Protection through participation
Involving children in child-safe organisations

Tim Moore

Enabling children and young people to understand, identify and raise their safety concerns with a trusted adult and within safe organisations is vital. However, there is little advice provided to adults and institutions about how this might be done in child-centred and child-informed ways. Drawing from the Children’s Safety Study, a study that considered children’s perceptions of safety, their safety needs and how well they believed adults and institutions protected them from harm, this paper provides practical guidance based on what children and young people have said themselves, as well as observations about how this might be put into practice. Also included in this paper is a description of some tools successfully used to talk to children and young people about their safety, and some ways that adults and institutions can respond.

KEY MESSAGES

- Children and young people value being helped to better understand risks and to make better judgements on when to trust and when to be wary.
- Because children and young people understand and experience safety differently from adults, adults and organisations need to understand what safety means to kids and act to respond to their fears.
- Including children in the development of strategies and responses for their own safety results in a greater likelihood that children will utilise and feel positive about them.
- Children and young people want organisations to provide safe physical environments: places that are bright and cheerful, where kids are able to move around, to play and to “hang out” with friends and people they trust.
- For children’s participation to be successful it needs to be supported by the whole organisation, and dialogue about safety needs to be ongoing and built into as many interactions between adults and children as possible.
- Children and young adults need adults and peers they can trust, and these adults must be accessible, physically present and available when needed.
- Raising concerns with an adult can be difficult, potentially embarrassing, shameful or uncomfortable. Adults need to respond respectfully and in ways that allay children’s fears and discomfort.
History tells us that children and young people are at risk of sexual abuse within institutional contexts (Gallagher, 2000). Analyses of victim accounts of institutional sexual abuse typically find that children and young people have had little collective or individual opportunity to influence the identification, prevention or responses to child sexual abuse (Kent, 1997; Shaw, 2007; Skinner, 1992). This absence of children’s influence may have been driven by pervasive and limiting notions of children and childhood (Shemmings, 2000), including an ambivalence about children’s capacity to identify and raise concerns about sexual abuse, and a scepticism about the value of engaging them in such discussions (Bijleveld, Dedding, & Bunders Aelen, 2015). This has left children and young people particularly vulnerable to abuse and enabled abuse to go undetected.

The Children’s Safety Study (see Moore, McArthur, Heerde, Roche, & O’Leary, 2016 for a discussion of the findings; Moore, McArthur, Noble-Carr, & Harcourt, 2015) was conducted jointly by the Institute of Child Protection Studies (ACU), QUT and Griffith University and aimed to gain better understanding of children’s perceptions of safety and safety needs, as well as how they believed adults and institutions protected them from harm.

One of the ways that systems have responded to institutional child sexual abuse has been the development of “child-safe” strategies and standards to minimise the threats of harm (Hunter & Price-Robertson, 2014). Although many of these standards and strategies include references to “children’s participation” or eliciting “children’s voices” they generally relate to engaging children after an incident of abuse occurs rather than involving them in identifying, understanding and responding to children’s safety concerns. This approach mirrors many participatory methods used in other contexts where adults and institutions only engage children and young people after an incident or when adults or institutions decide there is a problem in need of exploration. As such, these approaches are often adult-initiated, adult-led and do not necessarily respond to children’s immediate and felt needs (Fern, 2014; Gal & Duramy, 2015; Shemmings, 2000).

New ways of engaging children and young people that help protect them from harm have been championed. These approaches reframe children’s participation as relational (Bessell, 2015): where adults and children share responsibility and reap the benefits of ongoing dialogue within the context of trusted relationships.

This paper draws together the key things that the 1500 participating children and young people told the research team about how to best engage them in discussions about safety. It provides advice on how this might be done as well as some examples of tools that can help open up meaningful discussions in safe and appropriate ways. The discussion and practical advice in this paper is based primarily on children’s perspectives on safety and participation. For a broader discussion of organisational culture and processes that are child safe, see the Royal Commission into Institutional Responses to Child Sex Abuse, Creating Child Safe Institutions <www.childabuseroyalcommission.gov.au/getattachment/5d0dc659-68c2-469-847b-fafdf58673/Creaing-child-safe-institutions>.

**Talking to children and young people about risks**

Children and young people believe there is value in helping them to better understand risks. The benefits are two-fold. Firstly, children and young people recognised that they often misperceived risks: believing that an adult, situation or place was safe when it was not. Having opportunities for adults to help correct their misunderstandings were therefore appreciated. Secondly, children and young people shared that they often were unnecessarily afraid of people, places and experiences when they were exposed to misinformation; as such they needed adults to allay their fears. In understanding the risks, children and young people also believed that they would better appreciate how adults were dealing with those issues.

**Knowledge – knowing what is being done if something dangerous has happened.** Like if there are strangers in the area knowing what your teachers and adults are doing makes you feel more safe rather than just knowing something bad is happening and worrying that you’re
in danger. ‘But adults don’t always understand this.’ ‘They think they should hide that stuff from kids to keep them safe but you feel more scared if you don’t know what’s happening. (Young person)

Children and young people thought that often adults tried to shield them from information about risks (such as sexual abuse) for fear that the knowledge or information might be overwhelming or not something that the child would be prepared for. However, in attempting to protect children and young people from distressing information, adults rendered children more vulnerable and unwittingly caused them more distress.

How to talk about risks and safety

- Do your homework: find out what the real risks are for children and young people and, by reading research and professional guides, know what is likely to occur, what works to prevent harm and what the best strategies are for dealing with risks if it arise.
- Start by finding out what children and young people already know and what safety concerns they have. Don’t assume that they know nothing, know enough, or have an accurate appreciation of the risk.
- Find out what they want to know and how they’d like to learn about it.
- Use formal and informal opportunities to talk about risks: this might include classes at school, impromptu meetings and discussions about news articles.
- Be confident: adults who appear ill-informed, weak and “wishy-washy” aren’t always trusted.

When children feel safe and unsafe

Children and young people need adults and institutions to understand what worries them, and what it means to be safe and unsafe. One of the key findings of the study was that children and young people understand and experience safety differently from adults. As such, children and young people felt attempts to protect them from harm were of limited success unless adults and organisations could understand what safety means to kids and act to respond to their fears and concerns. Adults need to spend time with children and young people to learn more about their worries and to put into place strategies that respond to their needs.

Being safe and feeling safe were seen as different things to children and young people, and adults need to consider how their attempts to protect children might be perceived and experienced. For example, kids reported that bars on windows and locks on doors often sent a message to them that they were unsafe—even though they recognised that these things were in place to protect them from harm. Similarly, they told us that adults do not fully understand or appreciate their worries or concerns, often forgetting how scary things could be when you’re a child. Without this appreciation, they believed that adults could not appropriately respond to their safety needs.

Children and young people’s conceptualisation of safety

- Children and young people differentiate between “being safe” and “feeling safe”, and feel that it is possible to experience one without the other or both at once.
- Children and young people are often more concerned about feeling safe than being safe, and believe that adults often dismiss children’s need to feel safe.
- Children and young people often demonstrate how safe they are and how safe they feel through their behaviour, and assess their safety in relation to how their bodies respond to people, places and experiences.
- Children feel most safe when they are with trusted adults or when they are alone in a place where they feel they are in control. They often determine their level of safety based on the
reactions of others—particularly people they trust and other children and young people who are similar to themselves.

- People, places and experiences that are familiar to children and young people seem safer than those that aren’t. People (particularly adults) who are different to children and young people (and their parents or trusted adult allies) in their look, background and behaviour, and those who act in unpredictable, unusual or erratic ways are considered unsafe.

- Places are considered safe when their purpose relates to helping children, when they are ordered and orderly, and when others in that place demonstrate their sense of safety through their behaviours.

- Children and young people believe that they assess safety differently to the way that adults do—often relying more on their initial, immediate reactions to a person, place or experience than on their past experiences. They feel that adults are less inclined to take children’s reactions or views into account than that of their adult peers, and that adults base their assessment on their own past experience.

- Children and young people often hear about threats and other safety issues but are not often informed about what is being done to protect them. They feel that often children and young people experience fear unnecessarily and need adults to provide them with enough information to reduce their fears (Moore et al., 2015).

**Practice tool 1:**

**Mind mapping what makes children feel safe and unsafe**

In the Children’s Safety Study, children and young people were broken into groups of four to six participants (or stayed in the one group if there were less than eight participants) and given A3 sheets of paper and colour textas. They were asked to draw a cloud in the centre of the page and write “SAFE” inside. They were then invited to write words or draw pictures that represented the things that came to mind when they thought about safety. They were then asked to draw another cloud in each of the corners and write “Who?”, “What?”, “Where?” and “When?” and identify people, places and times when they felt safe, and things that helped them feel safe. They were then asked to do the same for “UNSAFE”.

After each topic was explored, they were invited to share their answers with the group, who discussed the emerging themes. (This was particularly important when children had mostly drawn their responses). Participants often added ideas to their maps after hearing from each other. Small groups were invited to share their answers with the other group in a short plenary session after the activity concluded.
Responding to children and young people’s concerns

It is not only important for adults to understand children’s fears and concerns but also for children to have input into the strategies implemented by adults and institutions to deal with them.

I think that adults think they know what kids need to be safe but I don’t think that they do. They base it on what they remember from when they were kids and the world is different now. So they need to talk to kids and find out what it means to them. (Young people)

Adults and children could work together to identify potential harms and develop child-centred ways of responding. Being included in developing strategies and responses would result in a greater likelihood that children would utilise them and feel confident that they would have positive outcomes.

Practice tool 2:
Worry matrix

Worry matrixes can be used when talking to children about their worries and concerns. In the Children’s Safety Study, participants were given a matrix and asked to write on post-it notes all of the worries and concerns that they and their peers held. They then had to decide “how likely it is that a child would encounter such a risk or threat” and “if a child encountered this risk or threat, how bad the consequences would be.” They wrote down all of the things that worried them and things that were unsafe for kids on post-it notes and placed these post-it notes on the matrix to demonstrate their safety priorities: those in the high–high quadrants were those that they believed were most likely, most significant and in most need of addressing. They believed that a ranking activity like this would help adults differentiate concerns that were pressing from those that were less significant.

Children’s greatest worries in relation to interpersonal safety included:

- encountering “creepy” adults;
- adults who had “favourites”;
- child abduction;
- bullying by adults and peers; and
- being pressured into doing things that made them feel uncomfortable or unsafe.

More detail on how children and young people conceptualise safety can be found in the following articles and resources:

How to respond to children’s concerns

- Take children’s concerns seriously. Participants felt that adults often did not fully appreciate their concerns, dismissing them or diminishing them as being childish. Children were more likely to assess a situation or an interaction based on how they felt rather than what happened and, as a result, did not always have “evidence” that someone had done the wrong thing.

- Don’t jump to conclusions straightaway. Adults often came to conclusions based on whether they themselves had seen something or interpreted another adults’ actions as being inappropriate.

Practice tool 3:
Action grids

In addition to asking children and young people about their fears and concerns there is value in asking their advice on how to best deal with them. In the Children’s Safety Study, we asked participants to identify their most pressing safety concerns (which mostly fell in the highly likely–highly impacting quadrant of the Worry Matrix described above) and to consider:

- What do children and young people in these situations need from adults?
- What do adults currently do that’s helpful?
- What do adults currently do that’s not helpful?
- What are some of the barriers to them responding well?
- What advice would you give?

Table 1 presents an example from a group that chose to focus on adult bullies.

<table>
<thead>
<tr>
<th>Table 1: Action grid for responding to adult bullies</th>
</tr>
</thead>
<tbody>
<tr>
<td>What kids need</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td><strong>Support</strong></td>
</tr>
<tr>
<td><strong>Advice</strong></td>
</tr>
<tr>
<td><strong>Understanding</strong></td>
</tr>
<tr>
<td><strong>Someone to protect them</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
or not. Taking time to appreciate how children have perceived a particular encounter or situation is vital.

- **Correct misunderstandings in a way that helps children learn more about how to assess risk.** Children often misjudge a person or situation and do not always have enough accurate information to assess their safety. Adults should provide this information in a patient, respectful and encouraging way.

- **If safety concerns hold true, don’t automatically “take control”.** Children and young people felt disempowered when adults stepped in to “fix” or “deal” without first asking them what they want or need or whether they are happy with the adults’ response. Allowing kids to make decisions is both respectful and empowering and increases the likelihood that they will “go along” with the approach taken.

- **Follow up or “check in” with the child or young person to see whether their assessment has changed and “ask around” to see whether other children or adults held similar concerns.** Adults might not always be able to act decisively on a child’s gut feeling, but it’s important to be seen to be acknowledging the concern and “doing something”.

- **Implement peer support programs so that children and young people can learn from others who had encountered and overcome safety issues as they had emerged.** Children and young people did not have faith in many of the strategies that adults had in place. Older participants, in particular, felt that adults suggested things that were unhelpful (such as avoiding unsafe adults, acting confidently so that peers wouldn’t harass or assault them, or seeking out adults when they felt unsafe—reporting that adults were often not available when they were needed). Gaining support and advice from their peers was seen as valuable.

- **Inform children and young people of what is being done to respond.**

### Providing safe physical environments

Children and young people want organisations to provide safe physical environments. When asked what a safe institution looked and felt like, children often talked about things that surrounded them. Places that were bright and cheerful, where kids were able to move around, to play and to “hang out” with friends and people they trusted were seen as safer than others. On the other hand, places where kids felt that they did not belong, where kids did not feel welcome and where they and their peers felt constrained in what they could do and where they could go were not perceived as safe.

Generally, places that were built for kids (such as schools, playgrounds and child care centres) were more likely to feel safe, particularly if there were signs that children were comfortable and happy there. However, there were often particular spaces in these places where children and young people didn’t feel safe: places such as toilets, spots where adults couldn’t see them or protect them from bullies or that were dark and scary.

### Practice tool 4:

**Safety maps to identify child-safe spaces**

In previous work that we have completed with children and young people, we gave participants a map of a school, a service or a neighbourhood and asked them to take a tour of the location to decide which spaces were safe and which were not. Children and young people were given the option of colour coding the map as well as providing an explanation as to why they felt certain places were safe and others were not. Participants then sat with adults and discussed their findings and came up with a plan as to how these spaces could become more child-friendly. A guide for using these tool with children and young people is available at <www.acu.edu.au/__data/assets/pdf_file/0020/254144/Tool_4C_Friendly_maps.pdf>. 
Although children and young people thought that adults might be able to determine what spaces felt safe for kids, they stressed the need for adults to ask children.

**Developing a culture of listening and acting**

A number of children and young people were sceptical of participatory processes that were one-offs and initiated by adults at times when adults felt that participation was beneficial. Dialogue about safety needs to be ongoing and be built into as many interactions between adults and children as possible. Participation needs to be supported by the whole organisation (be it a school, a youth group or another kind of institution working with children) and organisational leaders need to demonstrate their commitment to listening, appreciating and responding to children’s needs and wishes.

**Embedding participation into organisational practice**

One model for embedding participation is the Shier’s pathway to participation. Harry Shier argues that to embed participation in practice, organisations must provide *openings* (where they make a commitment to participation), *opportunities* (where they establish mechanisms for participation) and *obligations* (where they codify their commitment in policies and practices). Without robust mechanisms for enacting participation and without a clearly stated expectation for doing so, participation can be ineffective and tokenistic. His model of participation provides some questions to help organisations plan and implement participatory processes. More about his model can be found on the University of Gothenburg, Department of Education, Communication and Learning at [www.ipkl.gu.se/digitalAssets/1429/1429848_shier2001.pdf](http://www.ipkl.gu.se/digitalAssets/1429/1429848_shier2001.pdf).

**How children would like to participate**

- *Just ask!* Children and young people said that adults rarely asked them about their safety directly. They thought that both adults and children would find asking and being asked about their safety unusual to start with but the more times they have these discussions, the easier it will be for everyone.
- Use advisory groups (such as Student Representative Councils or young people’s reference groups) as a first point of call if you want to know how they’re thinking and feeling.
- Young people are more likely to listen to peers and those people who have successfully protected themselves or dealt with situations if they arose. Working in partnership with young people to run workshops, teach classes or initiate conversations were all seen as helpful.
- Anonymous surveys or suggestion boxes are more likely to be completed by children and young people who are worried about how adults and their peers might act if they raise their safety concerns publicly.
- Talk to children and young people about things other than safety and show them that you take their views seriously and act on them. This will increase their confidence that adults in your institution value their views and opinions, which will make them more likely to come to an adult if they have a safety concern.

**Having trusted and trustworthy staff**

Children and young people’s sense of safety was intrinsically linked to the availability of adults and peers who they could trust. To be safe, children and young people needed these trusted and trustworthy adults to be accessible, physically present and available when needed. They were sceptical of adults that had been identified by organisations as “Safety Officers”—because they were
not necessarily the adults with whom they'd developed a personal relationship and to whom they'd turn when unsafe.

When asked whether they had these types of adults available to them at school, in youth groups and at sports and holiday camps, most reported that they did but that the majority of adults in these locations weren’t people they would rely on or turn to for assistance.

According to children and young people, safe adults are those who:

- care about children and young people;
- take responsibility for keeping children safe and respond to their safety concerns;
- are available and accessible when children and young people need them;
- are able to talk about sensitive issues;
- prioritise children’s needs and concerns over those of other adults and the institution;
- do what they say they are going to do;
- don’t play favourites; and
- monitor their peers (Moore et al., 2015).

Alternatively, unsafe or unhelpful adults:

- don’t spend enough time with children or young people;
- don’t care enough about children and young people or their concerns;
- don’t appreciate the extent to which children and young people feel concerned;
- are not available or accessible;
- have other things they need to do and can't resolve every issue;
- don’t appear to have the interest, skills or authority to resolve the issue;
- don’t like coming across children and young people who are uncomfortable, at risk or in pain;
- believe that the issue or concern relates to something outside of their workplace/environment and think it’s not their place to respond;
- think someone else is dealing with the issue; and
- don’t think that it’s their role to respond. (Moore et al., 2015)

Overcoming barriers to seeking support

Participants in our study identified barriers to seeking support and to having their concerns dealt with. They believed that adults and institutions needed to appreciate these barriers and work with children and young people to overcome them together.

Barriers included:

- the child or young person doesn’t realise how big an issue they are facing;
- they feel embarrassed or ashamed about asking for help;
- they don’t have confidence that adults can help;
- they don’t know who to talk to;
- they think that raising their concerns will make things worse;
- they think that there will be retribution if they raise a concern about an adult or institution;
- they have had bad experiences in the past—when they weren’t listened to, when adults' reactions weren’t helpful, when there were consequences for them or others (Moore et al., 2015).

Children and young people were often reluctant to raise sensitive topics with their parents and adults because they didn’t know how to broach the subjects, because they too felt uncomfortable
about certain topics or because they had had negative experiences in the past. This was an issue because they then had no one to help them when they were unsafe.

There’s lots of things that young adults will never talk to adults about—like being pressured into sex, or being homosexual, or their worries—because they know they’re going to get judged or because it will be too uncomfortable or because they don’t know that anything good is going to come out of it. (Young person)

A lot of kids these days don’t know how to relate to adults, because they don’t spend much time around them because adults aren’t there for kids and kids spend so much time on social media and stuff like that. They find it so difficult to communicate with adults. (Young person)

Children and young people reported that there were times when they had been hurt by adults or by peers. Most often they shared stories of adults taking advantage of their power and bullying or intimidating children, of being “creepy” and acting in ways that didn’t feel safe and of peers bullying and harassing them.

They reported that although they were more likely to seek help from their parents, friends, siblings or to deal with it themselves, when things were particularly bad they would seek out support and disclose their experience to an adult in an institution. They felt that raising their concerns with an adult and talking about their experiences could be difficult, potentially embarrassing, shameful or uncomfortable. As such, they need adults to respond respectfully and in ways that allayed children’s fears and discomfort.

How to respond to children’s disclosures

- Recognise how difficult it is for children to talk to adults about their fears and worries. Maybe try to remember what it was like to be a kid rather than base your response on your adult thoughts and feelings.
- Try not to judge children and young people's feelings—if they are worried, afraid, embarrassed or distressed their feelings are genuine and mean a lot to them.
- It’s OK for you to be shocked, angry or upset but don’t be “over the top”. This makes children and young people feel uncomfortable. At the same time, don’t act as if the child or young person’s story hasn’t affected you because that will make them think that you don’t understand or that you don’t care.
- Believe them. If you think they’ve misunderstood, ask them gentle questions but don’t automatically dismiss their fears and concerns. If, in talking to them, you find out that they have got things wrong help them to understand why they have misunderstood rather than just tell them they’ve got it wrong.
- Don’t automatically try to fix or deal with things. Children and young people need adults to spend time listening before responding. This might not be your natural response: because you don’t like hearing from kids who are emotional; because you think its your job to jump in and do something; or because you think that your ideas for dealing with the situation are better than children’s.
- Ask children and young people about what they want and who they want to be involved. They might just want to sound out an idea with you, they might want some ideas on how they can deal with it themselves or they might want you to take the lead. Don’t assume anything—ask them what they want.
- If there are things that you have to do (for legal or professional reasons) make sure that the child or young person is aware of this and explain the reason behind these obligations. Rather than just saying “I have to report this” say something like “I’m worried about you” or “its not OK for young people to be hurt like this” before telling them that you have to take some action.
Give children and young people some choice about how you will meet your obligations. For example, “The principal needs to know about this—did you want me to talk to her or do you want us to talk to her together?”

Let children and young people know what you’ve done. Too often, children told us, adults took things out of their hands and didn’t feed back what they did and what occurred as a result. Some told us that after raising an incident they felt incredibly vulnerable and powerless, and not being “kept in the loop” made them feel even worse.

Hang in there. Even after you’ve done everything you are legally required to do, children and young people still need your support. Check in with them, find out how they’re feeling and whether they need other support—otherwise, they’ll feel all alone.

Conclusion

Participation is empowering for children and young people, when it is meaningful and gives them real opportunities to shape the way they are seen and treated, and the ways that institutions respond to their safety concerns. In the past, children and young people have been excluded from discussions about their safety. This has often been as a result of adult’s beliefs about children’s limited capacity to contribute to conversations about safety and strategies to both prevent and respond to risks of harm. By contrast, children in this study demonstrated their capacity and willingness to talk about issues such as abuse and harm and strongly encouraged adults to provide them with opportunities to do so. They recognised that when children were unaware of risks and when adults were ignorant about children’s worries and concerns neither party could effectively keep children safe or protect them from harm.

They stressed the importance of educating children about risks, about ensuring that strategies for keeping them safe were responsive to their felt needs and wishes and empowered them to contribute to their own protection. To do this, they believed that organisations needed to provide physically and emotionally safe environments, to foster protective cultures, to recruit and make available trusted and trustworthy staff, and to overcome barriers to help-seeking and the provision of appropriate supports to children. Ultimately, children and young people wanted adults to listen to them, to take their views seriously and to act appropriately and responsively when they were being harmed. Participants in the study believed that until adults developed alliances with children and young people and worked with them to create strategies to protect them from harm, children would remain vulnerable and at risk of abuse.

Further resources

Children’s safety studies

The Institute of Child Protection Studies (ICPS) has produced three research reports for the Royal Commission into Institutional Responses to Child Sexual Abuse, including:


Dr Tim Moore is a Senior Research Fellow with the Institute of Child Protection Studies, Australian Catholic University. For the past four years, Tim and his colleagues have spent time with children and young people conducting research for the Royal Commission that focuses on how to create child-informed responses to children’s safety concerns, including—but not limited to—child sexual abuse. As a former youth worker, Tim is committed to conducting research that influences practice, drawing on the lived experiences of children and young people most affected by policy and practice.

Acknowledgement: The author would like to acknowledge the 1500 children and young people who participated in the Children’s Safety Study; his colleagues Morag McArthur, Debbie Noble-Carr, Bob Lonie, Patrick O’Leary and Deborah Harcourt; and the Royal Commission into Institutional Responses to Child Sexual Abuse for commissioning and supporting this work. He would also like to thank the team at CFCA for their guidance and generous support in developing this paper.
The Child Family Community Australia (CFCA) information exchange is an information and advisory unit based at the Australian Institute of Family Studies, and funded by the Australian Government Department of Social Services. The CFCA information exchange collects, produces and distributes resources and engages in information exchange activities that help to protect children, support families and strengthen communities.

The Australian Institute of Family Studies is committed to the creation and dissemination of research-based information on family functioning and wellbeing. Views expressed in its publications are those of individual authors and may not reflect those of the Australian Institute of Family Studies or the Australian Government.

Australian Institute of Family Studies, Level 20, 485 La Trobe Street, Melbourne VIC 3000
Phone: (03) 9214 7888 Fax: (03) 9214 7839 Internet: <www.aifs.gov.au>

ISSN 2200-4106 ISBN 978-1-760161-19-4 (PDF); 978-1-760161-20-0 (online)