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Risk Management in Family Day Care

# What is all the fuss about risk?

It is important to all of us in Family Day Care that children and educators are kept safe. For many of us the first time we saw a risk assessment was when the National Quality Framework came in and we had to start doing risk assessments for excursions. What were those complicated forms with the funny coloured boxes?

Now, most of us are skilled at completing excursion risk assessments and they no longer seem as confusing.

But risks exist in Family Day Care in areas other than excursions. We are being asked more and more to determine where risks exist in our Family Day Care and how we can manage them. Risk management is really just another term for safety.

Running a Family Day Care service is risky. Children are unpredictable. They are learning about what is safe and what isn't safe. They are learning how to use their bodies. Having four-to-seven children in the care of one educator increases the risk.

The more we can work out what the possible risks are for children, for us, for families, the more chance we have of working out how to reduce or control the risk. This process is called risk identification and management.

The aim of risk identification and management is not to remove all risk, but to work out what risk is necessary to help children learn, and what risk is unnecessary and can be removed or otherwise managed.

Many of the processes of risk identification and management you have probably done in your head for years without thinking about it. Formal risk management makes it a bit more organised.

A young child with blonde hair, wearing a yellow long-sleeved shirt, is sitting in a large, colorful foam pit. The pit is filled with foam cubes in various colors: purple, orange, yellow, green, and blue. In the background, there are more playground structures, including a climbing frame and a netted area. A white circular callout bubble is positioned in the lower-left corner of the image, containing text about risk management in early education.

Educating young children is inherently risky. Risk identification and management can help us work out what risks are necessary and what ones we should try and minimise.



# What is risk? How do we identify it?

ACECQA says: “A risk is any situation where the outcome is uncertain, where there is a chance that harm will occur. A risk of harm to someone occurs when a hazard can't be removed. If a hazard can't be eliminated, the potential for injury must be minimised and the risk managed on an ongoing basis.”<sup>1</sup>

In simple terms, a risk is the possibility of something serious happening in our services, to a child, to us as an educator, to our service, or to our business.

There are many ways of identifying possible risks in Family Day Care.

You can ask:

- ▶ when, where, why and how are risks likely to happen in your Family Day Care?
- ▶ who might be involved or affected if an incident happens?

1. [Risk Assessment and Management Tool](#), ACECQA.

You could use the following ways of identifying risks.

## Consider worst case scenarios

It may be helpful to think about the worst things that could happen in your Family Day Care in order to cope with smaller risks. The worst case scenario could be the result of several risks happening at once. For example, one child could get sick and another child could have an accident simultaneously.

## Analyse other events

Think about other events that have, or could have, affected your Family Day Care or that you know have happened in other educators' services. What were the outcomes of those events? Could they happen again? Think about what possible future events could affect your Family Day Care. Analyse the scenarios that might lead to an event and what the outcome could be. This will help you identify risks that might be external to your Family Day Care. (Things like if a police operation in your street prevented families from picking up their children at the end of the day.)

## Ask 'what if?' questions

Ask yourself what if:

- ▶ your mobile phone broke and you needed to call an ambulance?
- ▶ your electricity went out?
- ▶ someone got injured at your business?
- ▶ your premises was damaged or you were unable to access it?
- ▶ you had a sudden acute illness?
- ▶ there was a flood in your street?
- ▶ you were unable to buy toilet paper?



A risk is where harm might occur, but a risk is also where learning can occur. Our role as Family Day Care educators is to protect children but not to remove all risks.

## ACECQA suggests that identifying risks is the first step of a risk management process

### Identify

- ▶ **Identify the hazard** or potential hazard.
- ▶ A hazard is anything that could cause harm or have a negative impact, such as broken or dangerous equipment, a poor practice or systems (e.g. not keeping track of WWCC/training requirements).
- ▶ Be vigilant in monitoring your whole service environment – if you see anything that may be dangerous now or in the future, assess it.
- ▶ In practice: This can be done with a watchful eye, being aware of possible risks in the service environment, through your daily checklists, and making it a regular topic at team meetings.

### Assess

- ▶ Once you have identified the hazard you need to **assess the risk** of harm or potential harm.
- ▶ Your assessment should look at:
  - How likely is it to happen?
  - How often might it happen?
  - How serious is the outcome?

### Manage

- ▶ **Manage the risk** by eliminating it or minimising the impact using control measures.
- ▶ See overleaf for explanations and examples of control measures.
- ▶ In practice: Your service procedures, hazard control log (risk assessment register) for documenting, and WHS inspections will help with your control measures.

This page is an extract from '[Risk assessment and management](#)', published by ACECQA.



# What kind of risks do we face in Family Day Care?

Family Day Care has its own unique risks, though most are shared with other educational and care settings.

The major categories of risks are listed below.

## Physical environment

When we first become Family Day Care educators, our service assesses our home to identify the unique risks our home poses to children. Once identified, they then work with us to determine how we will manage those risks – things like always keeping the laundry door locked, or having a child safety gate, fixing the TV to the wall, or putting a special film on glass. Best practice is for these to be done annually. We are also expected as educators to do a formal check of our own physical environment regularly.

## Health and medical conditions

One risk management process we have probably all already gone through is the risk minimisation plan we have to draw up when someone with a specified medical condition is enrolled. In these we work out, for example, how a child

we care for who suffers from anaphylaxis would come into contact with a substance they are allergic to and how we can stop this from happening. This is risk identification and risk management through minimising the risk.

## Emergencies and evacuations

Through preparing our emergency evacuation plans and other emergency plans, we are working out how to manage the special risks that can happen during emergencies. Among the things that can be really interesting about these is having to work out all the possible risks. What would happen if there was a fire and all children were bare foot? (Risk identification) How would we make sure we could get them out of the house without burning their feet (Risk management.) What would happen if you had to evacuate and then a child had an anaphylactic episode (risk identification). Take all EpiPens and other medication when evacuating (risk management).

## **Child protection**

How could children be at risk in a child protection sense while in our care? Families members? (identification) Working with Child Checks (management). Visitors to the home (identification) Sign in sheets and supervision (management).

## **Work Health and Safety**

We also have to think about the risks we face as educators. Slips, trips and falls.

Hazardous manual tasks such as bending, twisting and exerting high or unexpected force when lifting moving or carrying objects. Mental health injuries from the stress of the job. How can we identify and manage these risks?

## **Excursions and Transportation**

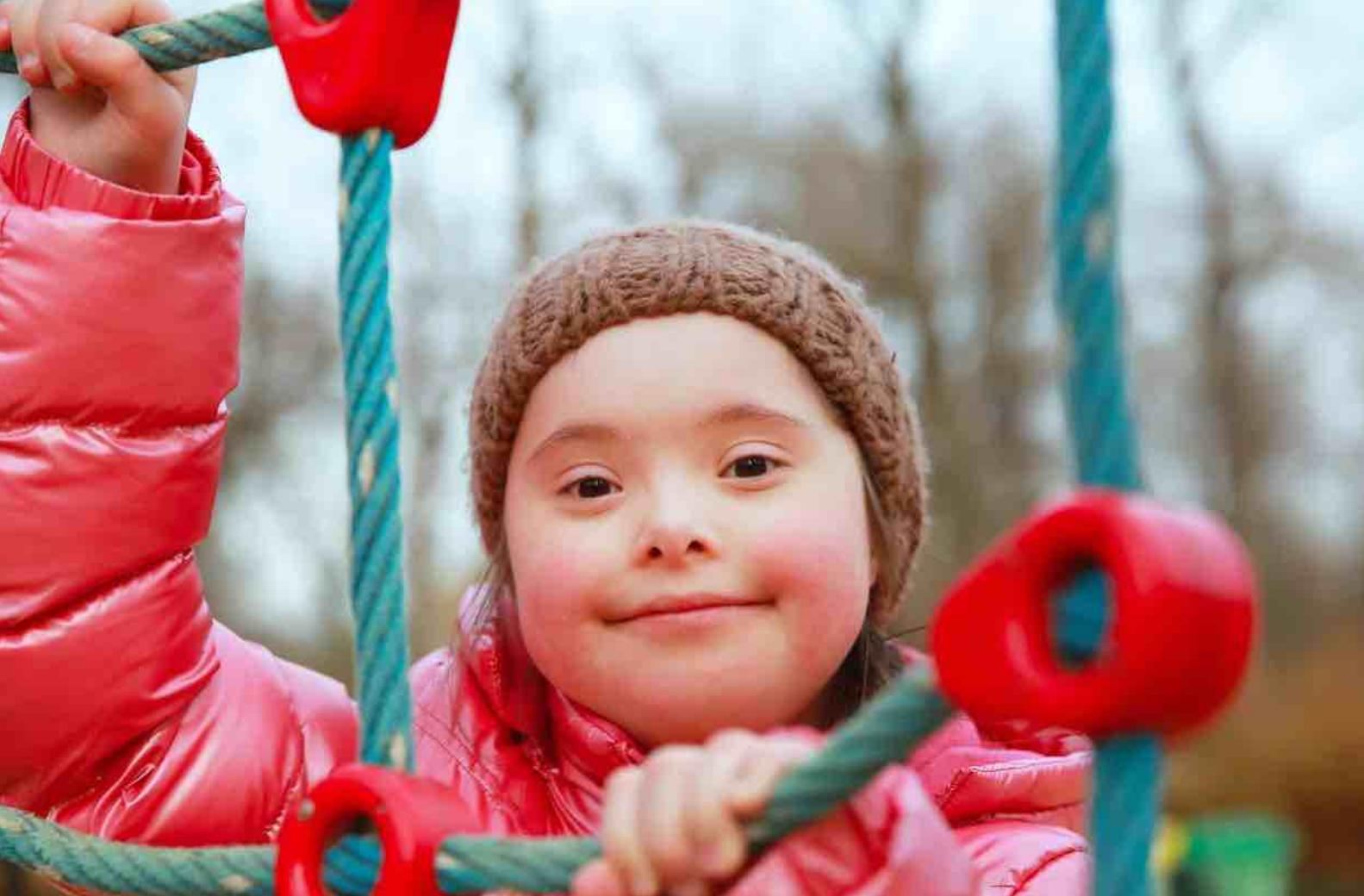
We know how to identify and manage risks for excursions. Since October 2020 we also must do risk assessments that identifies and assesses risks that the transportation of a child may pose to the safety, health or wellbeing of the child, and workout how the identified risks will be managed and minimised. ACECQA has a [template](#) for these risk assessments.

## **COVID-19**

We would all have risk assessments for COVID-19, where we had to think about how COVID could be transmitted in our Family Day Care and what measures we could use to mitigate that risk (outside sign ins, mask wearing, vaccinations etc).

**“As Family Day Care educators we do a range of risk assessments to identify and manage the risks that exist in our Family Day Care service.”**





# We do risk assessments all the time as Family Day Care educators

Believe it or not we do risk assessments all the time as Family Day Care educators. We may not think that this is what we are doing, but it is. ACECQA<sup>2</sup> gives these examples:

- ▶ **A broken toy** – you observe the hazard as the children are playing and the toy is broken. Immediately, you do your assessment as the toy is now a risk to the children. You manage the risk by taking the toy away and eliminating the risk. Your evaluation is the hazard is removed. You may look at repairing or replacing the toy and your review would take place when this happens.
  - ▶ **Nappy changing procedure** – you identify the potential risk of lifting young children to the change mat throughout the day. You assess it as a high risk due to the frequency and consequences. As the nappy changing cannot be eliminated,
- it is managed by you by installing a step ladder to assist children to get onto the change mat and reduce the amount of lifting within the routine. On evaluation, this has reduced the risk of injury.
- ▶ **An excursion to the park** – once you have your idea, use an excursion risk management plan (such as the template on the ACECQA website) to organise and do a risk assessment. Crossing the road to get to the park and the lack of a footpath are identified and assessed as a high risk. This is managed with a plan to have an extra adult attend, an alternate route via traffic lights for the crossing and a footpath, and careful orientation and expectations around behaviour with the children. This is evaluated as an acceptable risk and during the excursion – it is monitored and reviewed for future excursions.

2. [Risk assessment and management](#), ACECQA.

# Why do we need to manage risk in Family Day Care?

ACECQA tells us that “The *Education and Care Services National Law* requires you to ‘ensure that every reasonable precaution is taken to protect children... from harm and from any hazard likely to cause injury’ (Section 167). Taking precautions involves carrying out risk assessments within your service to assess the risks and plan how to manage them.<sup>3</sup>

It also tells us that **risk management** “is the skill or job of deciding what the risks are in a particular situation and taking action to prevent or reduce them (Collins Dictionary, 2021). It is the overall process of systematically evaluating and managing risks in your service environment or program.”

We need to manage risk because:

- ▶ we want and need to protect the children we care for from harm
- ▶ doing so can protect us from harm
- ▶ we can help children learn from risk
- ▶ doing so helps us work out how to minimise risk
- ▶ doing so helps us eliminate some risks
- ▶ we are required to manage specific risks under the Regulations
- ▶ children are vulnerable and are likely to have accidents or do things that are unexpected.

3. [Risk assessment and management](#), ACECQA.

A young girl with dark hair, wearing a pink tutu, is laughing joyfully while surrounded by colorful balloons (yellow, blue, pink, purple) against a background of large, colorful interlocking foam puzzle mats.

Managing risks  
enables us to have  
some control over  
what can be a risky  
business – caring for  
and educating young  
humans!

# What is risk assessment and management?

Once we have identified risks relating to our Family Day Care, we need to analyse their likelihood and consequences and then come up with options for managing them.

A risk can be very severe, but very unlikely to happen. A risk may have minor consequences but be very likely to happen. The likelihood of a risk happening and the consequences of that risk changes how we might manage it.



**Managing risks is something we all do, on a day-to-day basis. We can manage identified risks in Family Day Care by eliminating the risk or controlling them.**

We need to ask key questions once we have identified a risk so we can decide what next:

- ▶ How likely is it to happen?
- ▶ How often might it happen?
- ▶ How serious is the outcome?

## Managing risks by eliminating them

One way we can manage risks is by eliminating them. Say for example an excursion risk assessment showed that to get to a place you either had to cross a busy road or go a longer route with no road crossings. Choosing to go the longer route means that you have eliminated the risk of a child being hit by a car while crossing the road.

Noticing that a child had left their bag out, identifying the trip hazard and getting the child to put it away, is eliminating the risk.

## Managing risks by controlling them

If you identify a risk and can't eliminate it but work out ways to make it less likely to happen or less likely to cause a major impact this is controlling the risk. For example, you couldn't avoid crossing a road on an excursion but decided to take another adult with you that would be controlling the risk of a child being run over.

The government controls the risk that a child might be abused in a Family Day Care setting by ensuring that all adults have Working with Children Checks. Putting a child proof lock on a front door is how you can control the risk that a child could leave your house.



# Not all risks need to be eliminated!

Every day we all take risks. What enables us to do this successfully is that we have worked out what risks we can take and what risks we can't. We have worked out what is a comfortable level of risk taking for us.

But we have only worked this out because we have taken risks in the past. We have worked out what we can do by “risking it”. We have worked out what we can't do, by risking it and having a negative outcome. Whenever we fail, we learn not to take as big a risk again – or to recognise our limits in skills and judgement.

Children cannot learn without taking risks! They need to understand what they can and can't do. Let's look at something simple, like monkey bars. Dangling from a monkey bar and reaching out to grab another one, often means letting go. But that is a risk. What if they can't grab the next one in time? What will happen if they fall? Will they fall? Only through taking that first risk – letting go – will a child learn to master the monkey bars.

That's why the *Guide to the National Quality Framework* tells us that instead of trying to eliminate all risk from children's play, it is important to understand that risky play can be acceptable where the benefit to children's learning outweighs the risks.

It tells us that “*Risks can be managed through conducting risk assessments and weighing the obligation to protect children from foreseeable risk of harm against the benefit of providing children with a stimulating play environment.*”

You have probably heard of the concept of risky play.

Risky play is based on the belief that children are capable. That they can make their own decisions about what is safe for them, by themselves. Children, like all humans, have strong survival instincts so they won't do things that will endanger themselves, but will, given the right environments and support, make good risk assessments for themselves. Risky play enables children to seek thrills and push their bodies, to overcome fears.

What sort of play fits into the category of risky play? Play that involves:

- ▶ **Play at great heights** (climbing, jumping, hanging from height, balancing over height). Educators can provide encouragement and support as children test their limits;
- ▶ **Play at high speed** (sliding, spinning, swinging, running, bike or scooter riding);
- ▶ **Play with dangerous tools** (real tools such as hammers, saws, knives). Educators would help children be aware that these tools can cause injury;
- ▶ **Play near dangerous elements** (water/fire). Educators would closely supervise;
- ▶ **Rough and tumble play;**
- ▶ **Play where there is a chance of getting lost** (exploring on their own). Children can experience being ‘lost’ but the educator would be aware of where they were.

The most important thing is that adults should never push children to take risks the children are uncertain about. Also important is for an educator to learn how to supervise and support risky play and to remove or limit hazards.



Sometimes as Family Day Care educators, we can be so engaged in keeping things safe for children that we forget that children are successful, competent and capable learners.

Our learning frameworks recognise that when children are allowed to take risks, they develop their capacity to learn. So not all risks need to be eliminated! Some just need to be managed by the child and the educator.



# What do the Learning Frameworks and the National Quality Standard and the Regulations say?

The *Early Years Learning Framework* (EYLF) and *My Time, Our Place* (MTOP), the Regulations and the National Quality Standard lay the foundations and expectations for us about risk assessment and management in Family Day Care.

## The Early Years Learning Framework

The EYLF says that our learning environments, especially outdoor ones should “invite **risk taking**”.

**Outcome 1:** Children have a strong sense of identity  
– Children develop their emerging autonomy, inter-dependence, resilience and sense of agency.”

One of the ways this is seen to be evident in children is when “they take considered risk in their decision making and cope with the unexpected” and when they “persist when faced with challenges and when first attempts are not successful”.

**“Outcome 3:** Children have a strong sense of wellbeing  
– Children become strong in their social and emotional wellbeing.”

One of the ways this is seen to be evident in children is when they “*make choices, accept challenges, take considered risks, manage change and cope with frustrations and the unexpected.*”

**“Outcome 4:** Children are confident and involved learners  
– *Children develop a range of skills and processes such as problem solving, inquiry, experimentation, hypothesising, researching and investigating.”*

One of the ways educators promote this learning is when they “*plan learning environments with appropriate levels of challenge where children are encouraged to explore, experiment and take appropriate risks in their learning.”*

## What does this actually mean?

1. Considered risk taking is an important part of a child's early education – children have to learn to take risks.

2. Educators need to plan environments where children can take risks.

## The National Quality Standard

The main element of the National Quality Standard that impacts on risk is Element 7.1.2 **Management systems**. It tells us that systems must be “*in place to manage risk and enable the effective management and operation of a quality service*”.

Under this element, our service must have “*efficient and effective management systems which allow it to identify and manage organisational risks in a timely manner, and carry out risks assessments as required to manage foreseeable risks to children’s safety and wellbeing*.”

The Guide also reminds us that we need to “*plan learning environments with appropriate levels of challenge, where children are encouraged to explore, experiment and take appropriate risks in their learning*.”

It also talks about our role in **educating children about risk**:

- ▶ “*When children are given choices and control, they begin to understand the connection between actions and consequences, and learn to assess what risks are appropriate and how they may be managed.*”<sup>4</sup>
- ▶ “*Instead of trying to eliminate all risk from children’s play, it is important to understand that risky play can be acceptable where the benefit to children’s learning outweighs the risks. Risks can be managed by conducting risk assessments, and weighing the obligation to protect children from foreseeable risk of harm against the benefit of providing children with a stimulating play environment.*”<sup>5</sup>

4. [Guide To The National Quality Framework](#), p.123, ACECQA.

5. [Guide To The National Quality Framework](#), p.158, ACECQA.

Quality Area 2<sup>6</sup> reminds us of our overall responsibility about risk – “The approved provider, nominated supervisors, co-ordinators and educators have responsibility for supporting the health, protection, safety and wellbeing of all children. In exercising their responsibilities, they must take reasonable care to protect children from foreseeable risk of harm, injury and infection.”

## Education and Care Regulations

The regulations are in themselves a risk minimisation tool – they tell education and care services what risks are not acceptable and what risks need to be minimised.

They also tell us what formal risk assessments must be done and for some risk assessments, what they must contain:

- ▶ a risk-minimisation plan in consultation with the parents of a child with a **medical condition** to ensure that the risks relating to the child’s specific health care need, allergy or relevant medical condition are assessed and minimised (Approved Provider) (Regulation 90)

- ▶ a risk assessment to identify **potential emergencies** that are relevant to the service for the purposes of preparing the emergency and evacuation procedures (Approved Provider) (Regulation 97)
- ▶ a risk assessment for **an excursion** (Approved Provider and Family Day Care educator) (Regulation 100) and what an excursion risk assessment must consider (Regulation 101)
- ▶ a risk assessment before a service **transports a child** (Approved Provider and Family Day Care educator) (Regulation 102B) and what a transport risk assessment must consider (Regulation 102C)
- ▶ a risk assessment of each Family Day Care proposed **residence** before it is used then annually “to ensure that the health, safety and wellbeing of children who are educated and cared for by the service are protected” and what this risk assessment should consider. (Regulation 116)

6. [Guide To The National Quality Framework](#), p.144, ACECQA.

- ▶ Family Day Care services need to tell the Department of **any circumstance** arising that poses a risk to the health, safety or wellbeing of a child or children attending the Family Day Care. (Regulation 175)
- ▶ Educators must tell their service of any **renovations** or other changes to their residence that creates a serious risk to the health, safety and wellbeing of children attending their Family Day Care. (Regulation 176A)

The Regulations,  
National Law, EYLF,  
MTOP and NQS  
demand one thing  
in common – that we  
identify and manage the  
risks to children while  
they are in our care.



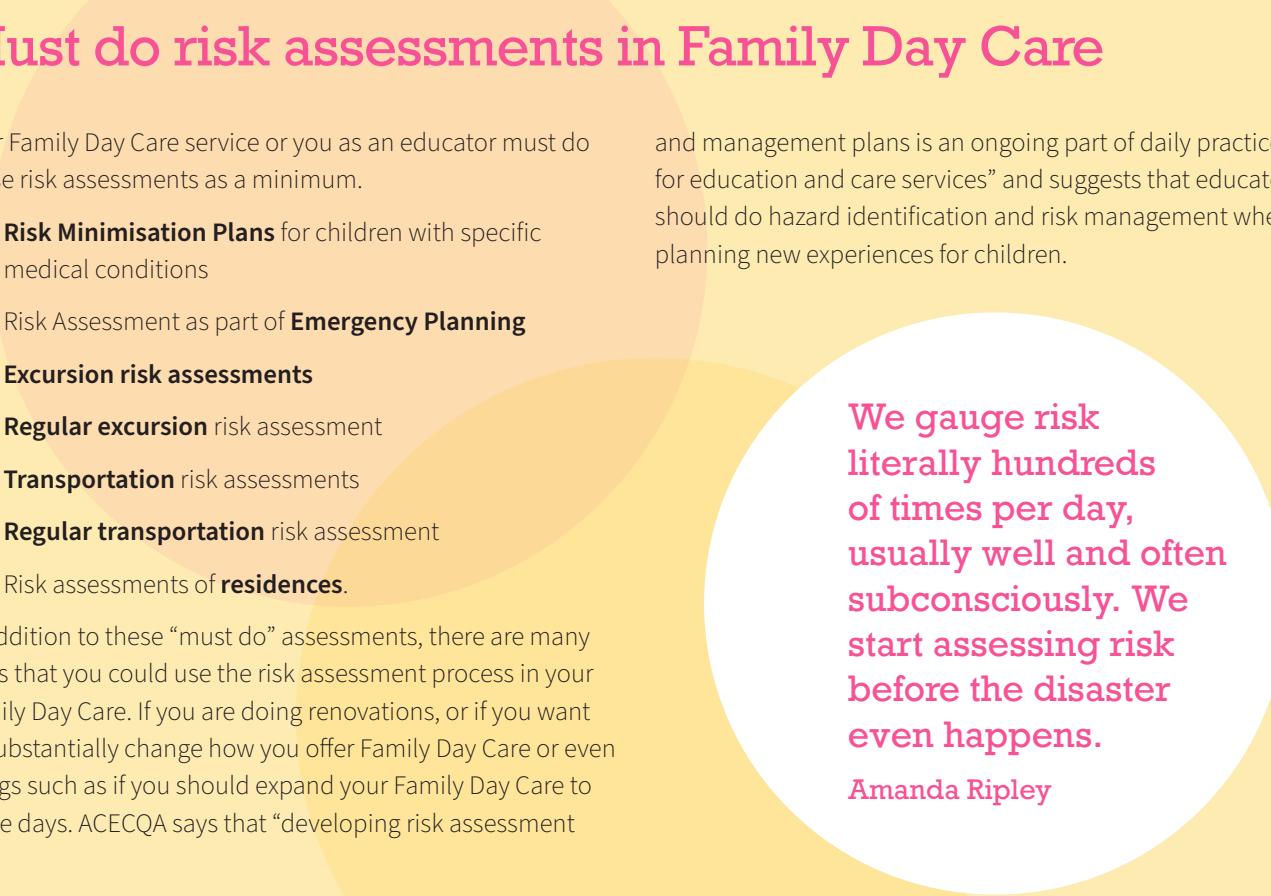
# Must do risk assessments in Family Day Care

Your Family Day Care service or you as an educator must do these risk assessments as a minimum.

1. **Risk Minimisation Plans** for children with specific medical conditions
2. Risk Assessment as part of **Emergency Planning**
3. **Excursion risk assessments**
4. **Regular excursion** risk assessment
5. **Transportation** risk assessments
6. **Regular transportation** risk assessment
7. Risk assessments of **residences**.

In addition to these “must do” assessments, there are many ways that you could use the risk assessment process in your Family Day Care. If you are doing renovations, or if you want to substantially change how you offer Family Day Care or even things such as if you should expand your Family Day Care to more days. ACECQA says that “developing risk assessment

and management plans is an ongoing part of daily practice for education and care services” and suggests that educators should do hazard identification and risk management when planning new experiences for children.



We gauge risk literally hundreds of times per day, usually well and often subconsciously. We start assessing risk before the disaster even happens.

Amanda Ripley

# A simple risk matrix

You will see many different risk matrixes in different documents including:

- ▶ ACECQA's [Risk Assessment and Management Template for Excursions](#)
- ▶ ACECQA's [Learning Experience Plan Risk Assessment Template](#)
- ▶ ACECQA's [Risk Assessment and Management Guide](#).

The risk level matrix below, taken from [Risk assessment and risk management in Family Day Care](#) is a simple, but effective way of helping to categorise and prioritise potential risks and their treatment.

		Consequences		
Likelihood	Major	Moderate	Minor	
Likely	Red	Red	Amber	
Possible	Red	Amber	Green	
Unlikely	Amber	Green	Green	

(Adapted from SA/SNZ HB 89:2013)

## Risk treatment key

Red: Immediate action

Amber: Heightened action

Green: Business as usual

Different risks require different levels of action depending both on their likelihood of occurring and the consequences of it happening.

- ▶ If the consequence of an event is 'major' and the likelihood of it happening is 'likely', then the response level is 'red' indicating that immediate action needs to be taken.
- ▶ If the consequence of something happening is 'moderate', but the likelihood of it happening is 'likely', then the response is also red.
- ▶ If the consequence of something happening is 'minor' and the likelihood of it happening is 'unlikely', then the response is 'green', which indicates that a business-as-usual approach may be sufficient.

# Some useful links

## From NSW Department of Education

- ▶ [NSW Department of Education Transport Safety Risk Assessment and Management Guide.](#)

## From ACECQA

- ▶ [The ACECQA Risk Assessment and Management Tool](#)
- ▶ [Risk assessment and management template – Excursions](#)
- ▶ [Risk assessment and management template – Transporting children \(other than as part of an excursion\)](#)
- ▶ [Risk assessment and management – Indoor and outdoor learning environment safety checklist](#)
- ▶ [Risk assessment and management – Learning experience plan – Educators/Teachers.](#)

## Other

- ▶ [Risk Assessment and Risk Management in Family Day Care](#)
- ▶ [Kidsafe Family Day Care Safety Guidelines](#)
- ▶ [Risks early childhood education and care workers face.](#)



**Risk assessment and management - Indoor and outdoor learning environment safety checklist**

Developing risk assessment and management plans is an ongoing part of daily practice. One way to support this is by using a systematic approach to assessment and risk management. This can help you to identify, assess and manage the risk of harm before an incident occurs.

This checklist is an exhaustive tool to be used as a starting point and should be adapted to meet the individual needs of your service. It is intended to be used as a guide to help you to identify risks and manage them. It is recommended that you conduct regular reviews of this checklist to make sure that hazards in your service are identified and risks managed before they can harm.

- Identify the hazards in your service and the potential consequences with each hazard, then use your knowledge to determine which hazards need to be checked for each day.
- Make the checklist available to educators and carers so they can refer to it when preparing for the next day.

Each day, it will be the responsibility of one or two educators and carers professionals to use the tool that you have selected or adapted to identify and manage risks. If you have concerns about a particular hazard, you may need to develop a separate risk assessment plan to be followed in other circumstances you might be presented with to take immediate action which you will then follow up.

Refer to the Risk Assessment and Management tool for more information.



**Risk Assessment and Management Tool**

Minimise the risk of harms while maintaining an enriching learning and working environment.

**SafeWork Tasmania**

**Early childhood education and care**

This page is about the early childhood education and care workers who provide services and provide resources about how to prevent injuries from occurring.

The resources on this page are designed to help you to identify and manage risks in your service. They are intended to assist you in the way you work, promote a healthy working environment and prevent injuries from occurring.

**The risks**

Early childhood education and care workers face many risks in the workplace including:

- slips, trips and falls
- lifting and carrying staff and children, leading to musculoskeletal strain or orthopaedic injuries
- working in confined spaces, where aspects of work such as repetitive, monotonous and sedentary tasks are present.

# This booklet is part of the PD In Your Pocket professional development program.



This topic – **Risk Management in Family Day Care** – has an accompanying webinar and video, both of which can be viewed as videos or listened to as podcasts.

There is also a Facebook Group where you can discuss the topic with other Family Day Care educators in NSW.

For more information about PD In Your Pocket, go to:

[www.nswfdc.org.au/pdinyourpocket](http://www.nswfdc.org.au/pdinyourpocket)



This program has been funded through the NSW Department of Education's Sector Development Program.



A close-up photograph of a child's lower body and hand. The child is drawing a vibrant rainbow with chalk on a dark asphalt surface. The rainbow consists of several thick, curved bands in shades of red, orange, yellow, green, blue, and purple. The child's bare foot is visible at the top of the frame, and their hand, holding a pink piece of chalk, is at the bottom, actively drawing the final segment of the rainbow.

**“Risk management is a more realistic term than safety. It implies that hazards are ever-present, that they must be identified, analyzed, evaluated and controlled or rationally accepted.”**

Jerome F. Lederer

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