



NATIONAL MENTORING CENTER

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Insurance Coverage and Mentoring: A Difficult Pairing

By Melanie L. Herman, Executive Director, Nonprofit Risk Management Center

As the mentoring movement has matured, there has been an increasing focus on the liability exposures posed by mentoring organizations and their programs. Not long ago, it seemed as if a mentoring program could receive funds from a government or private grant, rent space in a building owned by a church or private business, and begin recruiting a large pool of volunteers—all without encountering questions about the organization's insurance coverage. It was largely assumed that charities enjoyed some insulation from litigation by virtue of their charitable status.

Today, this assumption is known to be false. Instead, we find a landscape where the organizations awarding philanthropic grants, renting space to nonprofits, and seeking partnerships with volunteer organizations are asking, even demanding, that their nonprofit partners, tenants, and grant recipients provide evidence of appropriate insurance coverage. This shift has put pressure on mentoring program leaders to learn how to obtain appropriate coverage for their organizations.

The world of insurance is both complex and dynamic. Even professionals who handle insurance matters on a daily basis admit facing frustration with the annual insurance renewal process and express some doubt about what the language of a particular policy actually means. For the nonprofit executive overseeing a mentoring organization or program, there is scant time available to learn the language and nuances of the insurance field. However, in today's environment, self-education about insurance goes hand in hand with the ability to obtain appropriate

insurance coverage for your organization. And obtaining appropriate coverage is necessary for good organizational health and, arguably, organizational survival.

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The Foundation Has Been Built: Now What?

This issue of the NMC *Bulletin* represents the start of the National Mentoring Center's seventh year of supporting the Office of Juvenile Justice and Delinquency Prevention's (OJJDP) Juvenile Mentoring Program (JUMP). Over these years, we have been fortunate to share in the unprecedented growth of the mentoring movement. From the beginning, our goal at the NMC has been to help build the capacity of local agencies as they develop and manage safe and effective youth mentoring programs. Through our efforts, and the wonderful work of other agencies such as Big Brother Big Sisters (BBBS), Public/Private Ventures (P/PV), MENTOR/National Mentoring Partnership, and a host of state and regional agencies, the mentoring field truly stands on a solid foundation of principles and practices that lead to high-quality youth mentoring. Simply put: We know a heck of a lot more about what we're doing than we did seven years ago.

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OJJDP

Office of Juvenile Justice
and Delinquency Prevention



Northwest Regional
Educational Laboratory

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Insurance Companies

Before discussing the various coverages a mentoring program might purchase, let's consider the industry from which such a purchase might be made. The insurance industry is made up of various types of organizations and companies that accept fixed amounts of money (premiums) in exchange for the promise to pay for future losses (claims) that meet the conditions of a contract (policy) between the insurer (also known as markets or carriers) and the insured (sometimes referred to as the policyholder or named insured).

While many nonprofits purchase coverage from commercial carriers—the private sector businesses (both publicly traded and privately held) that make up a significant percentage of the insurance industry—a growing number of nonprofits are purchasing coverage from entities regarded as “alternatives” to the commercial marketplace. These entities include nonprofit insurance organizations, risk retention groups, and captive insurance companies, among others. Commercial carriers fall into two broad categories: admitted and non-admitted. Both categories are legal providers of insurance, with companies in the admitted category being subject to full regulation by a state insurance department. In the event an admitted carrier becomes insolvent, policyholders enjoy access to a state insurance fund that has been established to pay policyholder claims following a carrier failure. The fund is not available to policyholders of non-admitted carriers.

Agents and Brokers

Most commercial coverage cannot be obtained directly from an insurance carrier. This means that a nonprofit organization must work with an insurance agent or broker who “places” the nonprofit's business (account) with one or more insurance markets. Mentoring programs therefore begin the process of buying insurance by identifying an agent or broker who can assist them. A competent agent or broker is a terrific asset to a nonprofit. This individual can help the organization identify and understand exposures and locate appropriate insurance coverage to finance those exposures.

Market Cycles and Insurance Pricing

During the last two years mentoring programs have faced steep premium increases for various liability insurance coverages. As a result of this difficult period, many programs approach the insurance renewal process with growing dread

about what the future holds. The good news is that the hard market cycle (a term that refers to a time during which insurance is more difficult to obtain and is offered with more restrictive terms and at higher prices) that began in 2001 has definitely begun to wane. Some industry analysts are describing the market as “softening” and there is general consensus that most nonprofit insurance buyers will not face steep increases when 2005 renewals roll around.

However, it is also likely that premium reductions—something characteristic of those prior soft market periods where carriers were willing to compete to put business on their books—will not be part of the next soft market. The reason is that many carriers have now adjusted their premiums to the level they need to be in order to generate an underwriting profit. During the most recent soft market many carriers wrote policies at an underwriting loss and relied on stock market investments to generate income for their shareholders. This practice is unlikely to return for many years to come. As a result, most mentoring programs can expect relatively steady pricing in the years ahead. Additionally, some of the markets willing to insure mentoring programs may not be willing to offer the high limits available during the last soft market, while others are likely to place new restrictions on coverage (such as requiring programs to adopt risk management measures).

TYPICAL LIABILITY COVERAGE PURCHASED BY MENTORING PROGRAMS**◆ A Participant/Volunteer Accident**

Policy—An accident policy covers the cost of medical treatment for participants and/or volunteers who are injured while receiving or delivering services from or for the organization. These policies usually pay the costs of emergency room services and follow-up treatment up to predetermined limits based upon the kind of injury. For example, a broken leg may have a limit of \$2,500, while an eye injury might be limited to \$1,500, unless the injury resulted in the loss of sight in the eye, in which case the limit may be \$15,000 (these amounts are hypothetical and intended for illustrative purposes only). Usually these policies don't have deductibles. Note: An accident and injury policy doesn't apply to illness nor does it protect the organization from liability for the injury.



One distinctive feature of an accident and injury policy is that it will pay a claim regardless of who is at fault. These policies are often excess insurance, meaning that they pay only after other available insurance—generally the volunteer’s personal health insurance—is exhausted. If the volunteer is uninsured, the accident and injury policy would “drop down” and become primary coverage for the injury.

- ◆ **Commercial General Liability (CGL)** policies protect a nonprofit and its directors, officers, and employees against claims alleging property damage or bodily injury caused by the nonprofit’s operations or activities. CGL policies generally offer broad coverage for damage to another’s property, bodily injury, and personal injury (false arrests, malicious prosecution, and defamation). Although a CGL policy provides broad coverage, it doesn’t address every possible liability exposure. A CGL policy specifically excludes exposures covered more appropriately under a special policy or endorsement (for example, medical malpractice or improper sexual conduct). A CGL policy will pay the costs to defend against allegations and for damages due to the negligence of the insured. Some insurers are willing to extend the CGL policy to provide coverage for others, such as volunteers, sponsors, and landlords.

- ◆ **Sexual Abuse Coverage**—This form of liability coverage provides coverage for claims alleging sexual abuse/molestation. Coverage is available in many forms.

—*Provider types:* It’s possible to purchase coverage from a domestic, admitted carrier; from an excess and surplus lines carrier; or from a risk

retention group or other alternative market insurance provider.

—*Policy types:* Sexual abuse coverage is sometimes sold as a separate policy, while in other cases it’s covered under the Commercial General Liability or Professional Liability policy. In one unusual case the Nonprofit Risk Management Center worked on, we found coverage provided under an Employment Practices Liability policy (in this example, the policy responded to claims by participants, clients, and third parties alleging abuse by paid and volunteer staff, as well as clients).

—*Defense costs:* Some policies pay defense costs above and beyond the limit of liability that’s available for judgments and settlements. Other providers offer coverage with defense costs included in the limit of liability. Some providers offer both options.

—*Coverage type:* Coverage is usually provided on a claims-made basis, but is sometimes available on an event-trigger or occurrence basis.

- ◆ **Directors’ and Officers’ Liability (D&O)** policies protect against claims alleging harm attributable to the governance or management of an organization, but they exclude bodily injury and property damage. Generally, D&O policies don’t list specific types of covered claims, but provide coverage for any “wrongful act.” A wrongful act may be an actual or alleged act, error, or omission by the organization itself, its directors, officers, employees, or volunteers. In addition, a suit by a volunteer against a nonprofit might be precluded under the “insured versus insured” exclusion that is common on D&O policies. In most cases this exclusion is only removed with respect to employment claims. No “standard” D&O policy exists, so policy wording must be studied carefully to determine whether coverage applies in a particular instance.
- ◆ **Professional Liability**—Some mentoring programs purchase professional liability coverage. A professional liability policy responds to allegations of negligence in the delivery of professional services. Organizations that employ professional social workers, nurses, and others whose positions require certain credentials, as well as nonprofits that make referrals, may be exposed to professional liability claims and require this form of coverage.

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MANY PROGRAMS APPROACH THE INSURANCE RENEWAL PROCESS WITH GROWING DREAD ABOUT WHAT THE FUTURE HOLDS. THE GOOD NEWS IS THAT THE HARD MARKET CYCLE THAT BEGAN IN 2001 HAS DEFINITELY BEGUN TO WANE.

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Which is a good thing, because the public attention has never been higher. The financial and political support for mentoring is also sky high. Witness the dollars being awarded for such efforts as the Department of Education's Mentoring Programs and the Mentoring Children of Prisoners grants offered by Health and Human Services. Within this context of increased attention, scrutiny, and even pressure, the mentoring field is lucky to have program development resources such as our *Foundations of Successful Youth Mentoring* and MENTOR's *Elements of Effective Practice*. These effective practices have combined with the research and technical assistance efforts of mentoring's national and regional stakeholders to lay a foundation that youth mentoring in the United States can really build on.

But the big question, and the focus of this issue, is: Now what? This seems like a simple question but it really has many facets. Does the field continue to grow with "more of the same"? Or are there new directions we can head? Do we need to focus on research? Advocacy? Improved practices? How "big" do we want mentoring to become? How can

its concepts be applied to new areas of youth work and, conversely, where are we stretching its concepts too thin? And beyond all this, who is going to pay for it all?

In these pages you will find both hopes and challenges as represented by a distinguished panel of experts. This interview was designed to solicit the opinions of a diverse set of mentoring's stakeholders, from national advocacy efforts and technical assistance providers to state and regional mentoring coalitions and local-level program folks. We wanted to find out what's been on their minds and where they'd like to see mentoring head. We also want to hear from you, our readers. See the end of the panel discussion for instructions on how you can add your voice to this conversation in future issues of the *Bulletin*.

We hope you find this discussion to be both illuminating and thought-provoking. Mentoring's come a long ways in our seven years; let's all start thinking and talking about where it will be in another seven.

Mark Fulop,
Director, National Mentoring Center

Panelists:

Dan Johnson—For the past 16 years Dan Johnson has served as the Executive Director of Kinship of Greater Minneapolis. He also is the Board President of Kinship, Inc., the national governing body of 46 Kinship affiliates located across the Upper Midwest.

Paula Kaiser—Ms. Kaiser serves as Deputy Director of the Michigan Community Service Commission, a state agency that recently launched the Mentor Michigan initiative.

Joseph Radelet—Dr. Radelet is Vice President of Mentoring Programs for Big Brothers Big Sisters of America.

Kelly Shifflett—Dr. Shifflett, a developmental psychologist, has worked in community mental health/prevention for the last 10 years, and serves as Director of Public Relations and Prevention Services for the Rockbridge Area Community Services (RACS) in Lexington, VA.

Judy Taylor—Mrs. Taylor is a youth development consultant specializing in the fields of mentoring, delinquency prevention, and juvenile justice. She is the creator of the Two By Two mentoring model.

James Waller—Mr. Waller serves as Vice President, Institute for Public Policy and State Affairs for MENTOR/National Mentoring Partnership.

Tonya Wiley—Ms. Wiley is the Vice President of the National Mentoring Institute, the education, research, and training arm for MENTOR/National Mentoring Partnership.

Moderator:

Michael Garringer—Mr. Garringer serves as Resource Advisor for the National Mentoring Center and has been the editor of the NMC *Bulletin* for the past three years.

INTO THE CRYSTAL BALL: A ROUNDTABLE DISCUSSION ON THE FUTURE OF MENTORING

Moderator: The popularity of youth mentoring has grown substantially in the last 15 years, and many would agree that youth mentoring has truly arrived as a cornerstone youth development strategy. This has brought both opportunities and challenges to the field. Let's look at the opportunities first. As you view youth mentoring today and project out over the next five years or so, what are the greatest opportunities and emerging positive trends for youth mentoring?

James Waller: For starters, the federal government is showing greater interest in mentoring and is backing that interest with funding. Although final numbers won't be known until this year's budget process is complete, we do know that the initial numbers for mentoring are \$50 million in the House and \$65 million in the Senate for the Department of Education Mentoring Program and \$50 million in both for Health and Human Services' Children of Prisoners initiative. The House numbers are equal to the funding level for 2004. The Senate numbers represent a potential \$15 million increase for mentoring.

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The differences will be worked out in the conference committee. We're encouraging folks to join MENTOR in working with House and Senate leaders to support the increase. We need your help! Check out www.mentoring.org/advocate for the current status and to see how you can help.

In addition to federal support, state governments are also showing greater interest in mentoring. More governors are using mentoring as a key element in their overall youth development strategy. For example, Mentor Michigan (represented on this panel by Paula Kaiser) is spearheaded by Governor Jennifer Granholm and First Gentleman Dan Mulhern. State Mentoring Partnerships such as these help recruit mentors, develop partners and champions, advocate for mentoring issues and standards, provide resources and training, and recognize the accomplishments of mentors and the organizations that support them.

Dan Johnson: With the greater financial and human resources going toward mentoring today we need to strengthen our organizational capacity and infrastructure so that we will be well poised when the mentoring “buzz” quiets down. Mentoring programs need to take time to develop strong and diverse funding bases in order to weather public and private changes in support of mentoring. Programs need to develop knowledgeable boards of directors, advisory groups, and funders. They need to reinforce research that documents the value of mentoring.

The knowledge base in mentoring has expanded and has become easier to access via the Internet. One great example of this is the mentoring forum (the MentorExchange listserv) being hosted by the National Mentoring Center. Mentoring programs now have little excuse not to be utilizing best practices.

Judy Taylor: A recent positive trend that I see is the reemergence of valuing the voice of the youth who are the recipients of the services we are offering. Not just in mentoring, but throughout the youth development field, I am seeing the creation of youth boards and joint youth/adult committees

charged with the design, oversight, and evaluation of the services that are created in response to their needs. This is a youth development strategy in and of itself, and one that not only helps youth enhance leadership skills, but also keeps service delivery systems in touch with, and responsive to, the concerns, needs, and interests of our youth population.

Kelly Shiflett: I find the sudden growth of “specialized” mentoring programs, the targeting of very specific groups of mentees, to be really interesting—though this could also turn into a problem down the road. But we're seeing things like “academic coaching” that pairs sports-minded youth with college athletes, programs matching “acorns and oaks” to provide youth with an intergenerational mentoring experience, and even programs linking kids that have limited exposure to fine and folk arts to the local arts scene in their communities, both urban and rural. All these spin-offs from traditional mentoring show that folks are really thinking about the various and often unique circumstances under which kids and mentors can be associated.

In general, the greater publicity given mentoring may help to underscore the value of intergenerational relationships of all types. I'd like to see us capitalize on this period of growth in mentoring, and this encouragement of businesses and retirees, by creating even more avenues for sharing skills through intergenerational relationships—perhaps, a return to the apprenticeship models of years gone by. As mentoring relationships hopefully become more the social norm, a resurrection of this model might be facilitated. You see mentoring used this way extensively in many European nations.

Tonya Wiley: At MENTOR, we see a number of opportunities and positive trends emerging. First, we know that adults in great numbers are willing to mentor. A National Mentoring Poll, conducted in 2002 for MENTOR by AOL/Time Warner, found that 57 million adults would seriously consider mentoring. These folks, on average, tended to be between 18 and 44, with some college education, and an average household

income of \$50,000 and up. Also, they often had children of their own. So clearly we have the interest of the right kinds of potential volunteers.

The poll also told us other encouraging things: almost half were willing to mentor online and two-thirds wanted time off from their employer for mentoring activities. This is feedback that is encouraging, but the field must make use of it in what we offer the potential mentor.

Along those lines, another big opportunity for the field is that the types of mentoring are expanding, giving potential mentors more opportunities to find a mentoring situation that meets their needs while also meeting the needs of their mentees. This variety of opportunities includes community-, school-, faith-, and workplace-based mentoring, as well as e-mentoring. We're now seeing mentoring opportunities that are not one-on-one, such as group or team mentoring efforts. We can reach out to people in a lot of ways.

Joseph Radelet: I agree that the opportunities for mentoring stem from its flexibility and adaptability. Mentoring provides so many opportunities because it is something that so many people can do. It doesn't need to fit into a fixed schedule. It can happen at different times of the day. It can happen at a variety of locations or at one site such as a school, church, or business. Mentors can be 18 or 80, of any background, of any work experience. It can have various goals such as sharing some fun with a child, guiding a child through adolescence, providing opportunities, building confidence, academic strengthening, or career development. We need to make sure the public is aware of this diversity of opportunity.

The other positive that mentoring has is that mentors not only enjoy the experience and have fun, but they know, both through gut feeling and research results, that it really does make a difference in a child's life.

Moderator: Conversely, what are the greatest challenges and problems that confront youth mentoring today? What are the issues that may become bigger problems for the field down the line? What might derail mentoring's newfound popularity?

Radelet: The biggest challenge is to serve more children. There are an estimated 17 million youth in need of mentoring today, yet we only have an estimated 2.5 million mentoring matches. If mentoring cannot "go to scale" to the point where it is helping to defray some of society's intractable problems, such as violence and poor academic performance, then mentoring will not be able to garner the support it needs in the long term.

Shifflett: There is always the concern of over-applying the latest trends in the field and in applying mentoring in the wrong contexts. In some ways, our success to this point is leading people to the assumption that "if mentoring works for X, then let's try it for problems Y and Z too!" If we apply mentoring above and beyond its demonstrated range of effectiveness, we run the risk of diluting the practice and the results. And in that case, as ill-conceived mentoring initiatives fail, the whole field takes a hit.

On the other hand, it is precisely such "stretching," the niche programming I mentioned previously, that has been essential for the growth about which we are excited. I suppose I am suggesting that we just move forward cautiously and that expansion of mentoring initiatives should be based on sound, justifiable reasoning and demonstrated efficacy through pilot projects.

Also, I have to note that while we have identified some good guiding principles, some sound best practices for mentoring, we need to recognize that a cookie-cutter approach can only go so far. As we try to spread mentoring farther afield, and apply it to more populations in more settings, there is a risk of failing to appreciate and address the nuances in

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each community and with each group of at-risk youth. The more we spread out and make mentoring available to the masses, it makes it seem like anyone can do it, and do it well. In fact, a well-informed and sensitive approach to developing new mentoring programs and initiatives is still needed.

Johnson: I agree that one of the biggest challenges is being considered the “silver bullet” that can remedy all the struggles of youth. Mentoring alone cannot make up for dangerous neighborhoods, poor nutrition, weak family networks, overwhelmed schools, and myriad societal deficiencies. Mentoring’s wonderful youth resiliency factors can be taken too far and stretched too thin.

Also, having so many mentoring programs mushroom up in a short period of time can be problematic when projected into the future. I’ve witnessed many hastily developed mentoring programs wither and fail almost as quickly as they came. I’m a big believer in the slow-and-steady approach to program growth, the belief that “good things take time.”

Kaiser: The greatest challenge is the urgent need for mentoring research. As Kelly just mentioned, mentoring is not a “one-size-fits-all” proposition. Many organizations are using mentoring to address a variety of youth issues, from juvenile delinquency, to academic achievement, to substance abuse. Although there are some initial data suggesting that, when done well, mentoring really can have positive impacts on children, there is still much to be learned about how mentoring really works and when it works best. We must find out why different types of mentoring are effective for some youth, but not others, and how we can strengthen and improve mentoring efforts based on this understanding. The efforts of MENTOR and others to push the national mentoring research agenda is a step in the right direction. Now, just finding the funds to implement it will be the big challenge. We also need the ability to research effectiveness at the program level. Providing programs with tools they can use to evaluate their efforts is crucial. Many can’t afford to hire an outside evaluator and need evaluation tools and resources that they can implement.

Waller: One of the greatest challenges to safe, effective mentoring is lack of an accessible, affordable, and rapid national system for conducting fingerprint background checks of potential mentors. The mentoring field needs a permanent solution to this most difficult challenge. Due to the current system’s reliance on state agencies to process background checks, many mentoring programs must rely on local or state background checks, which do not include criminal records from other states. To help this situation, MENTOR and two other youth-serving organizations are conducting an FBI fingerprint background check pilot program. The program, called SafetyNET, allows mentoring programs around the country to access a thorough, nationwide FBI background check on their prospective volunteers. It has been well received by the gamut of mentoring programs around the country.

A second challenge for youth mentoring is ensuring that programs are providing adequate training and support for prospective and current mentors. Research has found that 70 percent of volunteer mentor relationships dissolve after only a few months. The same research indicates that a premature termination undermines young people’s sense of well-being. Thus, the key to success, not only in recruitment numbers but in long-term youth outcomes, is to provide adequate training and ongoing support to keep these matches going. The big question is, how do we know when training and support are adequate and appropriate? As Paula mentioned, the answer lies in more research.

Taylor: Getting back to the safety issue that James brought up... Because of the serious problems that can occur when offering services to youth, risk management is a critical aspect of mentor programming. This has been really driven home for me recently as I am, unfortunately, currently serving as an expert witness in a wrongful death lawsuit. A parent is suing a mentor, a program, and the program’s parent organization because a tragic car accident resulted in the death of her son after he spent the day skiing with his mentor. This loss is overwhelming; I cannot even imagine this family’s grief.

Beyond this sad reality, the ramifications of such events are far-reaching. With the increasing reluctance of insurance companies to cover our programs, risk management is in danger of becoming much more than a hurdle: It has the potential of becoming a complete barrier to the delivery of services. I recommend that individual programs give serious attention to their risk management strategies and consult available resources for guidance and assistance in developing their risk management plans. Organizations like EMT and the Nonprofit Risk Management Center have produced risk management reference materials that can really help guide programs. As a field we need to face risk management issues, learn new ways to minimize risk and, if possible, do this with input from the insurance companies who are willing to assume the risks.

Moderator: This may sound odd, but, what does mentoring *need* right now? What are the things that mentoring's big stakeholders (federal and state government, the private sector, policymakers, the larger youth development field, etc.) need to be doing to keep the mentoring movement headed in the right direction? Obviously, adequate and stable funding for programs is an area of need, but are there other aspects of the mentoring "infrastructure" that need some help?

Taylor: We sure could use some help with screening, couldn't we? Perhaps something national like SafetyNET is the answer. But regardless, it would be fortunate if we could simply make better use of the screening systems of some of our public institutions such as school districts, police departments, and state and federal agencies. Pretty much any changes that could save money and time would help. How many times have we lost potential mentors while waiting for the screening results to come back? And, from that risk management perspective, how many times are those screening results inadequate?

Radelet: What the field of mentoring needs is well-run, accountable, quality programs. Well-run means that they are performance-driven with metrics that drive efficiencies and effectiveness. Accountable means that reports on program and finances are open and reviewed. Quality means that there are measurable impacts, child safety, and good customer service. All mentoring programs are not the same. We should be bold enough to say that poorly run programs do not help anybody.

We need to build the organizational infrastructures of local programs, not only when beginning a program, but also to help it grow and be sustained over time. Mentoring cannot grow through a model of small, unstable programs. It needs to be built with the importance we give the community orchestra or the local college.

Johnson: Ideally, mentoring programs need to be able to stand on their own two legs. So often mentoring is tagged on to larger social service agencies, educational or religious organizations. This dependent status often generates an unhealthy dependency and inadequate support. It can hinder the growth of many mentoring programs. Quality, sustainable mentoring programs require considerable staff and organizational support. Most organizations wouldn't simply decide to add, say, adoption services to their organization's outreach. Yet many have added mentoring, in spite of the fact that it requires a similar level of sophistication, and a far greater level of fundraising and follow-up support.

Mentoring programs also need to develop local, regional, and national support systems that can help them to operate as efficiently and effectively as possible. It is often tough mentoring a child, and it is also tough running a mentoring program. Much in the same way that we help our volunteers through the provision of resources and support services, we have discovered that having a national clearinghouse for Kinship affiliates provides our programs with the follow-up support and access to resources that they need to succeed at the program level.

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Kaiser: As mentioned earlier, Michigan is one of the newest State Mentoring Partnerships. When we launched Mentor Michigan last year, we conducted six mentoring summits throughout the state. What became very apparent from those summits was that many programs were very disconnected from the national mentoring movement and national mentoring resources. Many were running local independent mentoring programs with limited resources and limited knowledge. It was clear that state-level infrastructure was needed to help bridge the gap and to provide much-needed support to the field. State infrastructure is so critical to local success. Currently, there are only 22 State Mentoring Partnerships. Imagine what could happen if every state had an organized, coordinated mentoring movement. Additionally, we need broad public awareness about the need for mentoring, and universal, affordable training and professional development for mentoring program staff.

Wiley: In addition to adequate funding for direct service programs, which MENTOR views as critical, I see two primary ways that mentoring stakeholders can help.

One, support State Mentoring Partnerships. As the Michigan example shows, State Mentoring Partnerships serve as a huge part of the infrastructure for the mentoring movement and as “mentoring central” for their state, bringing together all the parties that can play a role in closing the mentoring gap. The result is better service, greater collaboration, elimination of duplication of effort, and a more intelligent use of scarce resources—an excellent return on investment.

Second, as many panelists will agree, we need to fund mentoring research. From experience, and the current limited research, we know mentoring works. But, we need to know more. Each child has unique needs; the type of mentoring relationship that addresses one child’s needs may not address another’s. We must find out why.

To help find the answers, MENTOR recently convened a National Research Summit on Mentoring, led by mentoring research experts such as Dr. Jean Rhodes and Dr. David DuBois. Out of the summit findings, we published a National Research Agenda for Youth Mentoring, which identifies priority areas for future research, recommends strategies to advance mentoring research in these areas, and outlines next steps that should be taken. It also offers ways that legislators, federal and state agencies, private-sector funders, and mentoring supporters can advance this agenda.

Shifflett: It would be nice if all programs, not just those with significant, stable funding, could offer incentives to individuals who give their time. This is a somewhat radical idea, but some sort of tax credit for folks who mentor a significant number of hours (or volunteer in other ways) would be encouraging. It’s great that some businesses have supported mentoring by giving employees time off to engage in mentoring in the work day. What if they also gave additional holiday/leave time as a bonus for employees who provide a significant amount of such service?

I think the continued health and vitality of the mentoring movement depends on continued access to high quality resources—research, curricula, policy and procedure templates, training programs, networking groups, etc. These resources, such as those provided by the National Mentoring Center, MENTOR, and the State Mentoring Partnerships, help new programs get off to a good start and keep folks from reinventing the wheel or spending undue time on project development during start-up.

More opportunities for mentoring programs to interface, to share experiences and ideas would be useful to both new and more experienced programs. These opportunities would need to be very inexpensive (and/or subsidized by supportive entities with good reason to invest in this prevention strategy), as faith-based organizations and community nonprofits typically lack adequate travel and training funds to participate in high-profile, “showy” events.

Moderator: Keeping in mind that this newsletter is being read by youth mentoring professionals in a wide variety of programs across the country, what advice would you offer these folks to help them prepare for, and be a part of, this future we've been discussing?

Shifflett: Finding and maintaining adequate funding is one of the real challenges that can sink a program overnight. For most of us, 99.9 percent of our time has to be spent on delivering the services and program maintenance. The luxury of time and resources to search and apply for grants, seek individual and corporate donors and such is not afforded to many. So my advice is to get a cadre of folks involved with your program who will work on this aspect for you, if possible, and leave your mentoring coordinator and project directors to work on other duties.

Also, look for marketable moments. Try to have something in the press or at community meetings every month if possible. And network, network, network. Talk to as many folks doing similar projects as you can. Talk to folks running very different types of programs, as well—they can be a real source of inspiration for new ideas.

Kaiser: Speaking of networking, the most important advice I would offer is to get connected to the local, state (if there is one), and national movements. This allows you to learn about resources available to assist in the day-to-day work of your program. There are lots of local mentoring collaborations popping up—get connected to them. Find out how they might be able to help you with recruitment or training of mentors. If there is not one in your community, create one. With such limited resources in communities, it is important to find out how, through collaboration, your program might be able to become more efficient and cost effective. Be aware of the state and national resources that exist, especially in the areas of grant funding, public awareness opportunities, professional development activities, and volunteer recognition efforts.

Finally, consider applying for national service resources such as AmeriCorps or VISTA. These programs offer tremendous opportunities to expand and enhance your capacity to serve more children. Your state service commission can help you tap into what they provide.

Johnson: I would say have core values and a clear mission that you are willing to work extremely hard to accomplish. If you're in the business of mentoring because that's where you could get the funding, maybe it is time for you to check those funding breezes and look elsewhere for your next grant!

In keeping with some of what was said earlier, we also need to be careful not to get too caught up in setting unreasonable goals, be they local or national. Simply because the need for mentoring is tremendous doesn't mean that we can magically double the size of our outreach overnight. We also shouldn't try to oversell the value of mentoring.

We also need to guard against compromising the quality of mentoring to meet the needs of some mentors. Making mentoring quick and easy through things like electronic communication and diminished long-term expectations may not be in the best interest of the youth being mentored. There is nothing quick and easy about quality mentoring, so let's quit trying to make it such. The difficult life circumstances so many of our youth face took years to develop, and will not likely be remedied by quick and easy interventions.

Investments in the lives of children are similar to financial investments—if you want a significant return on investment you must risk/invest a great deal. Unfortunately, mentoring is moving toward the day trader approach to investing in the lives of kids. Young people are in great need of caring adults who are willing to invest significant interest and energy in them over long periods of time.

Wiley: My first piece of advice is to follow the Elements of Effective Practice. These rigorous guidelines were developed by mentoring professionals from around the country to reflect the latest

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in quality mentoring research, policies, and practices. The recently updated version is based on the latest research and covers the full gamut of starting and maintaining a quality mentoring effort. MENTOR is also in the process of developing an Elements of Effective Practice Toolkit, filled with information, tools, and templates, which will be widely available to mentoring organizations. We hope to have that ready sometime in early 2005. So use this information to help run a quality program.

Second, use the resources of your State Mentoring Partnership, assuming you have one. As others have said, they provide invaluable help in recruiting and referring volunteers, providing technical assistance and training, raising public awareness, helping develop resources for local efforts, and advocating for mentoring-friendly policies and funding.

Taylor: My advice for program coordinators and other professionals is to realize that for many aspects of mentoring, there are tools available to you. Our panelists here have already mentioned many of them. From the research coming out of organizations like Public/Private Ventures, to practical how-to guides like those produced by the NMC and EMT, there is a wealth of material available. So educate yourself and your staff. Save yourself a lot of time and energy and take advantage of the knowledge that is out there.

Moderator: Finally, a chance to be idealistic for a minute ... What is the one thing you would change about youth mentoring in the United States (or youth development as a whole) if you could? This could be either something done to address a problem, the expansion of something that is currently a positive for the field, or something totally new and groundbreaking. What's your one wish for mentoring?

Kaiser: My wish is really simple: I would take the unknown out of mentoring. So many people have such misconceptions about mentoring and how much time, energy, and expertise it takes

to be a mentor. That is why so many of the children who need mentors don't have them. If people really understood the realities of participating in mentoring it would help ensure enough committed adult mentors for every child that needs ones. Perhaps then, a lifetime of mentoring becomes the norm, not the exception.

Radelet: Those organizations and businesses interested in mentoring need to partner together to advance a vision of society where mentoring is seen as part of what it means to be an adult. Mentoring needs to be included in our picture of what it means to be a high school student, a college student, a member of a congregation, an employee, a club member, a retiree... With all these on board, mentoring will go to scale and have the impact we want on children and on society.

Johnson: To echo that thought, my one wish for our mentoring would be that it would be integrated into the natural fabric of our society. That our extended families and neighborhoods would naturally reach out and support kids who might be having difficulty fitting in with their peers or who lack adequate adult support and guidance. That the religious communities would not only reach out to their own youth, but also to those who don't fit into their youth groups. That schools would provide opportunities for youth to access mentors from a wide variety of professions in the working world. And that "professional mentoring" would go out of business for lack of need.

Taylor: Mentoring program management has become a really complex and challenging profession. I would like to begin looking at a process that truly recognizes the members of our field as professionals in the strict sense of the word. The research and knowledge available to this field have grown extensively over the past decade. By forming a certification process for individuals who work in mentoring, we can encourage the pursuit of this knowledge. This will serve our programs and our youth well. We expect others to take our work seriously, and we expect those running our programs to have a mastery of what is necessary to run a safe and effective program. A credentialing process could

both contribute to our recognition as a profession and raise our professional standards of performance.

Waller: At MENTOR our big wish for mentoring is that collectively the public and private sectors would come together to fully fund youth mentoring so that every young person who wants or needs a mentor could have one. We've estimated that fully half of America's youth population—17.6 million young people—want or need mentors. Yet only 2.5 million, as Joseph mentioned earlier, are in formal mentoring relationships. That leaves a mentoring gap of 15.1 million young people in need. MENTOR believes an additional investment approaching \$2 billion will help close the mentoring gap.

Shifflett: Mine is not really something to change about mentoring, but rather a plea for involvement. I would like to see individuals in all communities make a commitment to give just one hour a week to a child. Instead of watching TV, use that hour to teach a child a skill you have; expose them to a new activity, sport, or form of art. Get them out

in nature or participate in an activity at the school. By just giving up one hour, we would have a tremendous resource available to youth.

Moderator: Thanks to our distinguished panelists for participating. We hope our readers have enjoyed this discussion. The NMC hopes that discussions and collaborations such as this will help get issues on the table, aid the field in working together to meet challenges, and enable mentoring to move forward toward the successful future we envision.

But this panel discussion is just a starting point. We want to hear what you have to say, as well. If you have thoughtful answers to any of the questions posed to our panel, or if you have something to say about one of the panelist's answers, please write to *Bulletin* Editor Michael Garringer at: garringm@nwrel.org. We will publish selected commentary from our readers in the next issue of the *NMC Bulletin*.

PROGRAMS AND RESOURCES MENTIONED IN THE DISCUSSION

(IN ORDER OF DISCUSSION):

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| U.S. Department of Education Mentoring Grants—
http://www.ed.gov/programs/dvmentoring/index.html | Nonprofit Risk Management Center—
http://www.nonprofitrisk.org |
| U.S. Department of Health and Human Services Mentoring Children of Prisoners Program—
http://www.acf.hhs.gov/programs/fysb/mcp.htm | Kinship, Inc.— http://kinshipinc.org/ |
| MENTOR/National Mentoring Partnership advocacy efforts— http://www.mentoring.org/advocacy | State Mentoring Partnerships—
http://www.mentoring.org/state_partnerships/state_local_profiles.adp |
| Mentor Michigan—
http://www.michigan.gov/mentormichigan | Notes from the MENTOR/NMP Research Summit— http://www.mentoring.org/research_corner/rc_ressummit.adp |
| MentorExchange Listserv—
http://www.nwrel.org/mentoring/listserv.html | AmeriCorps & VISTA—
http://www.americorps.org/
http://www.americorps.org/vista/index.html |
| SafetyNET— http://www.mentoring.org/safetynet/ | Elements of Effective Practice (pdf file)—
http://www.mentoring.org/common/effective_mentoring_practices/pdf/effectiveprac.pdf |
| Evaluation Management Training (EMT)—
http://www.emt.org/mentoring.html | Public/Private Ventures— http://www.ppv.org |

Reflecting on local efforts: What is needed right now?

By Mark Fulop, NMC Director

EDITORIAL

The National Mentoring Center *Bulletin*

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This *Bulletin* makes it clear that there are many trends and issues shaping the national landscape of mentoring today. As outlined by the insightful panel in this issue, we can find hope and promise in the efforts of the national leadership, as it expands and promotes advocacy, funding, and policy initiatives in support of youth mentoring. We can also be encouraged by the growing number of state-level mentoring collaborations, such as Mentor Michigan and the expanded Washington State Mentoring Partnership, as well as by the growth of grassroots networks such as Kinship.

Conversely, this issue also highlights areas of concern, such as the pressure of finding liability insurance, which is causing some programs to close down or revamp their format from a community-based to a site-based model. We can also sense the tenuous nature of funding, as reflected in the closure of the statewide New Hampshire Mentoring Partnership and the thin resources underpinning several other State Mentoring Partnerships. In this sometimes volatile national context, what do local programs need to do to thrive in their program efforts? I would like to offer the following principles for creating an optimistic future for mentoring, one that I feel we have the potential of achieving.

1. Get your community to own its youth

Every year more than nine thousand 10- to 19-year-olds youth die violently (in car crashes, murders, and suicides). These are young people in *your* community—the young people that you serve. We lose as many young lives *every four months* as we did on 9/11. In addition to these young people who needlessly die each year, surveys of youth reveal that far too many of them engage in behaviors that place them at serious risk of injury, death, or detrimental physical, psychological, and emotional health. Research suggests that in any given month, one-third of our youth ride in cars with someone who has been drinking alcohol, a quarter of our youth carry a weapon, and at least that many drink heavily or use marijuana. Surveys tell us that half of our kids report being sexually active, with the majority of those youth not using condoms for protection against HIV and STDs. Few use birth control to prevent pregnancy.

For mentoring to succeed, it is our job to convince our communities that they are responsible for the protection, guidance, and support of their youth. Communities need to understand that there is no one to whom they can delegate this responsibility—no one who can do this work for us—and that the future of our youth is in our collective hands. While our nation's battle against terrorism has caused us to mobilize unprecedented resources, the social epidemic facing our own youth is often confronted with community apathy, as we struggle to recruit mentors and attract local resources. Until our communities confront the responsibilities they have for our youth, mentoring will continue to struggle to achieve scale and success.

2. Document your success

Accountability and performance are two words that are gaining momentum in the nonprofit world. Unfortunately, when it comes to mentoring, we are often satisfied with a low bar of accountability and performance. Even when faced with grant requirements mandating evaluation, mentoring programs often rely on anecdotal evidence and informal stories to document success. Against this “soft” evidence for success we have the research community suggesting that, when undifferentiated, mentoring programs demonstrate little evidence of efficacy and that even well-designed programs offer no guarantee of success. More recently, researchers in the state of Washington used the limited published research on mentoring to suggest that even something as universally respected as the Big Brothers Big Sisters program returns little to society from a cost-benefit perspective. The time to be serious about program evaluation is now. Unless the field of mentoring can begin to produce substantive research documenting the positive effects and cost-benefits of mentoring, the high priority that mentoring currently enjoys in terms of policy and federal funding will be in jeopardy.

3. Create an “environmental” network

Mentoring is but one facet of the larger field of youth development and, in the context of limited resources, all youth development programs are predisposed to compete rather than collaborate. However, competition between youth development programs is a Darwinian concept that produces winners

and losers. If youth mentoring is going to have an impact on the lives of the youth in our communities, we must transcend a winner/loser mindset and operate as an environmental network that connects, collaborates, and conserves. In essence, to succeed in bringing mentoring to scale, programs must intentionally collaborate and adopt an ecological approach that reduces, reuses, recycles, and redesigns our collective effort in term of both human and fiscal capital. The efficiency of service delivery offered by regional roundtables, coalitions, the sharing of resources, and even program consolidation, is not optional if mentoring is going to get to scale and meet youths' needs. It's *not* about your program; it's about youth. Everything we do needs to be about the needs of the youth we serve, not the chasing of dollars or the tooting of one's own horn.

4. Be active in shaping public policy

Finally, mentoring programs have the responsibility to be active in public policy. This may be at the local, state, or national levels. Regardless, it requires the unique combination of educating and raising awareness, building partnerships with diverse stakeholders, and (within the state and federal restrictions governing nonprofit agencies and their employees) engagement in advocacy and political action. As reflected in the panel discussion in this issue,

you are not alone in this work. MENTOR and other national stakeholders devote substantial resources to advocacy organization and all programs should make use of these opportunities to have a voice. We should also be using our resources, experience, and expertise to be an advocate for mentoring-friendly policies in the public and private sectors of our own local communities.

I do not pretend that this agenda is anything but challenging and difficult. However, our experience has taught us that the mentoring movement advances based on the small actions of many. I'd like to take the time to honor all of you who have worked so hard to bring mentoring from an intuitive concept to an emerging youth development discipline. As this discipline continues to be tempered by the collective knowledge and experience of all practitioners, I am confident that the effort that has brought us this far will assist us in moving forward. Just as communities must own their youth, so too must we, as mentoring's practitioners and stakeholders, own the progress of the mentoring movement. In no small measure, the future of our youth depends on how successful we are at holding up our end of the bargain.

WHAT'S IN STORE FOR MENTORING PROGRAMS

Mentoring programs are one of many groups within the nonprofit sector that have faced difficulty finding insurance in recent years. The aforementioned hard market cycle began in late 2001 after a record-long period of soft market conditions. Some insurers have indicated that grave concern about sexual abuse claims is the primary reason they are reluctant to sell coverage to mentoring programs. But there are carriers who have a long history of writing mentoring programs (and other social services agencies) and who are more comfortable with the typical exposures in a mentoring program. It just may be more difficult to find these carriers than in the past. To position your agency to obtain the best coverage at an affordable price, consider:

- * Working with an agent or broker who specializes in nonprofits (at a minimum) and mentoring programs (better)

- * Including detailed information on your risk management policies and activities when you apply for insurance
- * Discussing with your agent the insurance options available to your agency with respect to obtaining coverage for your key exposures, such as buying coverage from an alternative to the commercial marketplace
- * Taking time to understand the coverage you're buying now and hope to buy in the future. A few hours spent reviewing your coverage will pay off in the long run as you become a more informed consumer.

Note: The Nonprofit Risk Management Center provides free technical assistance to nonprofits on a wide range of risk management, liability, and insurance topics. To access this service, call (202) 785-3891 or visit www.nonprofitrisk.org or www.nonprofitrisk.org/advice/quest.htm.

INSURANCE:
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National Mentoring Month Approaches, New NMC Resource Can Help

- ◆ With January fast approaching, it's time for programs to start thinking about how to take advantage of National Mentoring Month 2005. Many of this year's festivities, spearheaded by the Harvard Mentoring Project and MENTOR/National Mentoring Partnership, will be focused on recruiting mentors from the nation's 77 million "baby boomers." In particular, January 25th will be Thank Your Mentor Day, when individuals are encouraged to thank and honor those who helped them along the road of life in a mentoring role. This recognition will be coupled with a media blitz and plea for volunteers to fill a similar role for today's youth.

As with previous Mentoring Months, a number of PSAs and recruitment materials are being made available to local programs. Visit www.WhoMentoredYou.org for further details.

- ◆ In an effort to help programs with marketing during Mentoring Month (and beyond), the NMC has recently released *Marketing for the Recruitment of Mentors: A Workbook for Finding and Attracting Volunteers*. This workbook offers a wealth of activities and tools that can help you in the three major areas of successful marketing: effective planning, creating messages that appeal, and developing marketing materials and media. This guide can help any program improve its public outreach and brand name recognition in the community.

As with all NMC products, it is available for download on the NMC site at: <http://www.nwrel.org/mentoring/publications.html>.



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