

2026 PRAESIDIUM REPORT



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Welcome to the Praesidium Report®

The purpose of this report is to share insights from Praesidium’s global experience, research, and data to highlight emerging trends and promising practices—advancing our mission:

To help you protect those in your care from abuse and help you preserve trust in your organization.



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The future of prevention
belongs to organizations
that can **prove what works**,
and **adapt as risk evolves**.

Proof defines prevention.

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INTRODUCTION

Across industries, organizations have made meaningful progress in how they approach abuse prevention. More are treating it with the same structure and attention as other core safety priorities. Just as systems exist to manage risks like patient safety, behavioral interventions, or emergency preparedness and response, organizations are strengthening the link between written policies and defined role expectations related to abuse risk and appropriate boundaries. This reflects a growing and more nuanced understanding that abuse prevention is a core tenant of operations, not a separate initiative.

There is also increasing pressure to provide proof. It is no longer sufficient to assume that prevention efforts are working. Families, community members, insurers, regulators, and accrediting bodies are all demanding more. Having policies in place is no longer enough. Leaders must be able to show that systems are functioning as intended through recorded observations, real-time feedback, and measurable outcomes. When policy, practice, and proof work together, organizations are better positioned to reduce risk and build trust with those they serve.

This report examines emerging data, case trends, and field observations across industries to better understand how different sectors are strengthening policy, where practice is becoming more consistent, and how effectiveness is being measured and validated.

Creating safer environments is an ongoing process. It requires aligning policy, practice, and proof so that prevention is not only defined, but routinely lived and clearly demonstrated, **building a safety culture that turns intention into impact.**



Continuing Analysis: What Happens After Accreditation?

In last year's report, we introduced early insights from Culture of Safety surveys completed by employees working within Praesidium Accredited organizations. With more than **6,000 responses** now analyzed across pre- and post-accreditation periods, the data reinforces what we have consistently seen in practice: Praesidium Accreditation drives immediate and sustained impact.

Immediate Impact: Measurable Gains Across All Indicators

Accredited organizations saw **statistically significant improvement across all seven culture of safety indicators**. The strongest gains were in areas that directly influence daily practice:

- Policies are better understood
- Leadership encourages reporting
- Training prepares staff to report concerns
- Policy enforcement is more consistent
- Employee morale improves

Sustained Over Time: Gains Hold Through Renewal

Two years after accreditation, these improvements remain stable, with no significant decline between post-accreditation and pre-reaccreditation results.

Stronger Baseline: Culture Is Built, and Passed On

Organizations approaching re-accreditation report **stronger safety culture across four of seven indicators** compared to pre-accreditation peers. This means:

- New staff report clearer policies and better preparation to respond to concerns
- Leadership behaviors and expectations remain visible and consistent



The Takeaway:

Safety culture is not only strengthened by Praesidium Accreditation—it is sustained and transmitted.



In today's risk environment,
prevention must be visible,
verifiable, and constantly
evolving.

*Policy alone is
no longer sufficient.*

FROM INTENTION TO IMPACT: TURNING POLICY INTO PRACTICE & PROOF

A New Era of Abuse Prevention

Most organizations today can point to abuse prevention policies. Many can demonstrate sincere intent, thoughtful documentation, and good-faith efforts to do the right thing.

What separates intention from impact, however, is whether those policies are consistently lived, measured, and proven effective in practice.

Across sectors, abuse prevention has entered a new era, one shaped by rising expectations, more transparent use of data, and a growing recognition that safeguarding is not static. Insurers are asking for operational proof. Accreditors are raising the bar. Research and field data are revealing where prevention efforts are working, but also where risk is evolving faster than systems are adapting.

In this environment, policy alone is no longer sufficient. The future of safeguarding belongs to organizations that can demonstrate prevention in practice, verify its effectiveness, and adapt as risk changes.



The End of “Policy is Enough”

For years, having a written policy was seen as a meaningful marker of commitment. Today, it is a minimum baseline, not a differentiator.

One of the clearest signals of this shift comes from the insurance industry. In 2022, **82%** of insurance carriers required certain abuse prevention standards to consider offering Sexual Abuse and Misconduct Liability coverage.¹ Today, that number has risen to **94%**. Just as importantly, carriers are no longer satisfied with vague or generic documentation or policies. Instead, they expect clearly defined, operational risk control practices that can be demonstrated in day-to-day operations.²

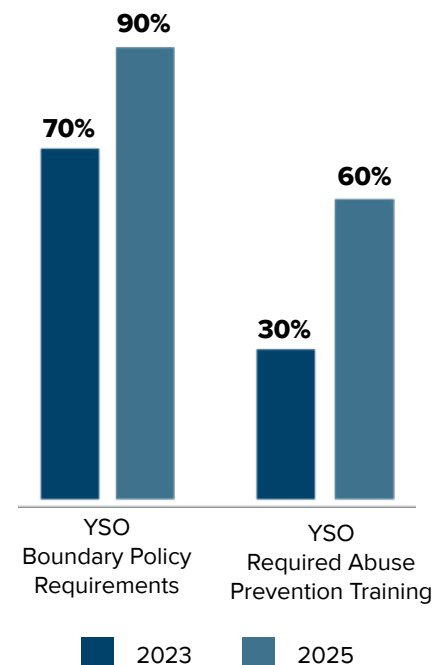
Insurance has long served as a leading indicator of where accountability is heading. This shift reflects a broader demand for prevention systems that are defensible, verifiable, and consistently applied — not merely well-intentioned.

And organizations are responding.

Youth-serving organizations (YSOs), in particular, have moved rapidly. Boundary policy requirements have increased from **70% to 90% in just two years**.³ Required abuse prevention training has doubled over the same period, from **30% to 60%** (Figure 1).⁴ At the same time, higher education institutions and healthcare organizations are increasingly pursuing formal accreditation as a way to strengthen and demonstrate their prevention systems. This is not an incremental change. It is a system-wide movement.

Prevention expectations are rising—and the field is responding.

Figure 1:
YSO Policy & Training Requirements



¹ Praesidium (2025, February). Insurance Carrier Benchmarking: Sexual Abuse and Molestation Liability. <https://hubs.ly/Q037RkFr0>

² Praesidium (2025, February). Insurance Carrier Benchmarking: Sexual Abuse and Molestation Liability. <https://hubs.ly/Q037RkFr0>

³ Praesidium (2026). 2026 National YSO Benchmarking Report. <https://hubs.ly/Q04cbntW0>

⁴ Praesidium (2026). 2026 National YSO Benchmarking Report. <https://hubs.ly/Q04cbntW0>

From Policy to Practice — Where Prevention Actually Lives

Written policies articulate values and expectations. Unfortunately, they can't reduce risk or protect individuals on their own.

Prevention is made real in the countless ordinary, often unremarkable, decisions that shape daily life inside an organization. It lives in how supervision is structured and prioritized; in how boundaries are reinforced—or quietly relaxed; in communication norms that either encourage questions and reporting or discourage discomfort; in whether leaders model the behaviors they expect of others; and in whether accountability exists at every level, not just on paper.

This is where prevention systems are tested, and often, found lacking.



Accreditation by a third-party expert organization is emerging as a new baseline expectation rather than a distinguishing feature. When national organizations such as the YMCA of the USA require all local affiliates to achieve abuse-prevention accreditation, it marks a pivotal shift. Safeguarding is no longer optional, informal, or customized to individual comfort levels. It is an organizational responsibility with defined standards and required external validation.

Across sectors, this shift signals a shared understanding: prevention must be operationalized to be effective.

Policy creates the promise.
Practice delivers it.

Prevention Works. But Risk Evolves.

There is meaningful evidence that prevention efforts are making a difference—and it matters to acknowledge that progress.

Recent research and Praesidium’s own analysis show declines in several historically high-risk areas, including decreasing prevalence in child sexual abuse over time within large national organizations⁵ and a **50% decrease** in the proportion of incidents occurring in bathrooms and locker rooms⁶. These improvements reflect intentional policy changes and resource allocation: **clearer supervision expectations, improved monitoring, and thoughtful environmental and facility design adjustments.**

Progress is not the
absence of risk—
it is the ability to
respond, adapt, and
strengthen systems
as new vulnerabilities
emerge.

*Risk doesn't disappear.
It moves.*

But we know that effective prevention does not eliminate risk. Instead, it reshapes it.

As organizations strengthen controls in known high-risk spaces, incidents occur more frequently in less common or expected environments. In recent years, the proportion of incidents in classrooms and shared public spaces has more than tripled.⁷ This shift should not be interpreted as failure. It is evidence of an adaptive risk: when prevention works in one area, risk can migrate to another, as would-be offenders seek new opportunities for access.

The implication for leaders is not discouragement, but vigilance. Prevention systems must evolve alongside risk, informed by data and grounded in continuous improvement.

⁵ Assini-Meytin, L. C., McPhail, I., Sun, Y., Mathews, B., Kaufman, K. L., & Letourneau, E. J. (2024). Child sexual abuse and boundary violating behaviors in youth serving organizations: National prevalence and distribution by organizational type. *Child Maltreatment*, 0(0), 1-13.; See also Praesidium (2025). 2025 Praesidium Report. <https://hubs.ly/Q03ghznv0>

⁶ Praesidium (2025). 2025 Praesidium Report. <https://hubs.ly/Q03ghznv0>. See also Appendix B: Incident Analysis.

⁷ Praesidium (2025). 2025 Praesidium Report. <https://hubs.ly/Q03ghznv0>. See also Appendix B: Incident Analysis.



The Rise of Non-Contact and Digital Abuse

One of the most significant evolutions in abuse risk is the growth of non-contact and digitally facilitated harm.

Since 2015, reported non-contact abuse, including digital exploitation, has more than doubled. Cases increasingly involve explicit messaging, image sharing, online grooming, and technology-enabled coercion.⁸ National research reinforces this trend. Studies published by the Crimes against Children Research Center (CCRC) at the University of New Hampshire demonstrate that when only traditional, in-person abuse is measured, prevalence appears significantly lower. When serious online sexual abuse exposures are included, prevalence **increases by more than 60%**.⁹

This gap matters.

If prevention frameworks do not explicitly account for online and technology-enabled harm, then organizations are systemically underestimating their risk.” Policies and practices designed with only in-person environments in mind will not fully address the realities of how abuse now occurs.

What we don't
measure, we
underestimate.

What is measured shapes what is managed. What is overlooked becomes normalized.

⁸ For additional incident analysis, see Appendix B. See also Praesidium (2025). 2025 Praesidium Report. <https://hubs.ly/Q03ghznv0> for additional discussion of the increase over time in non-contact abuse (ex: via electronic communication and in virtual spaces).

⁹ Finkelhor, D., Turner, H., & Colburn, D. (2024). *The prevalence of child sexual abuse with online sexual abuse added*. *Child Abuse & Neglect*, 149, 106634. <https://pubmed.ncbi.nlm.nih.gov/38227986/>





The Policy-Practice Gap

Data from abuse prevention self-assessments for more than 800 organizations reveal a consistent pattern: day-to-day practices are not keeping up with written policies.

For example, **87%** of organizations completing the Praesidium Assessment Tool report having a written peer-to-peer abuse policy, yet only **69%** believe staff consistently follow it. Meanwhile, **91%** have physical touch boundary policies, but only **72%** believe those boundaries are lived daily. Electronic communication policies are similarly widespread, yet only **70%** believe they are consistently practiced.

These gaps matter because they align with areas where risk is increasing. Praesidium incident & case analysis shows that non-contact abuse is on the rise. The proportion of filed youth-to-youth cases has doubled. Where policy exists without consistent practice, organizations experience a false sense of security.

A policy that is not operationalized does not reduce risk — it obscures it.

Your Opportunity: From Compliance to Commitment

Compliance produces policies. Commitment makes them lived.

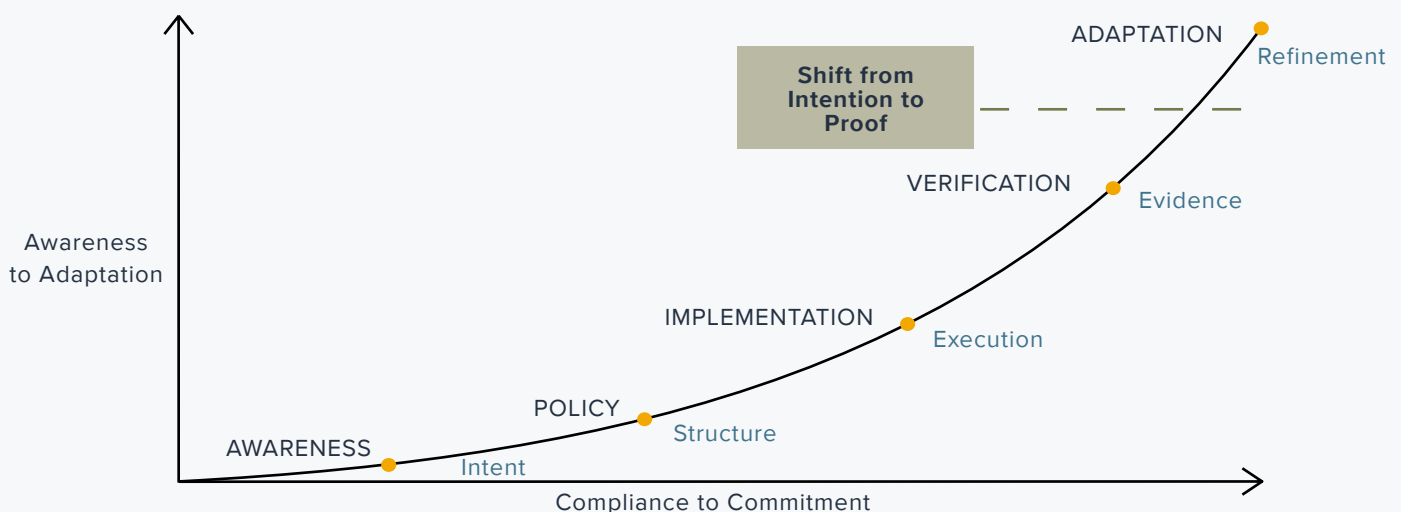
Organizations that demonstrate resilience over time share common characteristics:

- ▶ Leaders model boundaries and expectations visibly and consistently.
- ▶ Supervision is ongoing, supported, and reinforced—not episodic.
- ▶ Assumptions are replaced with verification.
- ▶ Data is used not to assign blame, but to guide improvement.
- ▶ Prevention is treated as a dynamic system, not a static checklist.

This progression is often described as a *maturity curve* (Figure 2): from awareness, to policy development, to implementation, to verification, and ultimately to adaptation. The most effective organizations operate in the later stages, continuously testing and refining their prevention systems as risk and context change.

Commitment does not require perfection. It requires stability, rigor, and stewardship. Consistent leadership and accountability today preserves and, ideally, expands your organization’s mission, reach, and resources into the future.

Figure 2: Commitment Progression Maturity Curve



Looking Ahead: Proof as the New Standard of Care

The organizations making the greatest progress are not those with the most well-crafted policies. They are the ones willing to test their assumptions, verify their practices, and adapt their systems over time.

As expectations rise and risk continues to evolve, proof is becoming the new standard of care in abuse prevention. Leadership commitment — expressed through culture, accountability, transparent data collection, review, and continuous improvement—is what turns intention into impact.

The pages that follow explore what this looks like in practice across industries, grounded in data, experience, and a shared responsibility to protect those in our care.

“As expectations rise and risk continues to evolve, proof is becoming the new standard of care in abuse prevention.”

INDUSTRY INSIGHTS

Praesidium analyzed 2,239 organizational cases involving sexual abuse or misconduct. Of those, 891 included reported payout data, offering continued insight into patterns, risk, and financial impact. The average payout reached **\$20.9 million**, with a median payout of **\$1.96 million** — reinforcing both the scale of this exposure and the extreme variability of potential outcomes.

In addition, Praesidium received reports of 994 incidents, boundary violations, and program concerns through the Praesidium Helpline between 2016 and 2025, providing a real-time view into how risks surface in organizational settings, as well as how they are recognized and reported in practice. Collectively, Praesidium's analysis of case and incident-level data reflects both the long-term consequences of failures in prevention and the day-to-day signals that precede them.

Beyond the data, Praesidium's team of expert consultants consistently observe patterns that help explain why gaps between policy and practice persist — and what distinguishes organizations that successfully translate prevention into daily operations. Among the sectors we serve, several themes emerge:

- Policy awareness and adoption is improving faster than operational consistency.
- Supervision quality is the critical differentiator — even when training is sufficient.
- Leaders often misinterpret low reporting as low risk, even when warning signs are present.
- Abuse prevention is most effective when framed as a core safety tenant not a standalone or additional initiative.
- Organizations respond best to clear, role-specific expectations rather than abstract commitments.
- A cultural commitment to abuse prevention gains traction when supported and modeled by every layer of leadership.

In the pages that follow, we take a closer look at how these patterns show up across six core sectors: Social Services, Healthcare, Youth-Serving Organizations, K–12 Schools, Higher-Education, and Faith-Based Organizations.

To check out trends related to organizations in specific sectors, flip ahead to:

- 20** SOCIAL SERVICES
- 24** HEALTHCARE
- 28** YOUTH-SERVING ORGANIZATIONS
- 32** K-12 SCHOOLS
- 36** HIGHER EDUCATION
- 40** FAITH-BASED ORGANIZATIONS



SOCIAL SERVICES

HIGH-RISK POPULATIONS. CAPACITY-CONSTRAINED SYSTEMS.

Social service organizations often work with highly vulnerable populations in complex environments. While staff commitment to protection is strong, operational strain and high caseloads can make consistent supervision and boundary reinforcement difficult to sustain.

Executive Takeaway

Social service organizations work with some of the most vulnerable populations, particularly very young children.

Sustainable prevention requires aligning supervision expectations with operational realities — including realistic caseloads, stronger residential oversight, and structured support for staff navigating high-stress environments.

When organizations address **staff capacity as a safety issue**, prevention systems become significantly more effective.

Incident Patterns Show:

- ▶ A strong concentration of cases involving children ages 0-5
- ▶ Significant risk in residential and lodging environments
- ▶ Early warning signs present in 30% of cases
- ▶ Accountability and supervision norms must extend to all adults — those on staff and those in program/in care.



Praesidium Experts Observe:

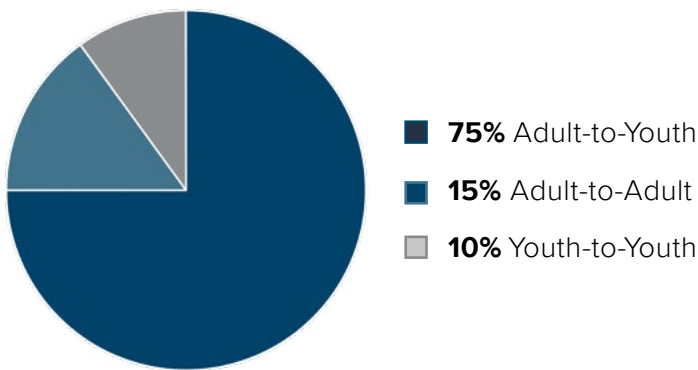
WHAT'S WORKING

- ▶ Strong awareness of risk
- ▶ Deep commitment to protecting clients
- ▶ Staff adaptability in complex environments

WHERE CHALLENGES PERSIST

- ▶ High caseloads and staffing shortages
- ▶ Trauma exposure affecting staff capacity
- ▶ Boundary drift becoming normalized under pressure
- ▶ Inconsistent supervision across programs

Analyzed Sexual Abuse and Misconduct Cases in Social Services

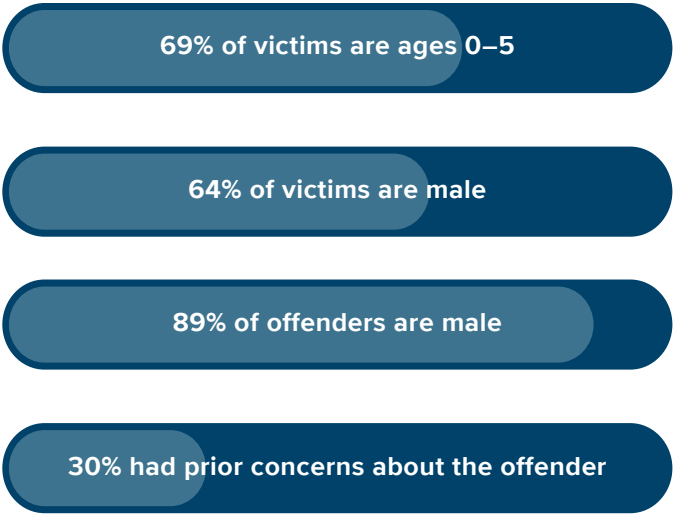
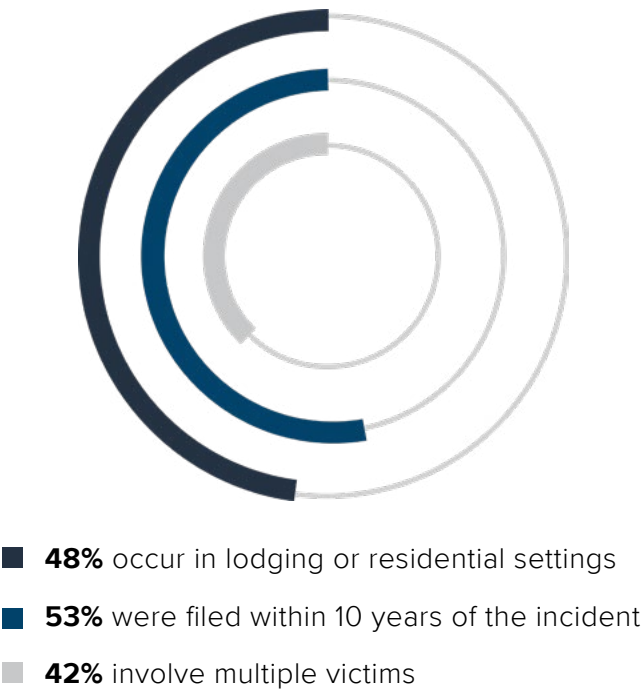


Financial & Legal Exposure

While payouts are lower on average than some other sectors, the frequency of cases involving vulnerable populations and residential environments indicates a sustained organizational risk.



Adult-to-Youth Sexual Misconduct Cases



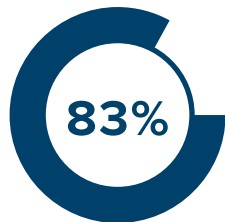
Key Observations

Risk in social services is heavily concentrated among the youngest and most vulnerable populations. Nearly half of incidents occur in residential environments where staff have extended responsibility for supervision and care.

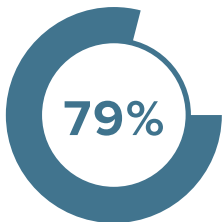


SOCIAL SERVICES CONTINUED

Adult-to-Adult Sexual Misconduct Cases



of cases occurred in lodging environments



of cases were filed within 10 years of the incident date

Continuous Access Creates Enhanced Risk

Adult-to-adult misconduct frequently occurs in residential or workplace environments where staff interact closely over extended periods of time.

Youth-to-Youth Sexual Misconduct Cases



Industry Specific Challenges

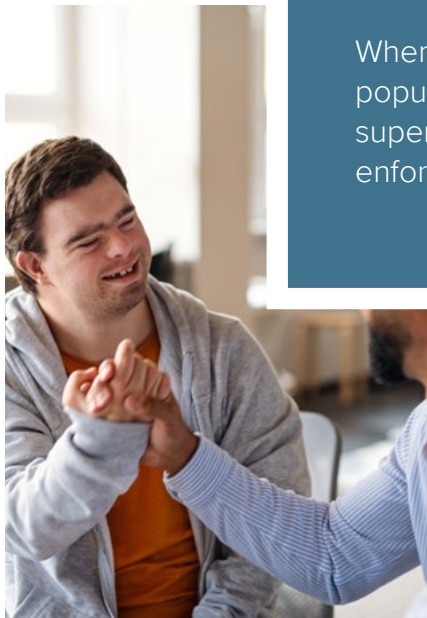
Unlike other industries, youth involved in concerning or harmful behavior cannot simply be removed from the environment in many social services settings. Instead, these incidents highlight the importance of stronger supervision and structured behavioral support.



Core Pattern

In social services, risk is widely understood — but operational pressures often undermine consistency.

When staff are stretched across high-need populations and complex care environments, supervision expectations and boundary enforcement can weaken.



HEALTHCARE

WHEN ABUSE PREVENTION IS TREATED AS PATIENT SAFETY, SYSTEMS WORK.

Executive Takeaway

Healthcare organizations respond strongly to structured safety frameworks. However, prevention efforts are often isolated from broader patient safety systems.

Sustainable prevention requires integrating abuse prevention into **patient safety governance, overall quality monitoring, and cross-departmental data review.**

When prevention is treated as a core safety issue—not just a compliance obligation—healthcare organizations are better positioned to detect risk early and intervene effectively.

The Data Shows:

- ▶ Significant financial exposure across healthcare sexual misconduct cases
- ▶ Early warning signs present in more than a quarter of fact patterns, indicating missed opportunities for prevention
- ▶ Heightened liability potential when misconduct occurs within academic medical systems

Praesidium Experts Observe:

WHAT'S WORKING

- ▶ Established reporting pathways
- ▶ Strong regulatory compliance frameworks
- ▶ Leadership responsiveness once incidents surface

WHERE CHALLENGES PERSIST

- ▶ Prevention efforts siloed from patient safety systems
- ▶ Limited trend analysis across departments
- ▶ Inconsistent coordination between compliance, HR, and clinical leadership

In healthcare environments, the risk is rarely invisible. Missed warning signs can matter more than missing policies.

Significant Financial Exposure and Missed Opportunities for Early Intervention

\$12.6M Average Payout Across
Healthcare Sexual
Misconduct Cases

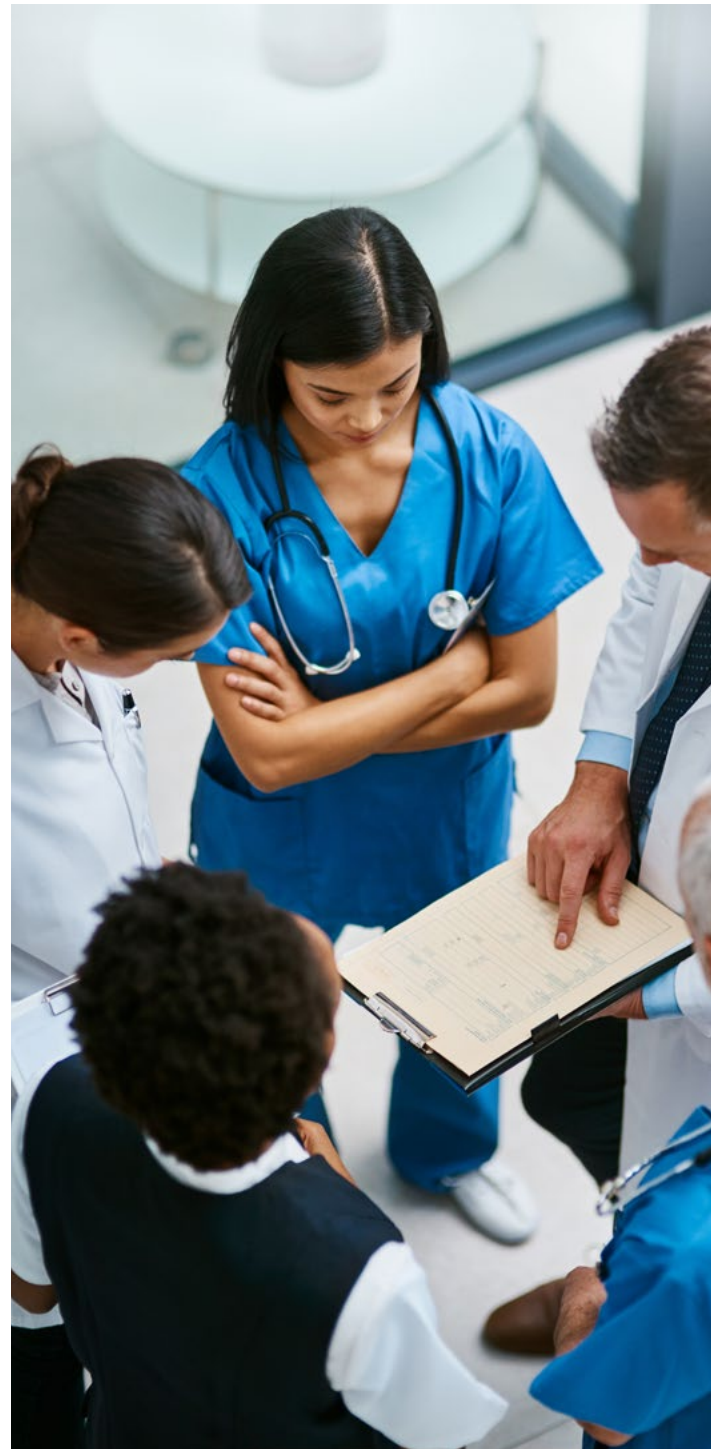
71% of lawsuits filed within 10 years of incident

28% of offenders had prior concerns reported

23% of cases involved multiple victims

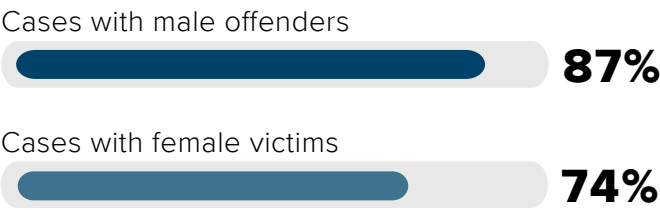
What This Tells Us

Healthcare organizations often have strong reporting pathways and regulatory oversight. However, in more than a quarter of cases, prior concerns had been reported, reinforcing the importance of early intervention and consistent follow-through across departments. Reporting is only valuable if the organization is also prepared to appropriately *respond*.



HEALTHCARE CONTINUED

Gender Patterns Mirror Broader Abuse Trends

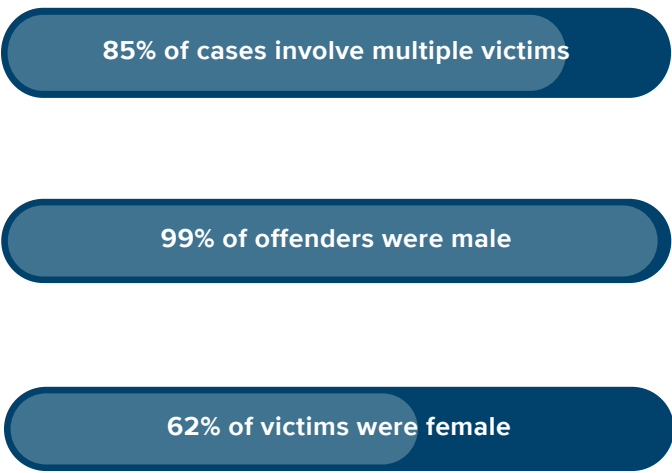


What This Tells Us

Imbalanced and perceived power dynamics within professional relationships are a persistent risk factor in healthcare environments, particularly in clinical environments and supervisory relationships.

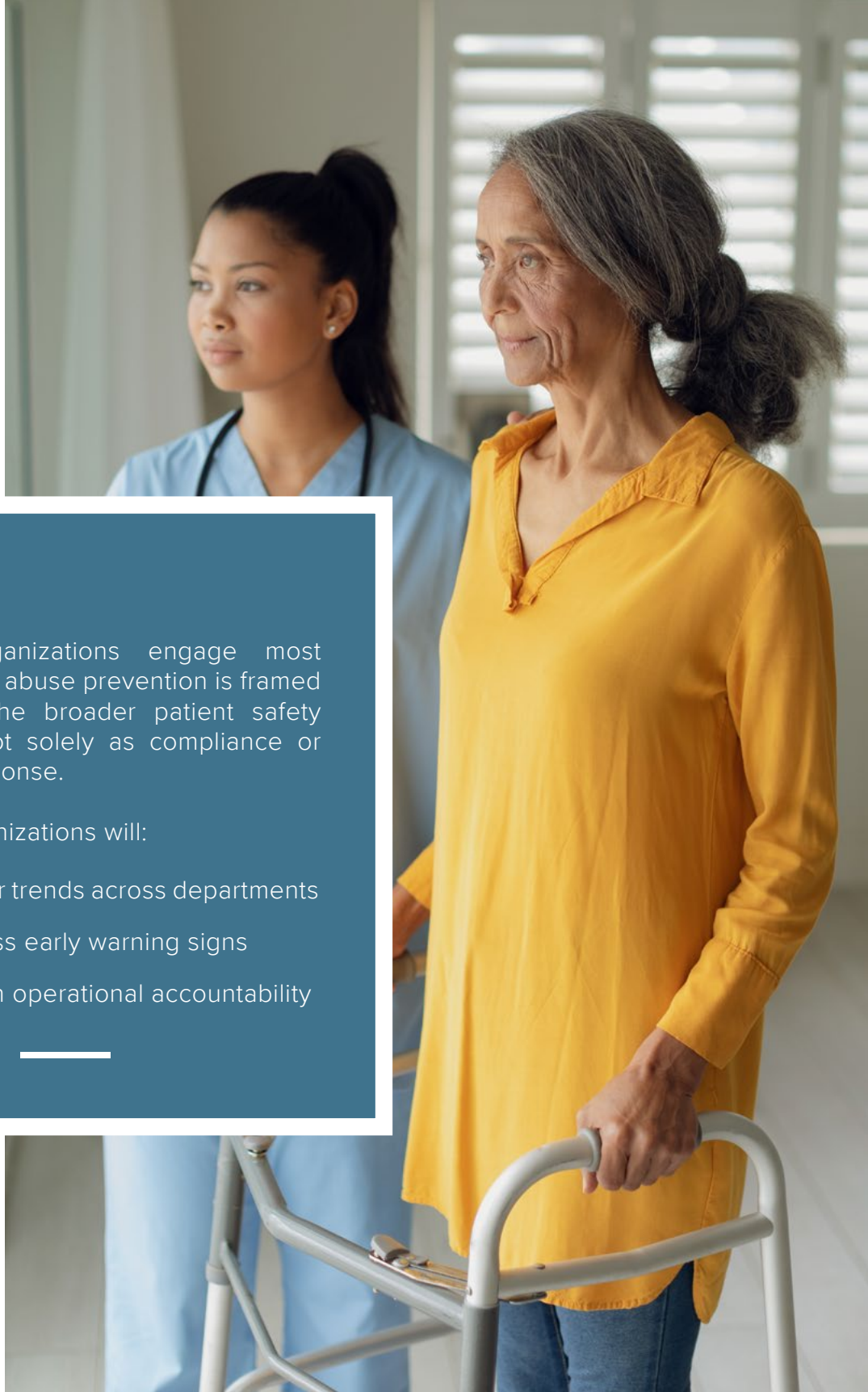
Academic Healthcare: Higher Exposure

In academic and university-affiliated medical cases, some risk trends appear even more pronounced:



Added Complexity

Academic healthcare environments introduce layered complexity—clinical training, inherent academic hierarchy, research relationships, and patient care—further complicating the identification, interruption, and reporting of misconduct, which in turn can delay appropriate interventions.



Core Pattern

Healthcare organizations engage most effectively when abuse prevention is framed as a part of the broader patient safety environment, not solely as compliance or misconduct response.

Successful organizations will:

- ▶ Monitor trends across departments
- ▶ Address early warning signs
- ▶ Sustain operational accountability

YOUTH-SERVING ORGANIZATIONS

STRONG TRAINING. SUPERVISION DETERMINES OUTCOMES.

Youth-serving organizations (YSOs) often have strong screening and training infrastructure. However, incident patterns demonstrate and field insights affirm that prevention outcomes are largely shaped by how consistently supervision expectations are reinforced and sustained in daily program operations.

Executive Takeaway

Youth-serving organizations demonstrate strong commitment to safety, particularly in screening and training. However, incident patterns show that supervision quality and early intervention determine outcomes.

Sustainable prevention requires reinforcing supervision expectations, addressing grooming behaviors early, and supporting staff and volunteers in consistently modeling safe boundaries.

The Data Shows:

- ▶ Youth-to-youth incidents frequently occur among younger children in everyday program spaces
- ▶ Adult-to-youth cases drive the majority of litigation and financial exposure
- ▶ Early warning signs are present in nearly one-third of cases



Praesidium Experts Observe:

WHAT'S WORKING

- ▶ Strong screening and training practices
- ▶ Innovative prevention education
- ▶ Leadership tends to be open to improving safety systems

WHERE CHALLENGES PERSIST

- ▶ Supervision expectations vary widely across programs and aren't consistently enforced
- ▶ Training is not always reinforced in daily operations
- ▶ Staff and volunteer burnout affects monitoring consistency

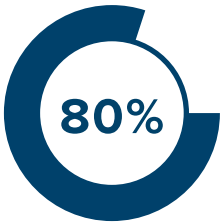
Most Incidents Involve Youth-to-Youth Sexualized or Boundary-Violating Behavior
Based on Praesidium Helpline Data

54% of reported incidents are youth-to-youth

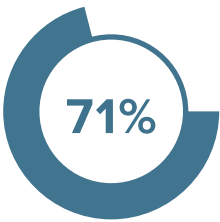
41% of impacted youth are ages 6-9

34% of youth engaged in concerning behavior are ages 6-9

54% of impacted youth are female



occur in bathrooms, locker rooms, indoor program area, or recreation spaces



involve problematic or harmful sexual behavior

What This Tells Us

Many incidents involve younger children and occur in everyday program spaces where supervision expectations can vary. These patterns reinforce the importance of active monitoring in common program environments and early intervention when problematic behaviors emerge.



YOUTH-SERVING ORGANIZATIONS CONTINUED

Adult-to-Youth Concerns Often Begin with Warning Signs

Based on Praesidium Helpline Data



- **42%** of impacted youth are ages 13-17
- **59%** of impacted youth are female
- **70%** of alleged offenders are male

20% involve electronic communication

20% involve out-of-program contact

43% involve red-flag grooming behaviors

Enforcing Appropriate Boundaries is Crucial

Many adult-to-youth concerns and incidents begin with boundary violations or grooming behaviors, rather than an isolated incident of sexual abuse. Recognizing and responding to early warning signs is critical for prevention.



Trends Within Filed Adult-to-Youth Sexual Abuse and Misconduct Cases

Although youth-to-youth incidents are the most common type of incident reported via Praesidium Helpline, the majority of **filed cases** involve adult-to-youth harm. Cases frequently emerge years after the incident and often involve prior warning signs.

\$40M Average Payout

84% of cases involve adult-to-youth harm

58% filed more than 10 years after the incident

Over 50% occur in lodging, transportation, or outside contact



- 96% of victims are ages 10-17
- 59% of victims are female
- 100% of offenders are male
- 24% involve multiple victims
- 29% had prior concerns reported

Core Pattern

Youth-serving organizations typically have strong prevention awareness. However, outcomes vary significantly depending on how consistently supervision expectations are modeled and reinforced across programs. Training builds knowledge — but supervision sustains prevention.

K-12 SCHOOLS

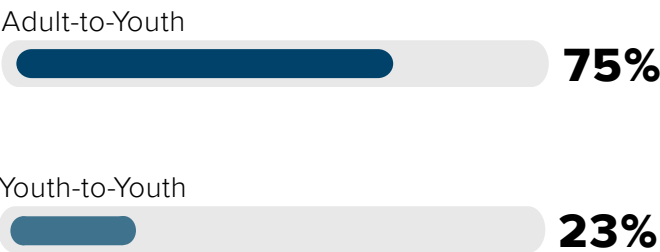
COMPLIANCE INFRASTRUCTURE IS STRONG. SUPERVISION DETERMINES OUTCOMES.

Executive Takeaway

K–12 organizations often have the right compliance infrastructure in place — driven by regulatory requirements and strong leadership intent.

However, the case data demonstrate that supervision consistency, monitoring of transitional spaces, and response to early warning signs determine outcomes.

Filed K-12 Sexual Abuse and Misconduct Cases



Praesidium Experts Observe:

WHAT’S WORKING

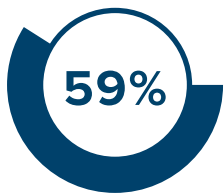
- ▶ Policies, screening, and training structures are generally strong
- ▶ Leadership intent is present

WHERE CHALLENGES PERSIST

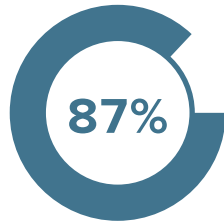
- ▶ Day-to-day supervision and prevention focus breaks down
- ▶ Adult behavior normalization goes unchallenged – even when it crosses boundaries
- ▶ Low reporting is often misinterpreted as low risk

Without operational follow-through, policies alone cannot prevent harm.

Financial & Legal Exposure



of adult-to-youth cases
filed within 10 years of
the incident



of youth-to-youth cases
filed within 10 years of
the incident

\$6.57M Average Payout
Across K-12 Sexual
Misconduct Cases

Risk exposure materializes within standard leadership and governance cycles. Liability is not distant — it is near-term and significant.

In March 2026, the New Jersey Supreme Court issued a significant ruling in *Ormond v. South Orange-Maplewood School District* that expands the circumstances under which schools can be held liable for sexual abuse by employees. The Court moved beyond a narrow “scope of employment” standard, introducing a more fact-specific test that considers factors such as authority, foreseeability, and failure to act. While the underlying case was remanded for further proceedings, this decision could broaden institutional exposure, make early dismissal of claims more difficult, and place greater emphasis on supervision, prevention practices, and organizational accountability.¹⁰

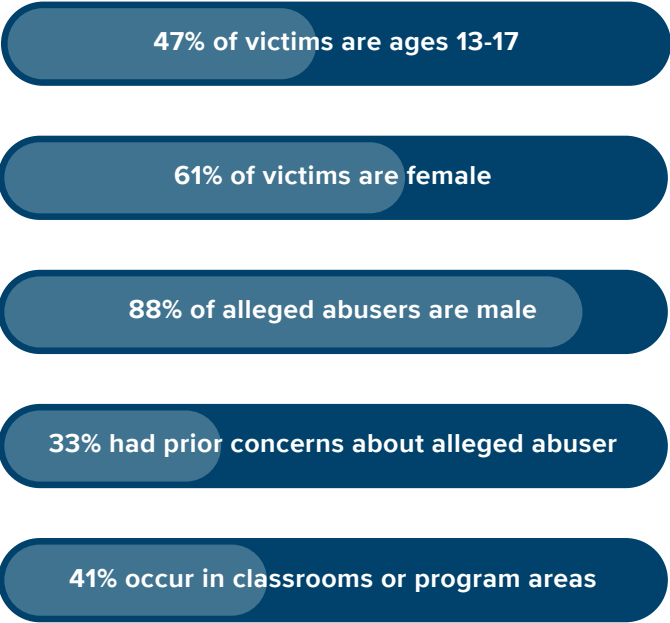


¹⁰ Biryukov, N. (2026, March 11). Schools can face suits over sex abuse claims, N.J. Supreme Court rules. New Jersey Monitor. 11/school-sex-abuse-nj-supreme-court/”<https://newjerseymonitor.com/2026/03/11/school-sex-abuse-nj-supreme-court/>



K-12 SCHOOLS CONTINUED

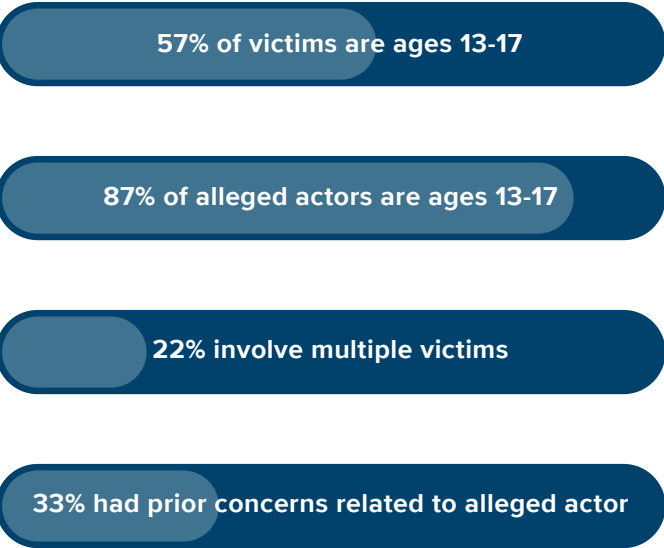
Adult-to-Youth Sexual Misconduct Cases



What This Tells Us

Risk in K–12 is primarily **relational and supervisory**. Most incidents occur in spaces assumed to be supervised — not isolated or hidden environments. In one-third of cases, warning signs like observable, interruptible boundary violations were present before harm occurred and went either un- or under-addressed.

Youth-to-Youth Sexual Misconduct Cases

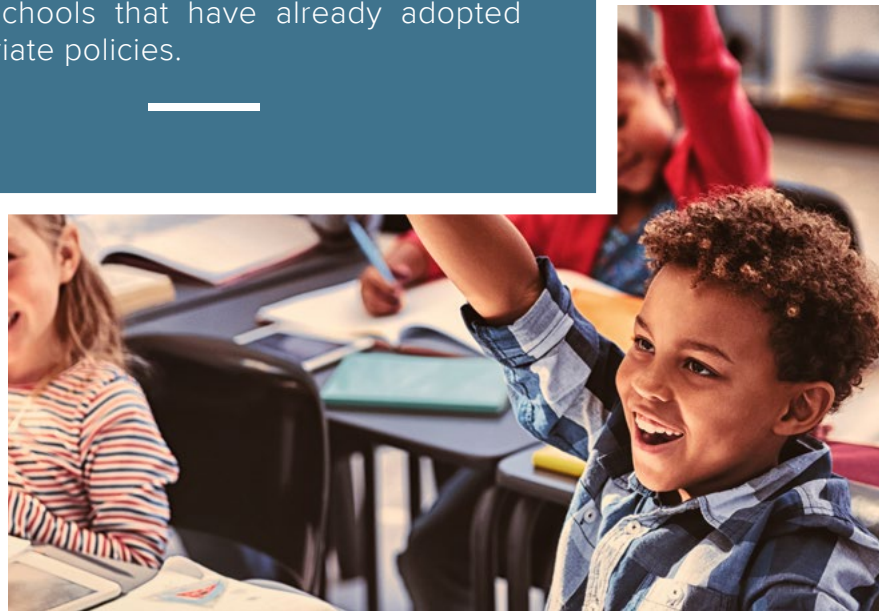


Youth-to-youth risk is substantial and frequently occurs in **transitional or semi-supervised spaces**—most commonly bathrooms, locker rooms, transportation, and classrooms. As student autonomy increases, supervision consistency often decreases, creating greater opportunity for harm.



Core Pattern

Prevention success in the future must focus on fidelity to supervision structures and consistent adult behavior modeling for those schools that have already adopted appropriate policies.



HIGHER EDUCATION

DIFFUSE ACCOUNTABILITY. CONCENTRATED IMPACT.

Note: Higher Education includes all cases in which colleges or universities were sued for sexual abuse — including student matters, healthcare-related cases, and incidents beyond youth programming.

Executive Takeaway

In Higher Education, abuse risk awareness is high but does not have adequate structural support.

Adult-to-adult cases make up the majority of higher education cases, but cases involving minors carry the highest financial exposure. With average payouts exceeding **\$88 million** — and youth-related cases averaging **\$145 million** — the potential liability is substantial.

Without structural clarity, leadership intent alone cannot sustain consistent safety practices.

Prevention Success Requires:

- ▶ Clarifying role-level accountability across departments
- ▶ Treating minors as a core risk population, not an exception
- ▶ Aligning culture initiatives with operational controls
- ▶ Integrating prevention into enterprise risk management



Praesidium Experts Observe:

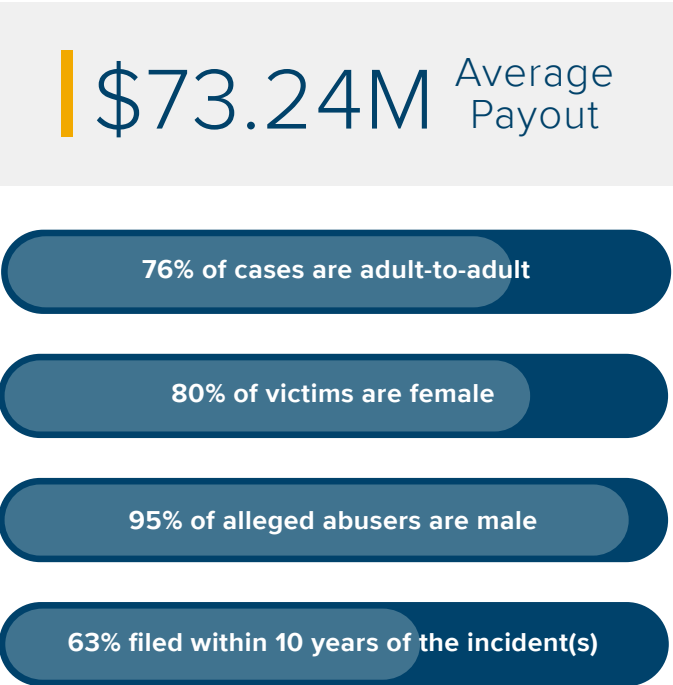
WHAT'S WORKING

- ▶ Senior leadership buy-in is present
- ▶ Abuse risk awareness is increasing
- ▶ Institutions are willing to examine culture post-incident

WHERE CHALLENGES PERSIST

- ▶ Accountability is fragmented across departments
- ▶ Minors are often treated as an edge case
- ▶ Responsibility is diffused across residence life, athletics, healthcare, and academic units
- ▶ Culture conversations often outpace operational alignment

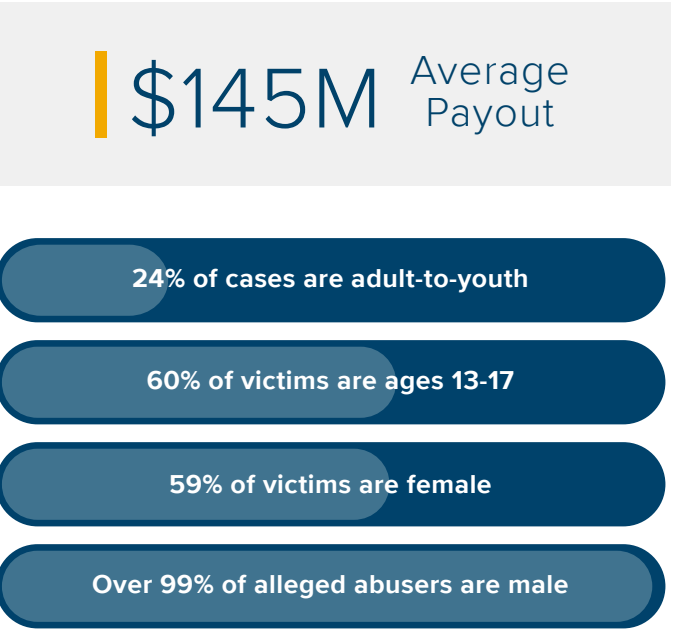
Adult-to-Adult Sexual Misconduct Cases



What This Tells Us

- ▶ To date, filed cases in Higher Education are primarily adult-to-adult and incidents are frequently concentrated in residential environments.
- ▶ The high percentage of multiple-victim cases suggests systemic breakdowns rather than isolated misconduct.

Adult-to-Youth Sexual Misconduct Cases



Severity Risk Awareness

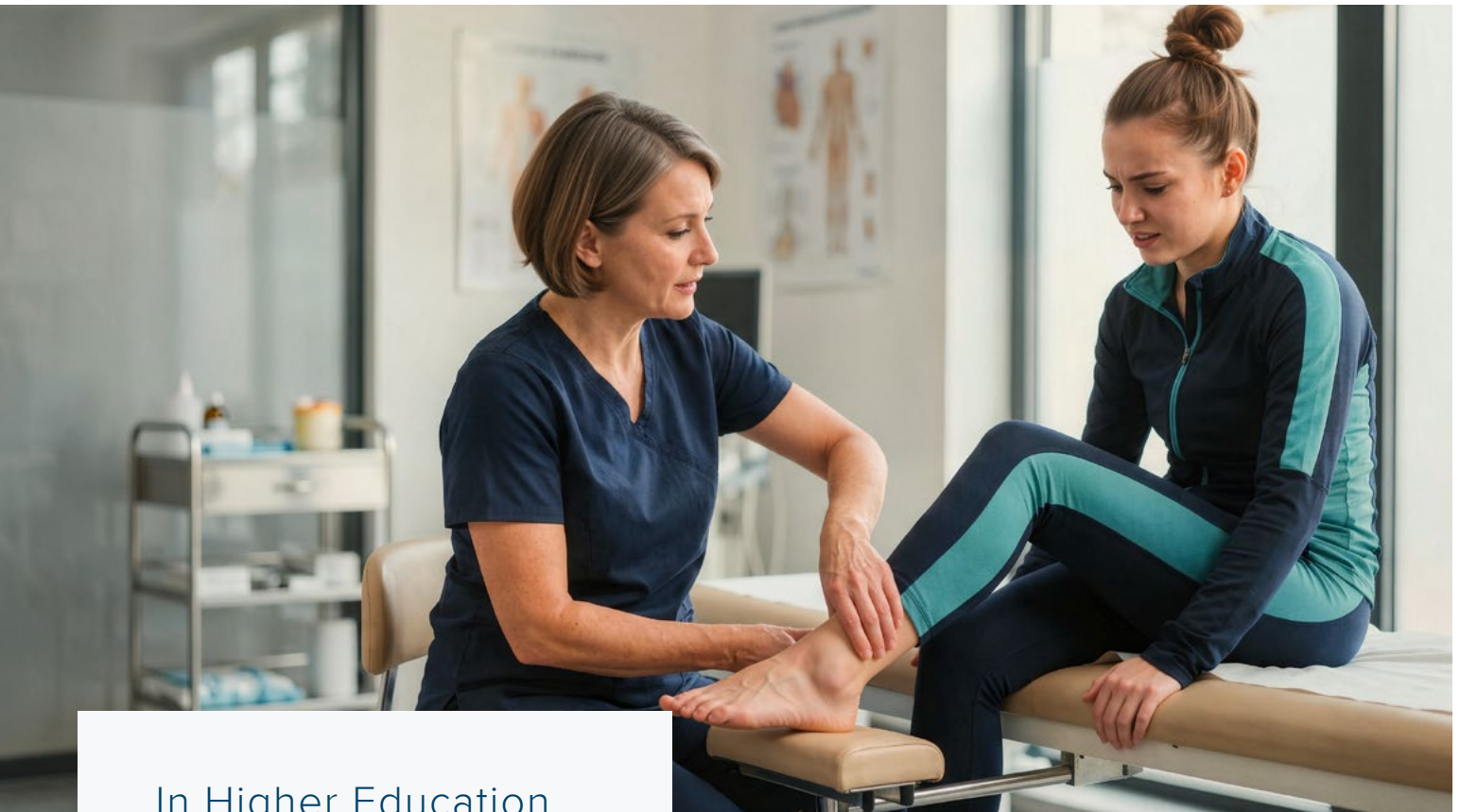
An organization’s exposure can increase dramatically in cases involving minor victims. Although youth-related cases represent a smaller portion of filed cases, their severity and liability impact are disproportionately high.



HIGHER EDUCATION CONTINUED

Evaluating Risk in Various Environments

Risk extends beyond residence life or athletics. 16% of cases in higher education occur in medical spaces. Healthcare systems, campus medical environments, and clinical training spaces represent significant exposure areas but are often operationally and structurally separate from university oversight.



In Higher Education, awareness is growing—but accountability often remains fragmented across systems and departments.



Core Pattern

Higher Education environments are structurally decentralized. Risk does not concentrate in one unit — it spans lodging, healthcare, athletics, and academic spaces. When accountability is unclear, prevention efforts are inconsistent.

FAITH-BASED

TRUST-DRIVEN CULTURES. LONG-TAIL EXPOSURE.

Executive Takeaway

Faith-based environments demonstrate strong mission commitment and growing awareness of abuse prevention needs. However:

- ▶ Nearly all litigation involves adult-to-youth harm
- ▶ One-third of cases showed prior warning signs
- ▶ Most lawsuits surface more than a decade after the incidents
- ▶ Average payouts exceed \$37 million

In trust-driven cultures, accountability must be intentionally designed — not assumed.

Sustainable Prevention Requires

- ▶ Framing abuse prevention structures as mission-supporting, not mistrust
- ▶ Strengthening volunteer supervision models
- ▶ Formalizing documentation and reporting pathways
- ▶ Addressing adult-to-adult risk alongside child protection

Praesidium Experts Observe:

WHAT'S WORKING

- ▶ Strong mission alignment
- ▶ Deep relational trust
- ▶ Increasing openness to external accountability

WHERE CHALLENGES PERSIST

- ▶ Trust-based cultures complicate reporting
- ▶ Informality in supervision blurs boundaries
- ▶ Leaders hesitate to confront misconduct early
- ▶ Fear of reputational harm suppresses transparency
- ▶ Volunteer-heavy models increase variability in oversight

Litigation Trends Within Adult-to-Youth Cases



- **96%** of are adult-to-youth
- **60%** of victims are ages 10-12
- **73%** of victims are male
- **98%** of alleged abusers are male
- **31%** had prior concerns about the offender
- **31%** occur outside of formal program contact

\$37.35M
Average Payout

What This Tells Us

- ▶ Risk in faith-based environments overwhelmingly involves adult-to-youth dynamics, with pre-adolescent children targeted most frequently.
- ▶ A significant portion of incidents occur outside structured programming, reinforcing the importance of supervision beyond formal ministry settings.
- ▶ One-third of cases involve prior concerns, suggesting missed opportunities for earlier intervention.



FAITH-BASED CONTINUED

Emerging Shift: Adult-to-Adult Risk

While litigation data is heavily adult-to-youth, field insight shows an increasing prevalence of adult-to-adult boundary concerns and misconduct.

Praesidium consultants report that faith-based organizations are increasingly struggling with:

- ▶ Adult-to-adult misconduct within staff and volunteer teams
- ▶ Power differentials in counseling or pastoral relationships
- ▶ Informal accountability structures

What This Signals

Prevention models historically centered on child protection must expand to address adult-to-adult dynamics.

Long-Tail Legal Exposure

Faith-based organizations face extended liability exposure. To date, most lawsuits are filed a decade or more after the incident occurred or is alleged to have occurred, often connected to historical misconduct.

Risk does not expire with leadership transitions or time — it resurfaces.

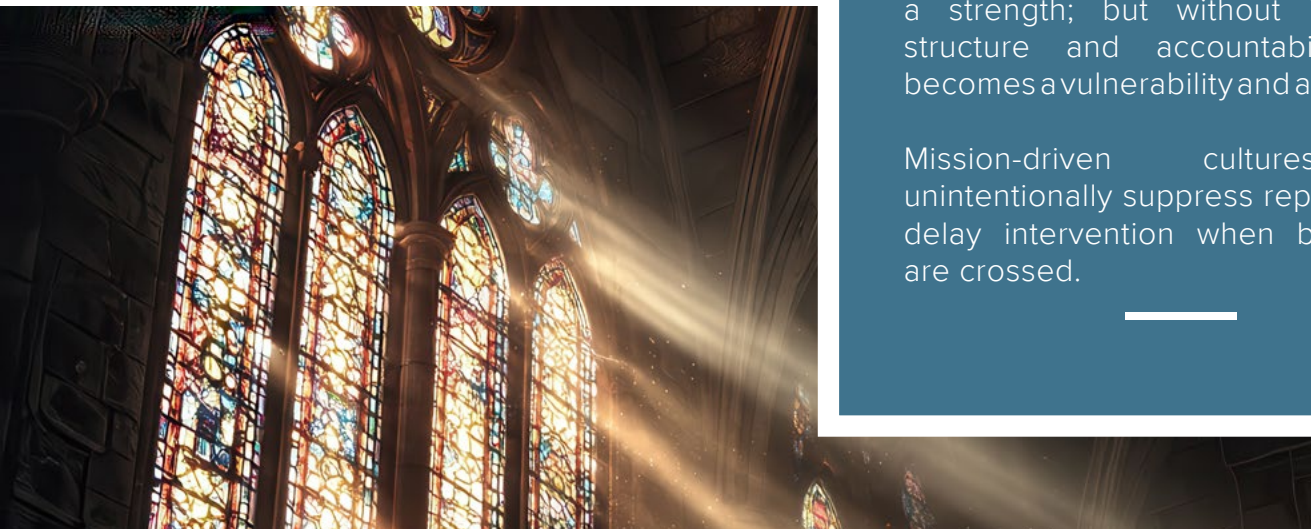
68% of cases were filed 10+ years after the incident

82% of cases occurred prior to 2000

Core Pattern

In faith-based organizations, trust is a strength; but without intentional structure and accountability, trust becomes a vulnerability and a blind spot.

Mission-driven cultures can unintentionally suppress reporting and delay intervention when boundaries are crossed.



INDUSTRY INSIGHTS

Conclusion

Across sectors, the takeaway is consistent: most organizations have the right foundations in place. The differentiator is execution. Where supervision is active, expectations are clear, and early concerns are addressed, risk is reduced. Where those elements break down, exposure follows, often in ways that are predictable in hindsight.

For leaders, the opportunity is not to do more, but to sharpen focus on how prevention shows up in day-to-day operations. The following questions can help guide that work:

- Where does supervision break down in practice—not just in policy?
- How are early warning signs identified, shared, and acted on?
- Are expectations clear at the role level, or left open to interpretation?
- What signals are we using to assess risk beyond incident reports?
- Where are we relying on trust instead of structure and accountability?

Organizations that can answer these questions with clarity and take concrete steps based on the answers are better positioned to strengthen prevention, reduce risk, and build lasting confidence in their systems.



What We're Watching

Across multiple sectors, we are seeing the escalating impact of a constrained insurance market. Leaders in healthcare, social services, youth and community-serving settings report higher premiums, reduced coverage limits, more rigorous underwriting requirements, and in a growing number of cases, limited or no access to carriers willing to provide liability or sexual abuse and molestation coverage. These pressures are creating systemic issues with real implications for the sustainability of services.

In response, advocates and policymakers are exploring legislative approaches aimed specifically at insurance availability and affordability. Some of the most successful early efforts have focused on defining the scope of the problem and evaluating potential market interventions, with advocates hoping the resulting reports will usher in broader recognition that traditional insurance markets may not be meeting the needs of these sectors.

Examples of Emerging State-Level Responses:

Illinois HB 0762 (Enacted)¹¹

- Established the Child Welfare Liability Insurance Survey Act
- Directed the Illinois Department of Insurance to study insurance availability, affordability, and market participation for community-based providers
- Focuses on key factors such as premiums, coverage limits, exclusions, and carrier engagement
- Results are intended to define the scope of insurability challenges and inform future policy solutions

¹¹ Illinois House Bill 762, 103rd Gen. Assemb., Reg. Sess. (Ill. 2025).
<https://legiscan.com/IL/text/HB0762/id/3282737>

Washington ESSB 5167¹² – JUA Feasibility Study (Completed)¹³

- Directed the Office of the Insurance Commissioner to evaluate the feasibility joint underwriting associations (JUA) as a potential solution for child-serving organizations
- Confirms significant challenges in insurance availability and affordability, particularly for foster care and child placement providers
- Finds that while coverage may exist for future incidents, carriers are increasingly unwilling to cover prior acts, creating substantial exposure risk
- Concludes that a JUA alone is unlikely to fully resolve the issue due to high actuarial costs and required premium levels
- Identifies potential policy options, including adjustments to liability structures, funding mechanisms, and risk-sharing approaches

These efforts reflect a growing recognition that insurability challenges are both a market and policy issue, and will require organizations to deepen their efforts to pair strong prevention practices with clear, credible proof of risk management to remain viable in the evolving insurance landscape.

Insurance models are struggling to meet high-risk sector needs, requiring new approaches to risk sharing and accountability.

¹² Engrossed Substitute Senate Bill 5167, ch. 424, 2025 Wash. Sess. Laws (Wash. 2025).

<https://lawfilesexternal.wa.gov/biennium/2025-26/Html/Bills/Session%20Laws/Senate/5167-S.SL.htm>

¹³ Washington State Office of the Insurance Commissioner. (2026). Joint underwriting association feasibility study for child-facing organizations.

<https://www.insurance.wa.gov/sites/default/files/2026-01/wa-oic-jua-feasability-study-child-facing-orgs.pdf>.

CONCLUSION

The path forward is demanding, but the steps are clear and within reach. Abuse prevention progress requires more than intention. It requires systems that are consistently applied, reinforced through supervision, and validated over time. Organizations must not only define expectations but also ensure they are carried out in practice and provide clear evidence that they are working. Measuring outcomes and verifying effectiveness are essential to demonstrate both commitment and impact.

At the same time, external pressures are reshaping the landscape. Legislative responses to growing liability and insurability challenges signal rising expectations for accountability across consumer-serving sectors. Alongside these shifts, we are also seeing encouraging signs of progress. More and more, organizations are investing in comprehensive prevention systems and demonstrating tangible improvements in key culture of safety indicators.

When policy, practice, and proof align, safety is not assumed but actively sustained. Moving from intention to impact requires continued focus, accountability, and a commitment to systems that produce measurable results.



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APPENDIX A

Glossary of Terms

Adult-to-Adult Abuse refers to abuse incidents involving two or more adults over 18. These incidents can be between or among adult staff, volunteers, or consumers (participants, patients, etc.).

Adult-to-Youth Abuse refers to abuse incidents in which an adult over 18 offends against a minor age 17 or younger.

Boundary Violating Behaviors refer to actions that cross appropriate physical, emotional, or relational limits, often used to manipulate, groom, or gain access to someone in a way that can lead to sexual abuse or otherwise violates communicated organizational guidelines for appropriate physical or verbal contact.

Filing Date refers to the date an organization is officially named in legal action.

Grooming refers to the process used by an individual to build trust and emotional connection with a potential victim—and often their caregivers or broader community—in order to manipulate, isolate, and desensitize the victim, making it easier to commit sexual abuse and harder for the victim to report or to be believed.

Incident Date refers to the specific date or dates on which an alleged event or act—such as abuse—actually took place. This is distinct from the date the incident was reported or when legal action was filed.

Judgment refers to the formal decision made or affirmed by a court or other authorized adjudicating body at the conclusion of a lawsuit. It determines the outcome of the case, including whether the defendant(s) is/are liable and what remedies, such as monetary damages or other specific obligations, are awarded to the plaintiff(s). A judgment can result from a trial to the court or to a jury, a default (when one party does not respond or appear), or a settlement reached between the parties and approved by the court.

Negligence refers to the legal concept invoked when an organization fails to provide a reasonably safe environment for its consumers. It can be defined most succinctly as the failure to exercise a reasonable level of care when under a duty to do so.

Payout refers to the amount of money paid to a plaintiff or claimant party as a result of legal settlement, judgment, or other court order. This payment is typically made by the defendant, their insurance company/companies, or another responsible party to compensate for losses, damages, or harm suffered.

Praesidium Accreditation is a standardized, objective process that provides organizations with a credible way to demonstrate their commitment to abuse prevention by meeting or exceeding the highest standards in abuse prevention policy, practice, and leadership.

Praesidium Consultation provides a comprehensive analysis of an organization's operational practices and programs through risk assessments, management system reviews, on-site visits, staff interviews, and leadership engagement, as well as support for crisis management and response. Based on that information, they recommend the steps needed to reduce the risk of sexual abuse and help improve the efficacy of an organization's safety programs.

Praesidium Helpline refers to Praesidium's service where authorized users from subscribing organizations reach out for timely consultation on situations or incidents in which they are still determining how best to respond. The support can range from providing feedback on a policy violation or on how to communicate with parents and/or the community in the wake of an incident or allegation. Praesidium Helpline services have been available since 2013.

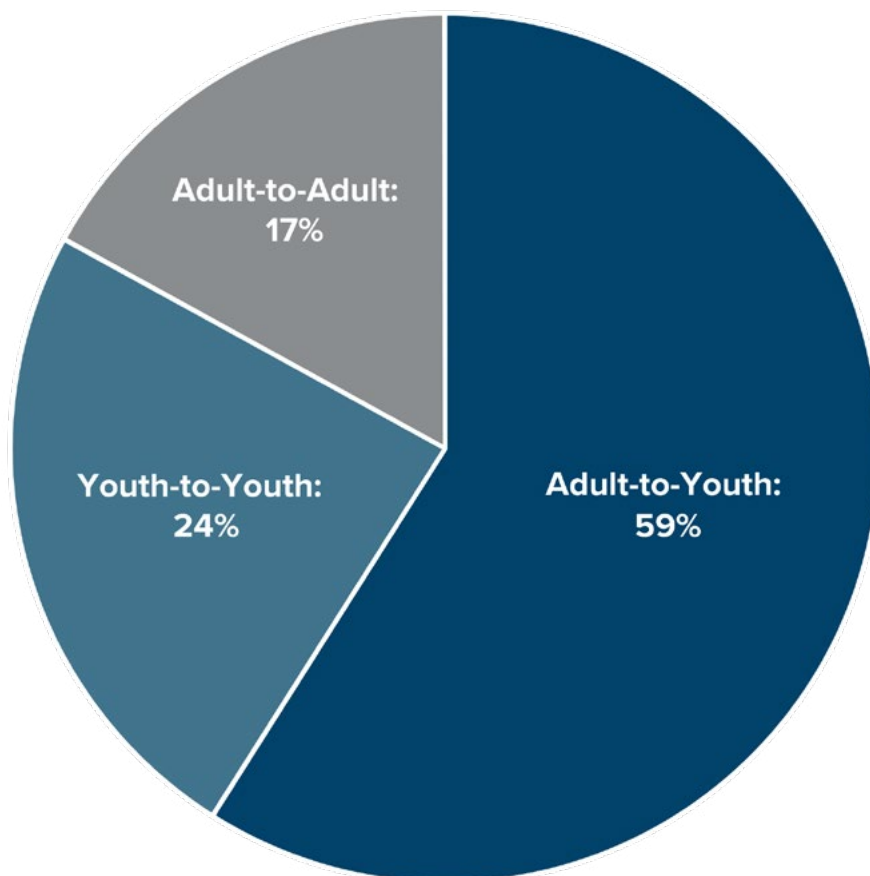
Settlement refers to a formal agreement between parties to resolve a legal dispute without proceeding to a trial. The agreement may be reached informally between parties or more formally in a court-ordered mediation or arbitration setting. Settlements often involve the payment of money by the defendant(s) to the plaintiff(s) and may include other terms or conditions. Once a settlement is reached, the case is typically dismissed or closed and the matter is considered resolved.

APPENDIX B

Praesidium's Incident Analysis Highlights

Praesidium's Research and Analytics team regularly conducts a detailed analysis of all incidents from the Praesidium Helpline and of publicly available sexual abuse and misconduct case data. That data is combined and analyzed to provide the detailed breakdown provided in the following pages. Praesidium explores various incident and organizational factors as well as reported characteristics of and relationships among involved parties to help further its understanding of how abuse occurs within organizations across industries and how future incidents can best be prevented. **Appendix B** provides highlights of Praesidium's latest analysis, which includes 3,287 incidents involving sexual abuse or misconduct, boundary violations, or other red-flag behavior concerns.

Figure B.1
Incident Category Breakdown



Adult-to-Youth Incidents Key Highlights

INCIDENT TYPES

Sexual Abuse	63%
Red Flag Behaviors	25%
Nonsexual Problematic Behaviors	12%

PAYOUTS

Range	<\$1,000 - \$2.38B
Average	\$24,210,000
Median	\$2,400,000

SECTORS WITH MOST INCIDENTS

Youth Development
K-12 Schools
Faith-Based Organizations

TOP 3 LOCATIONS

Classroom, Childcare, or Other Program Areas
Out of Program Contact
Lodging

TOP 3 INSTITUTIONAL FAULTS

General Negligence
Negligent Supervision
Negligent Hiring

CHARACTERISTICS OF INDIVIDUALS INVOLVED

Individuals Accused	90% Male
Individuals Abused	49% Male, 49% Female
Individuals Abused	74% Ages 10-17

Youth-to-Youth Incidents Key Highlights

INCIDENT TYPES

Problematic Sexual Behaviors	77%
Nonsexual Problematic Behaviors	23%

PAYOUTS

Range	\$4,250-\$27M
Average	\$2,390,000
Median	\$675,000

SECTORS WITH MOST INCIDENTS

Youth Development
K-12 Schools
Social Services

TOP 3 LOCATIONS

Bathroom/Locker Rooms
Classroom, Childcare, or Other Program Areas
Transportation

TOP 3 INSTITUTIONAL FAULTS

General Negligence
Negligent Supervision
Negligent Training

CHARACTERISTICS OF INDIVIDUALS INVOLVED

Individuals Accused	82% Male
Individuals Accused	61% Ages 10-17
Individuals Abused	54% Female
Individuals Abused	58% Ages 6-12

Adult-to-Adult Incidents Key Highlights

INCIDENT TYPES

Sexual Abuse	93%
Nonsexual Problematic Behaviors	5%
Red Flag Behaviors	2%

PAYOUTS

Range	\$7,500-\$852.4M
Average	\$23,200,000
Median	\$1,000,000

SECTORS WITH MOST INCIDENTS

Higher Education/University
Healthcare
Government

TOP 3 LOCATIONS

Lodging/Residential
Medical/Exam Room
Transportation

TOP 3 INSTITUTIONAL FAULTS

General Negligence
Negligent Supervision
Negligent Hiring

CHARACTERISTICS OF INDIVIDUALS INVOLVED

Individuals Accused	84% Male
Individuals Abused	47% Ages 18-24
Individuals Abused	85% Female

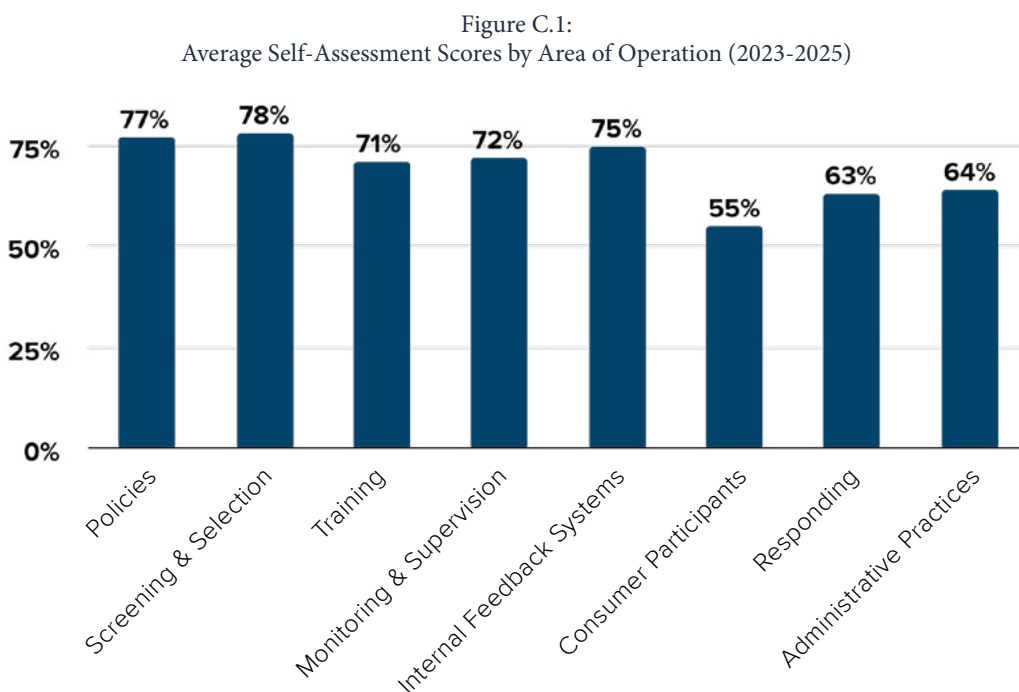
APPENDIX C

Praesidium Standards Trends

[The Praesidium Standards for Consumer-Serving Organizations](#) are informed by thousands of root cause analyses, continuous research, and over three decades of field experience with more than 4,000 organizations that serve children, youth, and vulnerable persons or “consumers.” Anchored by the [Praesidium Safety Equation®](#), these standards provide a framework to help organizations focus their efforts where we know they make the greatest impact.

There are a total of 24 standards across the eight operations of the Praesidium Safety Equation® that are designed for any consumer-serving organization. Each standard has components that must be implemented to meet the standard, and each component has specified criteria to identify the degree of implementation.

The Praesidium Assessment Tool was designed to allow organizations to assess the current strength of their policies and practices in relation to the standards. Assessors are encouraged to self-score their organization or program on not just the existence of a policy or practice, but the degree to which it is implemented. With that in mind, the results are likely to reflect both the reality of implementation and the degree to which organizations are willing to take an honest look at their practices.





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