screening. One scary statistic we've heard from our partners who run Protecting Vulnerable Adults is that 90% of offenders don't have a criminal record. Organizations need to understand that. You need to do the background check, but background checks will only rarely identify applicants who have abused previously.

The third and fourth steps are training and policies and procedures. The training explains how abuse unfolds within organizations with grooming. Training gets to the "why" of the policies and procedures, which are the "what" of the system. The fifth step is straightforward for most organizations: monitoring and oversight.

### **How should screening requirements vary across job functions for those who serve vulnerable adults?**

Within staff and volunteers, organizations should evaluate what kind of contact that job function has with vulnerable adults in the program. There may be different parts of the screening process where you'll ask certain questions about one job function but not another. There also may be a need to vary the depth of background check depending on the level of risk a job function has. While appropriate screening is essential, it is only one part of a comprehensive approach to safeguarding vulnerable adults.

*PHLY is a [longtime Corporate Sustainer](#) of NRMCC.*