

# Baylor study indicates children safer in faith-based care

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WACO—Preliminary findings of Baylor University researchers indicate children in the care of faith-based providers are significantly safer than children cared for by secular child welfare agencies.

Byron R. Johnson, director of Baylor's [Institute for Studies of Religion](#), and William Wubbenhorst, nonresident fellow in Baylor's program on prosocial behavior, presented the research, "[The Association of Christian Childcare Administrators: Keeping Children Safe](#)," as a study of the well-being of children under the care of faith-based agencies.

They examined insurance data and other information about incidents between 2015 and 2020 involving children in the care of 12 organizations affiliated with the Association of Christian Childcare Administrators.

## Examined insurance loss ratios

Researchers calculated insurance loss ratios to compare children in residential care. The selected faith-based agencies reported a total of \$2.98 million in premiums paid for general liability, profession, physical/sexual abuse and property policies. Total losses paid out by insurance companies was \$1.42 million, yielding a pure loss ratio of 48 percent.

"All the losses reported were related to property. None of the losses were attributed to abuse," the report stated.

In comparison, researchers pointed to an insurance company that provides coverage to comparable agencies. During a comparable five-year period,

that company reported a pure loss ratio of 222 percent.

“The lower insurance ratios for ACCA organizations, in comparison to a comparable loss ratio from an insurance company involved with insuring these types of organizations, provide preliminary evidence that FBCOs (faith-based community organizations), as represented by the sampled population of Christian child welfare organizations, keep foster children comparatively safer than most other child welfare agencies,” the report stated.

The Baylor researchers cited “the focus on relationships and relationship-building character of these mission focused organizations” as a major factor associated with the more favorable insurance loss ratios.

Debbie Sceroler, senior director of domestic foster care and adoption for Buckner Children and Family Services, agrees a sense of mission serves as the motivator for faith-based providers—in particular, Christian agencies.

“The difference for a faith-based foster care agency is the commitment to the teachings of Jesus Christ,” Sceroler said. “For Buckner Children and Family Services specifically, it’s the basis of our entire mission: ‘To follow the example of Jesus by serving vulnerable children and families.’

“We proudly let our faith guide us, and as a result, it is what guides families to come foster with us and social workers to come serve with us. Families are drawn to Buckner because of our mission and their alignment with it. They too feel a deep calling to care for vulnerable children. Likewise, our staff come to be part of a ministry.

“Serving children in foster care is more than just a job—it’s their purpose. And having the support of a faith-based agency is what allows them to persevere and handle any challenge.”

# Surveyed faith-based agencies

Baylor researchers also surveyed the 12 faith-based agencies concerning the types of services provided, the staff/youth ratio for residential programs, the number of reportable incidents, substantiated allegations of wrongdoing and the number of youth who died under their care.

Based on the survey data, the 12 agencies serve about 1,500 youth per year. All provide long-term placements; and 10 of the 12 provide short-term placement. Nine provide case management services.

The average youth-to-staff ratio in residential programs for eight of the nine agencies was 3.82 youth per staff member. A ratio of six youth to one adult is the minimum level of care required by state licensing guidelines.

According to the surveys, the agencies averaged 1.9 reportable incidents per agency per year—about 1.5 percent of the youth served annually. Of the 106 reportable incidents in five years, only 9 incidents were substantiated.

No deaths of youths under residential care were reported by any of the 12 agencies during the five-year period.

The results of the study do not surprise Albert Reyes, president and CEO of Buckner International.

“The study points to the effectiveness and level of excellence provided by faith-based providers of foster care,” Reyes said.

“The requirements of the state are seen as the minimum threshold of essential care. Our faith and values call for us to do more, and our vision calls for us to strive for excellence in serving vulnerable children.”