

2010 MASSACHUSETTS FAMILY IMPACT SEMINAR



THE GREAT RECESSION AND  
**its impact  
on families**



MOSAKOWSKI INSTITUTE  
FOR PUBLIC ENTERPRISE  
CLARK UNIVERSITY



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2010 MASSACHUSETTS FAMILY IMPACT SEMINAR

**BRIEFING REPORT**

**CONTRIBUTORS:**

- Denise A. Hines, Ph.D., Director, Family Impact Seminars, Clark University
- Robert J. S. Ross, Ph.D., Professor, Department of Sociology, Clark University
- Deborah Connolly Youngblood, Ph.D., Vice President of Research and Innovation, Crittenton Women's Union
- Laura Faulkner, Clark University '10



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The Massachusetts Family Impact Seminars are a project of:

**The Mosakowski Institute for Public Enterprise**

**Clark University**

950 Main Street

Worcester, MA 01610

<http://www.clarku.edu/research/mosakowskiinstitute/>

(508) 421-3872

Director: James R. Gomes

**TABLE OF CONTENTS**

**3 Purpose and Presenters**

**4 Executive Summary**

**6 A Checklist for Assessing the Impact of Policies on Families**

**9 Acknowledgements**

**10 Structure, Stress and Families in the Great Recession**

By Robert J. S. Ross, Ph.D., with assistance  
from Laura Faulkner

**18 Promoting Economic Independence:  
Identifying What it Costs to Make Ends Meet in Massachusetts  
and the Jobs that Get You There**

By Deborah Youngblood, Ph.D., with assistance  
from Laura Faulkner

**24 The Great Recession's Impact on Family Violence  
and Implications for Policy**

By Denise A. Hines, Ph.D., with assistance  
from April Lambert and Laura Faulkner



## Purpose and Presenters

In 2009, Clark University was accepted as the university to represent Massachusetts in the National Policy Institute for Family Impact Seminars at the University of Wisconsin – Madison (<http://familyimpactseminars.org>). Family Impact Seminars are a series of annual seminars, briefing reports, and discussion sessions that provide up-to-date, solution-oriented research on current issues for state legislators, legislative staff, and executive branch personnel. The seminars provide objective, nonpartisan research on current issues and do not lobby for particular policies. Seminar participants discuss policy options and identify common ground where it exists.

“The Great Recession and Its Impact on Families” is the first Massachusetts Family Impact Seminar, and it is designed to emphasize a family perspective in policymaking on issues related to the Great Recession. In general, Family Impact Seminars analyze the consequences an issue, policy, or program may have for families.

### THIS SEMINAR FEATURES THE FOLLOWING SPEAKERS:

**Robert J. S. Ross, Ph.D.**  
Professor, Department of Sociology  
Clark University  
950 Main Street  
Worcester, MA 01610  
(508) 793-7376  
email: [rjsross@clarku.edu](mailto:rjsross@clarku.edu)

**Deborah C. Youngblood, Ph.D.**  
Vice President of Research and Innovation  
Crittenton Women’s Union  
One Washington Mall, 2nd Floor  
Boston, MA 02108  
(617) 259-2970  
email: [dyoungblood@liveworkthrive.org](mailto:dyoungblood@liveworkthrive.org)

**Denise A. Hines, Ph.D.**  
Research Assistant Professor  
Department of Psychology  
Clark University  
950 Main Street  
Worcester, MA 01610  
(508) 793-7458  
email: [dhines@clarku.edu](mailto:dhines@clarku.edu)

## Executive Summary

Since the beginning of the Great Recession, Massachusetts has lost approximately 153,000 jobs, and unemployment has risen from 4.5% to 9.4%. This job loss has been unevenly distributed, with the brunt of the effects being felt by men and those in the lower 30% of the income distribution.

Unemployment has led to other economic costs, including increased state spending on unemployment compensation and food stamps. For example, in FY 2009, 628,000 Massachusetts residents participated in the food stamps program in an average month – up by 122,000 from the year before. Between 2007 and 2008, the number of requests for emergency food assistance in Boston increased 30% from previous years.

Between 2008 and 2009, Supplemental Nutrition Assistance Program benefits recipients increased from 29.5 to 36.5 million nationally, and the national prevalence of food insecurity (lacking dependable access to healthy food) rose from 11.1% in 2007 to 14.6% in 2008. In Massachusetts, current measurements show that 8.1% of households are food insecure.

These stressful economic times have serious impacts on families and their health and well-being, impacts which can cause further economic stress on the state. Money, work, and the economy are rated by Americans as being by far the greatest sources of stress. Chronic stress and threat of job loss can produce physiological changes that jeopardize good health and can lead to strokes, heart attacks, and other cardiovascular problems. Food insecurity has been linked to a number of health issues, including increased rates of high body mass indexes.

A noteworthy outcome of unemployment is the deterioration of the psychological well-being of all members of the affected family. Economic distress has documented negative effects on mental health, such as increased levels of anxiety, depression, self-reported illnesses, and negative self-esteem. Family cohesion becomes more challenging as conflict among family members may escalate during unemployment periods.

Research has shown elevated rates of violence in families experiencing unemployment and economic hard times. Although current numbers in this state are not available yet, there is some evidence that both child maltreatment and domestic violence are increasing during this recession.

In a time of budget cuts, programs and policies that support and assist families experiencing violence may be considered for elimination, but elimination could lead to increases in family violence, which could then lead to future economic problems. Research has shown that people who experienced violence in the family have higher rates of later unemployment, poverty, and reliance on Medicaid, in addition to increased problems with physical and mental health, criminal behavior, teenage pregnancy, and substance abuse, all of which cost the state money.

Programs that currently work to support families experiencing violence and that save the state money are public awareness and education programs, home visitation programs (e.g., Healthy Families), comprehensive family assistance programs, battered women's shelters, legal advocacy programs, and evidence-based alcohol/substance abuse programs. Programs that do not seem to reduce the incidence and prevalence of family violence are coordinated community response networks, parent-training



programs, preferred arrest policies, police/victim assistance crisis teams, and traditional batterer intervention programs.

Although there is evidence that the recession is ending, with unemployment rates projected to drop in response, we will find there will be more jobs that are marginal from the point of view of family support, and more of the jobs with adequate pay will require higher credentials.

Over the last generation, the Massachusetts economy has been shedding middle-income manufacturing and goods-producing jobs while it has been gaining service sector, financial and highly technical manufacturing jobs. Thus, there will be fewer jobs that will support a family without considerable training past high school. Moreover, the prevalence of single-parent families is increasing.

Every three years, the Crittenton Women's Union releases its Hot Jobs Report. They define "Hot Jobs" as careers that require two years or less of post-secondary education, provide family-sustaining wages, and currently post high vacancy rates. In 2007, there were 26 jobs on the Hot Jobs list. In 2010, there are just 11. These 11 Hot Jobs have been identified in the industries of healthcare, computers and data communications, protective services, office and administrative support, and sales.

The majority of the 2007 Hot Jobs that did not meet the criteria in 2010 fell off the list because of low vacancy rates, most likely due to the recession. This suggests that new entries to even Hot Jobs are likely to face strong competition in hiring and that there are fewer and fewer family-sustaining career options for middle-skilled workers in Massachusetts.

Nine out of the 11 jobs in the *Hot Jobs 2010* report were on the 2007 list as well, suggesting they are particularly recession-resilient and thus especially good bets for job seekers. However, the low number of new jobs added to the list suggests very limited new opportunities for middle-skilled workers to earn a family-sustaining wage.

In 2007, 16 out of 26 Hot Jobs required no post-secondary education. In 2010, two of the eleven jobs require only a high school diploma: correctional officers and supervisors of administrative workers. This clearly illustrates that, in Massachusetts' increasingly knowledge-based economy, access to higher education for low-income working adults is a critical anti-poverty strategy.

For men and women both, the risks of unemployment are reduced substantially through continuing education. Continuing education beyond high school for both graduating high school students and adult learners will become critical for families' ability to maintain adequate income. An education gap between men and women, in which women are earning post-secondary degrees at a higher rate than men bears attention by post-secondary education policy professionals.

However, inflation adjusted spending for public higher education has decreased by 22% since FY 2001 – and this figure is buoyed up by temporary Federal Recovery Act grants. Massachusetts ranks 49th in its higher education spending as percentage of state income and 47th in its spending per capita.

Policy makers might seriously consider allowing Transitional Assistance recipients to continue to receive cash grants while engaged in educational programs for more than the one year to which they are presently restricted. Maine's Parents as Scholars program has successfully taken this approach. They may also seriously consider supporting the Educational Rewards Grant Program, which provides education and training grants to help dislocated or low-income workers prepare for family-sustaining jobs.

## A Checklist for Assessing the Impact of Policies on Families

**The first step in developing family-friendly policies is to ask the right questions:**

- **What can government and community institutions do to enhance the family's capacity to help itself and others?**
- **What effect does (or will) this policy (or program) have for families? Will it help or hurt, strengthen or weaken family life?**

These questions sound simple, but they can be difficult to answer. These questions are the core of a family impact analysis that assesses the intended and unintended consequences of policies, programs, and organizations on family stability, family relationships, and family responsibilities. Family impact analysis delves broadly and deeply into the ways in which families contribute to problems, how they are affected by problems, and whether families should be involved in solutions. Guidelines for conducting a family impact analysis can be found at [www.familyimpactseminars.org/fi\\_howtocondfia.pdf](http://www.familyimpactseminars.org/fi_howtocondfia.pdf).

Family impact questions can be used to review legislation and laws for their impact on families; to prepare family-centered questions or testimony for hearings, board meetings, or public forums; and to evaluate programs and operating procedures of agencies and organizations for their sensitivity to families. Six basic principles serve as the criteria of how sensitive to and supportive of families policies and programs are. Each principle is accompanied by a series of family impact questions.

The principles are not rank-ordered and sometimes they conflict with each other, requiring trade-offs. Cost effectiveness also must be considered. Some questions are value-neutral and others incorporate specific values. This tool, however, reflects a broad bi-partisan consensus, and it can be useful to people across the political spectrum.

### **Principle 1. FAMILY SUPPORT & RESPONSIBILITIES**

Policies and programs should aim to support and supplement family functioning and provide substitute services only as a last resort.

**Does the proposal or program:**

- support and supplement parents' and other family members' ability to carry out their responsibilities?
- provide incentives for other persons to take over family functioning when doing so may not be necessary?
- set unrealistic expectations for families to assume financial and/or caregiving responsibilities for dependent, seriously ill, or disabled family members?
- enforce absent parents' obligations to provide financial support for their children?



## **Principle 2.** **FAMILY MEMBERSHIP & STABILITY**

Whenever possible, policies and programs should encourage and reinforce marital, parental, and family commitment and stability, especially when children are involved. Intervention in family membership and living arrangements is usually justified only to protect family members from serious harm or at the request of the family itself.

### **Does the policy or program:**

- provide incentives or disincentives to marry, separate, or divorce?
- provide incentives or disincentives to give birth to, foster, or adopt children?
- strengthen marital commitment or parental obligations?
- use appropriate criteria to justify removal of a child or adult from the family?
- allocate resources to help keep the marriage or family together when this is the appropriate goal?
- recognize that major changes in family relationships such as divorce or adoption are processes that extend over time and require continuing support and attention?

## **Principle 3.** **FAMILY INVOLVEMENT & INTERDEPENDENCE**

Policies and programs must recognize the interdependence of family relationships, the strength and persistence of family ties and obligations, and the wealth of resources that families can mobilize to help their members.

### **To what extent does the policy or program:**

- recognize the reciprocal influence of family needs on individual needs, and the influence of individual needs on family needs?
- recognize the complexity and responsibilities involved in caring for family members with special needs (e.g., physically or mentally disabled, or chronically ill)?
- involve immediate and extended family members in working toward a solution?
- acknowledge the power and persistence of family ties, even when they are problematic or destructive?
- build on informal social support networks (such as community/neighborhood organizations, religious communities) that are essential to families' lives?
- respect family decisions about the division of labor?
- address issues of power inequity in families?
- ensure perspectives of all family members are represented?
- assess and balance the competing needs, rights, and interests of various family members?
- protect the rights and safety of families while respecting parents' rights and family integrity?



#### **Principle 4.** **FAMILY PARTNERSHIP & EMPOWERMENT**

Policies and programs must encourage individuals and their close family members to collaborate as partners with program professionals in delivery of services to an individual. In addition, parent and family representatives are an essential resource in policy and program development, implementation, and evaluation.

##### **In what specific ways does the policy or program:**

- provide full information and a range of choices to families?
- respect family autonomy and allow families to make their own decisions? On what principles is family autonomy breached and program staff allowed to intervene and make decisions?
- encourage professionals to work in collaboration with the families of their clients, patients, or students?
- take into account the family's need to coordinate the multiple services required? Does it integrate well with other programs and services that the families use?
- make services easily accessible to families in terms of location, operating hours, and easy-to-use application and intake forms?
- prevent participating families from being devalued, stigmatized, or subjected to humiliating circumstances?
- involve parents and family representatives in policy and program development, implementation, and evaluation?

#### **Principle 5.** **FAMILY DIVERSITY**

Families come in many forms and configurations, and policies and programs must take into account their varying effects on different types of families. Policies and programs must acknowledge and value the diversity of family life and not discriminate against or penalize families solely for reasons of structure, roles, cultural values, or life stage.

##### **How does the policy or program:**

- affect various types of families?
- account for its benefits to some family types but not others? Is one family form preferred over another? Does it provide sufficient justification for advantaging some family types and for discriminating against or penalizing others?
- identify and respect the different values, attitudes, and behavior of families from various racial, ethnic, religious, cultural, and geographic backgrounds that are relevant to program effectiveness?
- acknowledge intergenerational relationships and responsibilities among family members?

#### **Principle 6.** **SUPPORT OF VULNERABLE FAMILIES**

Families in greatest economic and social need, as well as those determined to be most vulnerable to breakdown, should be included in government policies and programs.

##### **Does the policy or program:**

- identify and publicly support services for families in the most extreme economic or social need?
- give support to families who are most vulnerable to breakdown and have the fewest resources?
- target efforts and resources toward preventing family problems before they become serious crises or chronic situations?



## Acknowledgements

**The views and opinions expressed in this briefing report do not necessarily reflect those of our many supporters and contributors.**

We are grateful to Senate President Therese Murray and House Speaker Robert DeLeo for their support for and assistance to the Massachusetts Family Impact Seminars. We are also grateful to the entire Central Massachusetts Legislative Caucus for their invitation to present today's seminar, and for supporting our efforts to develop this seminar over the last several months. We would like to especially acknowledge the assistance of the Caucus' chairs, Sen. Harriette Chandler and Rep. Vincent Pedone, and of several members of the Caucus for their support and advice throughout, including Sens. Michael Moore and Richard Moore, and Reps. John Binienda, James O'Day, and Karyn Polito.

Three legislative staff members were particularly helpful with the scheduling and logistics of the Family Impact Seminar, Scott Zoback and Jackie Wade of Sen. Chandler's office and Laura Tassinari of Senate President Murray's office.

This Briefing Report was produced with the assistance of several Clark University students. Laura Faulkner '10 served as the chief Research Assistant, and her contributions were critical to every aspect of the final product. We would like to thank the following Clark students for their contributions to the development of this report: Christine Covino '12 (family structure), April Lambert '10 (domestic violence), Trish MacDonald MPA '10 (health effects), Amelia Najjar '12 (state policies), and Jeremy Weiss '10 (food security/poverty/homelessness). Mary Hartman, Associate Librarian, was also critical in helping students find relevant sources to do their research. Finally, we would like to thank Kay Hartnett, Creative Services Manager at Clark University, for her guidance and patience in the development of this report for publication.

Many organizations provided information to us that was helpful in the preparation of this report. We would especially like to thank the Crittenton Women's Union, the Massachusetts Budget and Policy Center, the Massachusetts Law Reform Institute, and Kids Count, Massachusetts Citizens for Children, for their assistance.

The Massachusetts Family Impact Seminars are a project of the Mosakowski Institute for Public Enterprise at Clark University. The support of the staff at the Mosakowski Institute has been essential for the execution of the Family Impact Seminar. Our thanks go to Lisa Coakley, Assistant to the Director, Natch Greyes '10, and Jenelle Quill '10.

We would especially like to thank Lisa Mann, Clark University Department of Psychology, for her last-minute help in editing manuscripts.

Last, but not least, the support and encouragement of Clark University President John Bassett, Vice President for Community and Government Affairs Jack Foley, and Government Affairs Counsel and former State Senator Gerry D'Amico were central to the development of the seminar.

For more information about the Massachusetts Family Impact Seminars, please contact:

**Denise A. Hines, Ph.D.**

Director, Family Impact Seminars  
 Mosakowski Institute for Public Enterprise  
 Clark University  
 950 Main Street  
 Worcester, MA 01610  
 dhines@clarku.edu  
 (508) 793-7458

## Structure, Stress and Families in the Great Recession

By Robert J.S. Ross, PhD., with the assistance of Laura Faulkner

The Recession, which began officially in December 2007, will have both direct and indirect effects on families. The direct effects of recession on family life largely stem from loss of employment of parents. Massachusetts lost 153,000 jobs in two years after the official onset of the recession, and unemployment more than doubled from 4.5 to 9.4%.<sup>[1]</sup> Job loss and underemployment has been especially high in occupations held by men and among those in the lower 30% of the income distribution.<sup>[2]</sup>

Research on employment loss and family life began during the Great Depression of the Thirties when researchers found that unemployment had negative impacts on marital adjustment, spousal communication and husbands' self-esteem in working and lower-middle class families. Impacts on upper middle class professional families were less severe. [3] Modern research on the recessions since the 1960s has provided more detail and caused modification to these earlier findings.[4] The basic model of these effects is that job loss causes stress, and this stress negatively impacts social relations and erodes mental and physical health among family members.[5, 6]

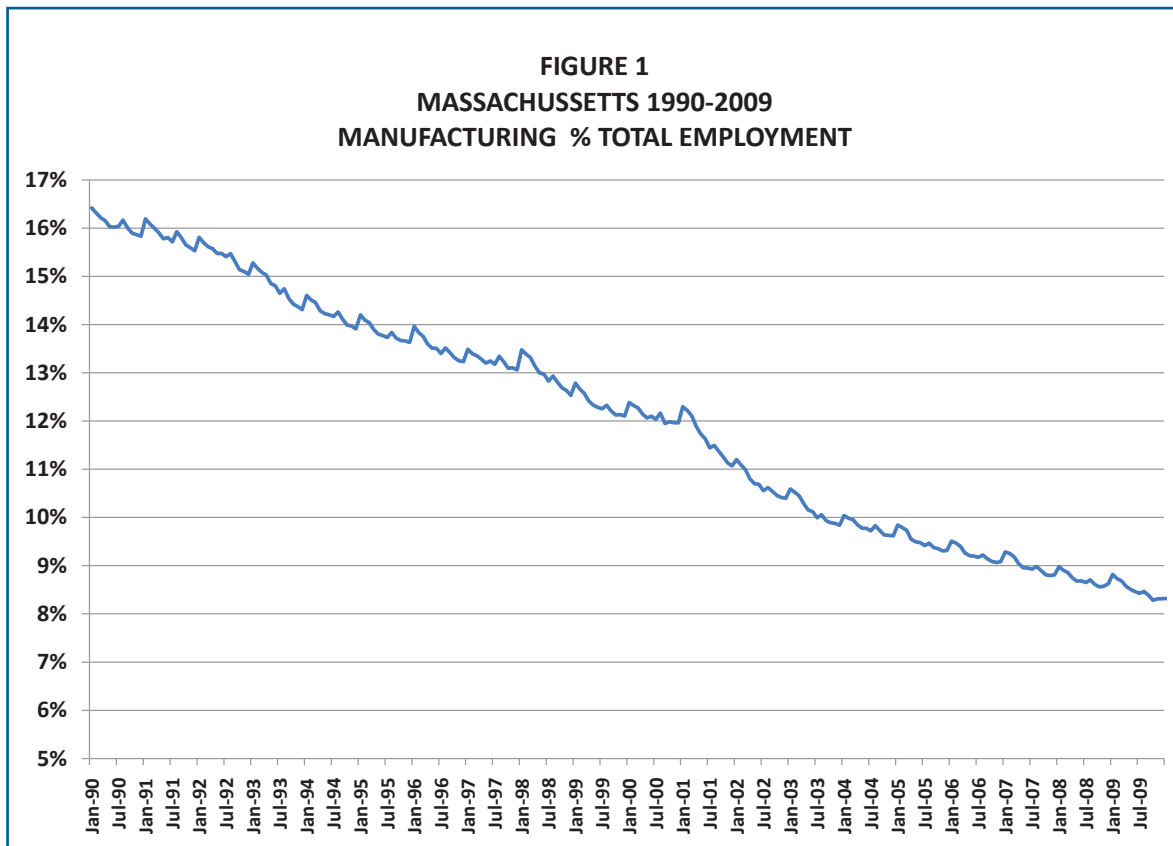
Over the last generation, the Massachusetts economy has been shedding middle-income manufacturing and goods-producing jobs while it has been gaining jobs in the service sector, financial industries, and highly technical manufacturing jobs. The indirect effects of the recession on families flow from these structural changes that the recession is reinforcing in the Commonwealth's economy.[2] As our economy returns to growth, unemployment will fall more gradually. But, even as unemployment returns to reasonable levels, structural shift will produce more jobs that are marginal from the point of view of family support, and jobs with adequate pay will require higher credentials.

This report begins by outlining the structural changes within the labor market that shape the context for family support. The report then turns to research on job loss impacts on family relations, children, and health. Since the overarching effects of job loss take time to develop, we report a "reconnaissance" of these effects during the current recession – suggesting what past research would predict, seeing what evidence there is in current data, and highlighting ways in which our current experience will be different from the past. The policy implications of these developments will be suggested along the way and summarized at the end.

Our report is framed within our understanding that the most powerful policies that might return the economy to more nearly full employment are embodied in decisions taken at the national level. In a globally integrated economy, the challenge of crafting policies for jobs that will sustain thriving families requires the panoply of fiscal, monetary and structural policies that only the federal government fully commands. In addition, state government faces an entirely different budget discipline than the federal government does. We do not address directly – although we recognize – that the legislature has difficult revenue options and expenditure issues before it.

**STRUCTURAL CHANGE AND FAMILY LIFE**

In the last twenty years, manufacturing employment has slid from 16% of total (nonfarm) employment in Massachusetts to 8% (as of December 2009). [7] [See Figure 1] The differential in wages between the average manufacturing job and the average service sector job is over \$263 each week – about 26%. [8] There are 53,000 more jobs in the Leisure and Hospitality sector than in manufacturing, but the manufacturing jobs pay over 3 times as much on an average weekly basis. This is one part of a larger picture in which blue-collar jobs have been lost at a higher rate than others in the last two years.

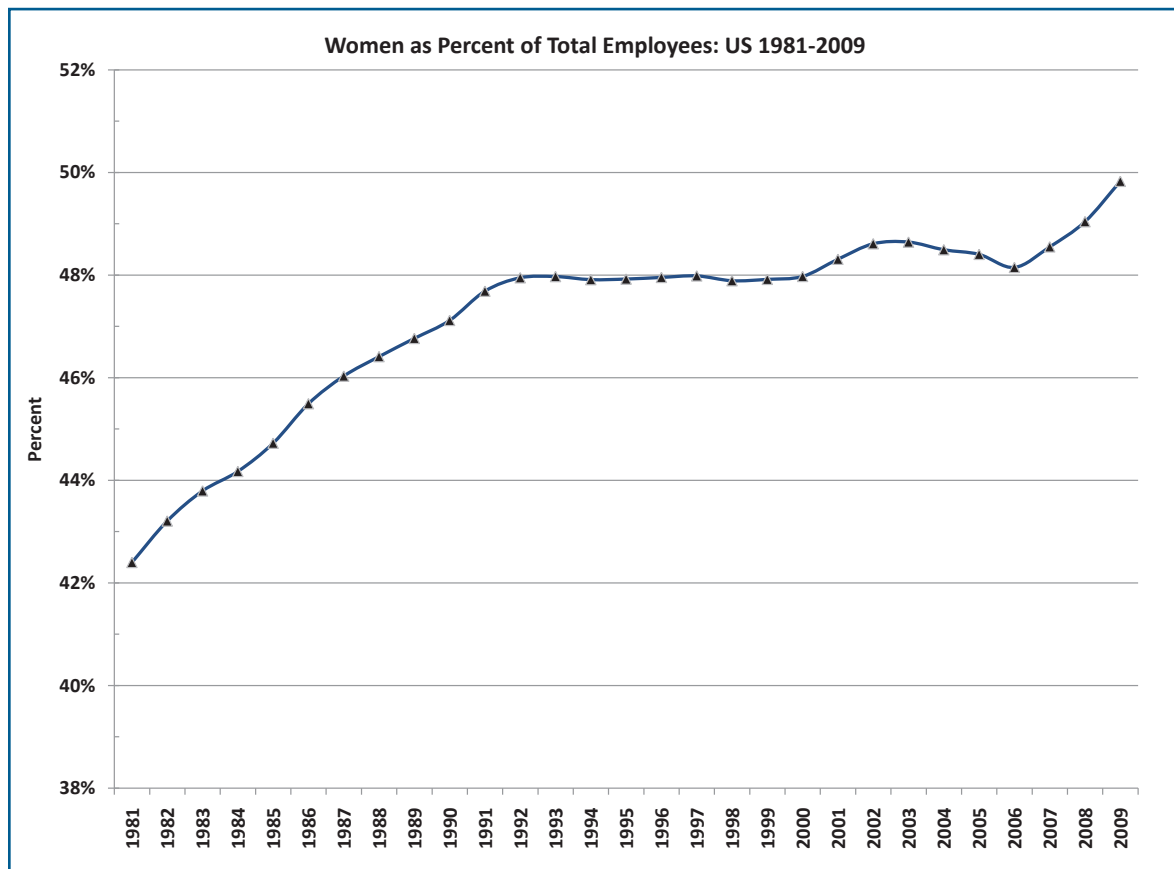


Source: Rjsr analysis of [7]

Prof. Andrew Sum and colleagues at Northeastern have pointed out the dramatically high unemployed to vacancy ratios in the entire goods producing sector. [2] The Crittenton Women’s Union research makes this concrete for working families; there are painfully few jobs that will support a family without considerable training past high school (see pages 18-23, below).

Economic pain has not been distributed with equal opportunity punishment. This recession has been termed a “man-cession” because male-dominated occupations, such as construction and manufacturing, have been reduced at a faster rate than those held by women. Now, for the first time in our history, women not only hold up half the sky, as the Chinese say, but now they hold half the jobs. National data is displayed in Figure 2. In Massachusetts, in the 2006-2008 period, women composed 42% of full-time year round workers.[9]

The recent changes brought by the recession emphasize other long-term trends. The increase in women’s labor force participation has included mothers of young children with present spouses. The two-earner family has become typical.[10, 11] In 2008, in 72% of Massachusetts married-couple families with young children, both spouses were in the labor force, compared to 67% for the nation as a whole.[9]



Source: U.S. Bureau of Labor Statistics, Current Employment Survey (not seasonally adjusted)

The two-earner household is a major anti-poverty strategy for families in the Commonwealth and elsewhere. In 2008, a married couple family with children cut its already low poverty risk in half by having two earners; about three in ten families comprised of a single mother with children lived in poverty.

Even as women play a more active role within the labor force, and women's income contribution becomes more important to family survival, the prevalence of single parent-families is increasing. In 1990, just under 19% (18.6%) of US families with children were headed by single mothers; in Massachusetts, it was about 20%. By 2000, just under 22% of both Massachusetts and U.S. families with children under 18 were headed by lone mothers; by 2008, both were at 24%.<sup>[9]</sup>

### **POLICY IMPLICATIONS OF STRUCTURAL CHANGE**

Structural changes in the economy and within families combine to pose policy challenges for the Commonwealth. Many single mothers and mothers who are now sole supporters of married-couple families will find the unsubsidized costs of safe and dependable child care prohibitive. Market rate child care (\$14,496 per year) would take 79% of the poverty-level earnings of a family of three (\$18,310).<sup>[12]</sup> As of May 2009, over 20,000 children had been placed on the waiting list for state child care financial assistance – 40% higher than it had been in June 2005.<sup>[12]</sup> State support for child care services has been cut by \$39.4 million since FY 2009, resulting in a loss of an estimated 4,200 subsidized slots. <sup>[12]</sup> Policy-makers may also wish to consider incentives for local school committees to adopt full-day kindergarten programs by more fully funding their costs.<sup>[13]</sup>

Insofar as many areas of middle-income work are shrinking, continuing education beyond high school for both graduating high school students and adult learners will become critical for families' ability to maintain adequate income. An education gap between men and women, in which women are earning post-secondary degrees at a higher rate than men, bears attention by post-secondary education policy professionals.[14, 15]

For women, the pay-off for education beyond high school is very high. [12] For men and women both, the risks of unemployment are reduced substantially through continuing education. For single mothers who are already at extremely high risk for below-poverty level incomes, continuing education is critical to their ability to provide adequate support for their families. Inflation-adjusted spending for public higher education has decreased by 22% in Massachusetts since FY 2001 – and this figure is buoyed up by temporary Federal Recovery Act grants.

For women with children enrolled in Transitional Assistance programs, revisiting the length of time a recipient may be in a post-secondary education program under current regulations (one year) is especially appropriate in an extended period of high unemployment rates. Escalating education demands in the new labor market environment that will emerge after the Great Recession will make this a continuing concern. Policy-makers will want to weigh the increasing demand for affordable and accessible post-secondary education (public and private) against the short-term budget crisis and long-term demands of the emerging labor market.

Already in this recession the most affordable and accessible segments of the higher education system are experiencing dramatic enrollment increases – statewide Community College enrollment increased 11% this fall over the previous year. [16] A suggestion for policy-makers would be a reconsideration of the policy allowing Transitional Assistance recipients to continue receiving cash grants while also participating in educational programs for more than one year. The one year limit on cash assistance during educational/vocational training currently restricts, even discourages, Transitional Assistance recipients from attaining higher education and technical training, as there is no financial support for staying involved in educational programs after a year.

The extension of the yearly limit was proposed last year by the Asset Development Commission chaired by Senator Jamie Eldridge and Undersecretary Tina Brooks, embodied in Senate Bill 38. A reconsideration of this proposed bill would greatly benefit those who currently experience disincentives to continue educational training. [17] Maine's Parents as Scholars program has successfully taken this approach. [18]

Another option for policy-makers is to expand occupational opportunities to unemployed manufacturing and construction workers. This can be done by assisting low and moderate-income working adults through the existing Educational Rewards Grants program, embodied in Senator Eldridge's S. 37 (An Act Relative to Workers' Pathways to Self Sufficiency).

Another option is subsidized employment programming. While job training is available to those receiving unemployment benefits, a subsidized job is not provided for workers once they reach the end of their skills training program. The American Recovery and Reinvestment Act (ARRA) provides grant opportunities specifically for subsidized employment programming at the state and local levels until September of 2010. Under ARRA block grants, funds from the Emergency Contingency Fund can be used to finance up to 80% of increased local spending relating to Subsidized Employment.[19]

Enrollment in subsidized employment for as little as a six-month period can be sufficient to provide an individual with a career path that leads to life-long higher earnings. [20] One creative example occurs in San Mateo County, California, where a Green Jobs training program is associated with a subsidized employment project. In the first class of graduates 80% are now employed (or enrolled in further education). The program consists of English, math, and environmental background work, and hands-on instruction and experience in basic construction and weatherization, introduction to energy efficiency, and solar and office administration skills.

State subsidies for private sector job creation have a long history in the Commonwealth and elsewhere. Various designs have been used, including tax credits, low-interest loan access and infrastructure creation.

Some recent benefits have included clauses that make the terms of the subsidy conditional – for example, on reaching or maintaining employment targets. In the context of family impacts, policy-makers should consider the diversity of skill and credential levels such employment opportunities offer; whether subsidy recipients offer family-sustaining wages at their entry levels; and whether employers offer family-friendly schedules, benefits, and leave policies.

#### **FAMILY STRESS AND LOSS OF EMPLOYMENT**

The impact of recessions on family life is directly transmitted through job and income loss. Job loss ranks in the upper quartile of stress when compared with other major life changes and often leads to detrimental outcomes for families.[21] A noteworthy outcome of unemployment is the deterioration of the psychological well-being not only of the unemployed parent, but also of other family members experiencing the stressful adjustment to a lower standard of living and to uncertainty about what the future will hold.

Economic distress has documented negative effects on mental health, such as increased levels of anxiety, depression, self-reported illnesses, and negative self-esteem. Elder [22] reports a decline in children's perceptions of their parent's social status and parental authority once a parent experiences unemployment.

Changes in children's perception and acknowledgement of parental authority can lead to behavior problems. These behavior problems often stem from familial instability and parental attitudes toward economic distress. Family cohesion becomes more challenging as conflict among family members may escalate during unemployment periods. [21]

Since 1995, the Massachusetts divorce rate has fluctuated between 2.5 and 2.2 per 1,000 persons. In 2007, the national divorce rate was 3.6, while Massachusetts's was 2.3 – the lowest in the nation.[23] In the past, unemployment has been associated with marital instability. And, as with other effects of the recession, divorce rates may be affected by job loss only years after the recession began.

However, a decrease in divorce rates does not mean the recession is leaving married couples untouched. There may be fewer divorces, but Massachusetts courtrooms have seen an increase in other family-related cases.[24] Family and parental disputes increased by 7,000 last year (6%) – after little change in the years preceding. Much of the increase is in petitions to change child support or alimony payments. Informed observers told the *Boston Globe* the child support or alimony “modifications” are fueled by the recession, and financial constraints mean that more people are representing themselves in court, slowing down proceedings beyond those caused by budget cuts.[25]

It is also possible that the housing bubble collapse is preventing divorce; there are reports that married couples fear they cannot afford divorce settlements and may not be able to sell their houses and are therefore reluctant to file for divorce.[26] The research suggests that however stressful divorce may be for children, living in a family with high marital conflict is worse.[27]

The literature also suggests that the unemployment of one spouse is associated with a reduction in the well-being of the other spouse.[5] Therefore, families with strong coping mechanisms and crisis-meeting resources tend to fare better during recession periods.[28] Family coping resources are positively related to better mental health. Family stress theory can be explained through the ABC-X model; A represents the event, B represents the crisis-meeting resources, C represents the family's definition of the event, all of which interact to affect X, the mental health outcome.[29, 30]

High levels of social support can serve as a buffer between employment loss and negative familial outcomes.[6] Financial resources such as savings and unemployment compensation can reduce the detrimental impact on mental health outcomes by reducing economic distress levels.[29] Blue collar families – the families hardest hit in this recession – tend to have more modest savings, which makes them more vulnerable to the economic climate and more dependent on the replacement ratio of Unemployment Insurance to their former earnings. Massachusetts' replacement rate is currently 39.3%; in 2009, the U.S. average rate was 34.9%, with neighboring states varying above (Rhode Island, 47%, Vermont 42%) and below (Connecticut 31%, New York 28%) our own. [31]

Two-earner families may be better able to buffer financial losses and often have more egalitarian relationships, which are correlated with higher levels of family cohesion; in turn, this makes them somewhat more able to bear the shock of a father's job loss.[4]

While financial stress can lead directly to mental health effects such as depression, job loss also represents a loss of control over one's life course. Feeling that one has lost control over one's life also can lead to chronic health problems.[32] Thus, repeated job loss, independent of the business cycle, is a health risk, [33] as is long-term unemployment.

Direct measurement of emotional stress in the current recession is inconsistent. An annual survey by the American Psychological Association showed greatly elevated levels of self-reported stress comparing 2008 with 2007, but somewhat lower self-reported levels in 2009. Despite the modest reversal in 2009, the levels are significant. Thirty percent of children are worried about their parents' financial situation; half of parents say their stress has increased in the last year. Money (71%), work (69%), and the economy (63%) are by far the greatest sources of stress for Americans.[34]

## HEALTH EFFECTS OF ECONOMIC STRESS AND JOB LOSS

The longer a person is unemployed, the greater the negative effects on their mental and physical health and their relationships. [6, 35] Chronic stress and threat of job loss appear to produce physiological changes that jeopardize good health.[36-38] Diseases caused by stress (e.g., cardiovascular disease, such as stroke or heart attack) appear in populations after unemployment lasts over a period of years. The exact "lag period" is a matter of scientific contention.[39-41]

"Reading" these effects in an era when medicine and emergency intervention are improving cardiovascular disease survival is a highly technical statistical challenge; how to discern the impact of a disease-causing tendency in a period when medicine is lowering the mortality from the disease? One possible large scale result is that "improvements" in (lowering of) disease rates meet increase in chronic stress and the result is "slow-down" in improvement— that is, the stress-related increased pressure on population health meets the advances in primary and secondary disease prevention and treatment, and the product is "less good" than the improvements in treatment alone would produce, though better than in the past.

Income loss ripples through family life until savings and other resources become depleted – then the threats of hunger and homelessness appear. By the end of 2008, for example, demand for emergency food assistance had increased by 30% in Boston.[42] Both emotionally and physically, children can be deeply impacted by an extended period of deprivation. Nutritional and income support intervention is strategically important to prevent problems that may appear later in the development of young people.[22, 43]

In FY 2009, 628,000 Massachusetts residents participated in the food stamps program in an average month – up by 122,000 (19.4%) from the year before.[44] Access to food stamps (SNAP -Supplemental Nutrition Assistance Program), a federally funded program, is obtained through state administered applications. Low wage workers, as well as Transitional Assistance recipients, are eligible for SNAP benefits. The Commonwealth has cooperated with Project Bread in extending access to SNAP for eligible residents. In one example, Project Bread employees provide outreach and technical assistance with regulations to Latino communities in Worcester and Chelsea. Such low cost/no cost creative methods of outreach can boost participation rates of those who are eligible— generally, households below 130% of poverty income.

## OVERVIEW OF POLICY IMPLICATIONS OF JOB LOSS AND STRESS FOR FAMILIES

The Commonwealth ranks favorably among the states in its family and children's policies – but not so well in its commitment to public post-secondary education. The policies that have appeared to serve us well require inspection, and where successful, continued commitment. Among state governments, Maine provides an example of using post-secondary education to improve the prospects of low-income mothers; California's San Mateo County provides an example of local creativity in the use of federal ARRA funds. [45]



Policies that help families cope with the emotional adjustments of financial constraints include:

- providing counseling coverage as part of health insurance;
- reducing unnecessary barriers to access for unemployment insurance, and
- work-family policies that are flexible and allow other family members to assist with child care/family care; such policies can help during periods of unemployment.

Other policies that the Asset Development Commission recommended, and that are included in S. 38, (An Act Removing Barriers to Financial Stability and Asset Development for Low to Moderate Income Families) introduced by Senator Eldridge and co-sponsored, among others, by Senator Chandler and Representative O'Day, take on new meaning as we think about ways to support families earning their way back into stability – a more forgiving policy on car ownership as an asset, for example, could facilitate job search. Another similar idea from the Commission is not counting college savings funds as assets for transitional assistance; this would be consistent with workforce development policies that encourage further education.

In the midst of budget constraint and crisis, the future of the Commonwealth is being formed by decisions we take now. Policies that protect children, their families and their health will reduce public expenditure needs in the future.

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## Promoting Economic Independence: Identifying What it Costs to Make Ends Meet in Massachusetts and the Jobs that Get You There

By Deborah Youngblood, PhD., with the assistance of Laura Faulkner

This briefing report from Crittenton Women's Union (CWU) outlines the occupations currently identified as high vacancy positions with family sustaining wages that are attainable with two years or less post-secondary education. CWU is a nonprofit organization that transforms the course of low-income women's lives so that they can attain economic independence and create better futures for themselves and their families. This report will be of use in evaluating workforce development programs and educational support policies.

CWU recognizes that job seekers need practical guidance in identifying, preparing for, and obtaining jobs that pay enough to support a family without reliance on public supports. This is especially critical during a recession when state budgets are tight and public assistance is necessary to support low-income and unemployed families. To assist the unemployed with making informed career decisions, CWU undertakes a triennial survey of the Massachusetts labor market to ascertain which jobs are in high demand in the state and hold future promise for advancement.

It is hoped that policy-makers will benefit from this report as they make funding decisions regarding programs like the Educational Rewards Grant Program, which provides education and training grants to help dislocated or low-income workers prepare for family-sustaining jobs.

CWU defines "Hot Jobs" as careers that require two years or less of post-secondary education, provide family-sustaining wages, and currently post high vacancy rates. *Hot Jobs 2010* identifies 11 jobs in Massachusetts that meet these criteria. Each job listed pays a family-sustaining wage at the 75th percentile of the job's wage range (meaning 75% of people are paid at or below the represented wage) and have high vacancy rates (more than 100 openings). These 11 hot jobs have been identified in the industries of healthcare, computers and data communications, protective services, office and administrative support, and sales. (See Table 1)



**Table 1: 2010 Hot Jobs**

<b>Jobs</b>	<b>Vacancies</b>	<b>Wage 75<sup>th</sup> Percentile</b>
<b>Healthcare</b>		
Registered Nurses*	2479	\$97,160
Radiologic Technologist and Technicians*	140	\$78,750
Diagnostic Medical Sonographer*	104	\$84,210
Dental Hygienist*	117	\$85,550
<b>Computers and Data Communications</b>		
Computer Support Specialists*	194	\$70,180
Computer Programmers	132	\$100,160
Network Systems and Data Communication	108	\$98,000
<b>Protective Services</b>		
Correctional Officers and Jailers*	164	\$62,290
<b>Office and Administrative Support</b>		
First-line Supervisors/ Managers of Office and Administrative Support Workers*	101	\$63,880
<b>Sales</b>		
Sales Representative Wholesale and Manufacturing (except technical and scientific)*	127	\$84,160
Sales Representative Wholesale and Manufacturing, technical and scientific*	296	\$113,680

\* Indicates a hot job that was on both the 2007 and 2010 Hot Jobs list, and thus may be especially recession resilient.

The family-sustaining wage was determined using a new CWU budget tool, the Massachusetts Economic Independence Index (Mass. Index) (APPENDIX A). According to the Mass. Index, the average annual income requirements for a single-parent family of three in Massachusetts is \$61,618. The *Hot Jobs 2010* report uses this average annual income figure as the wage criterion for determining a Hot Job.

Another important factor to keep in mind is the increase in cost of living expenses. As job opportunities for middle-skilled workers are diminishing, health care, childcare, and housing expenses, and the overall cost of living have been rising.[2] Seventy-three percent of low-income families in Massachusetts, for example, pay more than one-third of their income on housing, which is more than every other state in the country except New Jersey.

**KEY FINDINGS OF THE HOT JOBS REPORT**

- The number of occupations that meet the Hot Jobs criteria is dwindling. In 2007, there were 26 jobs on the Hot Jobs list. In 2010, there are just 11. This is likely due to the combined effect of the recession, rising costs of living, stagnant wages, increased workplace specialization, and increased demand for post-secondary education and training.
- Nine out of the 11 jobs in the Hot Jobs 2010 report were on the 2007 list as well (see Table 1), suggesting they are particularly recession-resilient and thus especially good bets for job seekers. However, the low number of new jobs added to the list suggests very limited new opportunities for middle-skilled workers to earn a family-sustaining wage.
- In 2007, 16 out of 26 Hot Jobs required no post-secondary education. In 2010, two of the eleven jobs require only a high school diploma: correctional officers and supervisors of administrative workers. This clearly illustrates that, in Massachusetts’ increasingly knowledge-based economy, access to higher education for low-income working adults is a critical anti-poverty strategy.
- The majority of the 2007 Hot Jobs that did not meet the criteria in 2010 fell off the list because of low vacancy rates, most likely due to the recession. This suggests that new entries to even hot jobs are likely to face strong competition in hiring and that there are fewer and fewer family-sustaining career options for middle-skilled workers in Massachusetts.

### PROMOTING ECONOMIC INDEPENDENCE (CONTINUED)

Identifying a job that matches an individual's skills and strengths, has openings, and pays a family-sustaining wage is challenging. Individuals are often encouraged by social service providers or required by federal and state regulations for government support such as Temporary Assistance to Needy Families (TANF) to get a job, any job—even if it maintains their low-income status. Indeed, for workers earning entry-level wages between \$11 and \$29 per hour, the resulting loss of government benefits often outpaces increased earnings, thus leaving an individual with fewer resources than before. [3]

It is crucial that social service workers utilize labor market data such as the CWU *Hot Jobs* Report, as there is a greater likelihood that workers with secure, well-paying jobs will attain self-sufficiency and no longer need public assistance. Realistic and concrete guideposts are essential in helping individuals make choices that truly promote economic independence.

Three factors determine an occupation's survival rate in the job market. The demand for the occupation's goods and services, the population it serves, and the characteristics of the occupation's labor force, all contribute to its ability to expand or contract in the market.[3] This report takes these factors into consideration while compiling the "Hot Jobs" analysis.

The type of product or service a job produces also determines its security. For example, technical and scientific jobs, such as computer support specialists, are more resilient during a recession because they are in fields of constantly advancing technology that demand individuals adapt to new developments.

### POST-SECONDARY EDUCATION AS AN ANTI-POVERTY STRATEGY

One of the best anti-poverty strategies is to provide access to higher education and support for educational success for adult students, especially parents. It is difficult for adult students supporting families to access the Massachusetts higher education system under current circumstances. Often parents need to attend school part time to accommodate child care and/or employment needs. College programs are often cost prohibitive, with very little financial support for part time students, and there is not enough support for nontraditional students who may need social and/or academic supports to promote their success. Massachusetts ranks 49th in its higher education spending as percentage of state income and 47th in its spending per capita. [4]

CWU's specific recommendations include: [5]

1. Improve the alignment between education systems to promote efficient transitions to college.
2. Invest in career counseling, guidance and support for nontraditional students.
3. Make permanent and increase funding for the Educational Rewards Grant and school loan programs.
4. Offer two years (or equivalent credit) free community college for degree or certificate programs with priority given to nontraditional students.

Massachusetts, in general, has a higher percentage of highly educated residents than many states: 33.2% of all residents in Massachusetts over the age of 25 have a bachelor's degree or higher, nearly 10% more than the national average (24.4%). [6] Hence, the labor market in Massachusetts for job seekers with less than a bachelor's degree is that much more competitive. On a more positive note, for some occupations that value education and training, workers who enter the field with an associate's degree may be incented to further their education with employer-supported tuition assistance. More information on specific degrees required for hot jobs can be found in Appendix B.

### GREEN JOB GROWTH

The clean energy industry may emerge as a new field of growth in the near future. The Obama Administration allotted \$100 billion towards federal environmental spending in the 2009 American Recovery and Reinvestment Act. "Green jobs" have been touted by many as the future salvation of the United States' economy and labor force. Indeed, many workforce development experts have singled out such jobs as having key potential for entry-level workers—jobs that will not require extensive post-secondary education but will pay a living wage.

But, there are still many unanswered questions about green jobs. It remains unclear exactly how many of these jobs will be created in Massachusetts, what they will pay, and what their educational and experience requirements will be. However, as many workforce development experts argue, this is an important industry to pay attention to.

According to the Center for American Progress and the Political Economy Research Institute (PERI) at the University of Massachusetts, Amherst, green jobs are divided into six environmental initiatives, including building retrofitting, mass transit/freight rail, smart grid, wind power, solar power, and advanced biofuels. Each field is expected to see growth in Massachusetts due to federal stimulus money.

Three in particular, building retrofitting, wind power, and solar power, are expected to require the largest amount of financial and human capital investment in Massachusetts. [7] However, even if specific jobs in the green industry are identified as providing a large amount of growth, it could take up to five years for them to become well established.

## CONCLUSION

The midst of a recession is a difficult time to write a report on Hot Jobs, as we are bombarded daily with reports on rising unemployment and increased financial hardship. The people most vulnerable during a period like this are those with little or no financial safety net, limited education, and limited employment skills.

However, even while it is hard to report on dwindling opportunities, it is clear that, more than ever, policy-makers and low-income workers need updated guidance about which industries are holding strong, where the job vacancies are, what hiring employers want in candidates for those positions, and how to wisely invest in education and training for jobs most likely to lead to economic independence.

The full Hot Jobs report, along with the accompanying occupation specific briefs and the new Massachusetts Economic Independence Index that details what it costs to live in the state, are all designed to help low-income workers identify career pathways leading from poverty to economic self-sufficiency (available at [www.liveworkthrive.org](http://www.liveworkthrive.org)). Furthermore they offer guidance and current information for policy makers and workforce development professionals in forging additional and accessible routes toward economic independence.

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## Appendix A:

The Massachusetts Economic Independence Index (Mass. Index) measures how much income is required for various family types across the Commonwealth to meet their most basic needs—housing, utilities, food, basic transportation, child care, health care, clothing, and essential household items—without public or private assistance.

The Mass. Index values are calculated at the state and county levels and for the City of Boston. Unlike less precise measures of economic well-being or deprivation, such as the federal poverty level (FPL), the Mass. Index captures the local variance in markets and prices that determines current and prospective wage adequacy. Mass. Index budgets are specific to family composition, presenting expenses and economic independence wages for 410 family types, consisting of one or two adults and up to six children within four age categories – infant, preschooler, schoolage child and teenager. Mass. Index values for adults are not age-specific, and are applicable to any independent working adult.

The Mass. Index assumes that all adults work full-time, regardless of family size and type. As a result, adults incur work-related expenses such as child care and commute-related transportation. All children younger than 14 require before- and after-school care, and children not attending school require full-time care. Workers are assumed to participate in employer-sponsored health insurance. As an addendum, the Mass. Index also presents, for selected family types, health care expenses of those who lack employer-sponsored health insurance

The Mass. Index does not include in its calculation of basic expenses any goods or services—restaurant meals, gifts, electronics, recreation, vacations, etc.—that do not contribute directly to health, safety or earnings. Neither does it include the assets – emergency savings, retirement savings, education savings or an owned home – that provide economic security for an increasingly small number of Massachusetts residents.

The Mass. Index is a deliberate measure of the income families require if they are to achieve a fair standard of housing, nutrition, etc. and avoid dependence on public income or work supports, such as subsidized housing or nutrition assistance. The Mass. Index draws upon public federal, state and market rate data. There are no public income or work supports or other direct subsidies included within the Mass. Index, and expenses reflect full market prices. (For more information on the Mass. Index methodology, see CWU's Methodology for the 2010 Massachusetts Economic Independence Index, online at [www.liveworkthrive.org](http://www.liveworkthrive.org))

**Table 2: 2009 Massachusetts Economic Independence Index Hourly Wages for Four Family Types in Selected Towns and Cities**

City/Town	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 Schoolage	2 Adults 1 Preschooler 1 Schoolage (per adult)	MA Minimum Wage (2010)
Massachusetts (Avg.)	\$12.83	\$23.05	\$29.01	\$16.18	\$8.00 per hour
Boston (City of Boston)	\$13.60	\$23.06	\$29.56	\$16.15	
Barnstable (Barnstable County)	\$11.69	\$21.86	\$27.47	\$15.27	
Gloucester (Essex County)	\$13.43	\$23.98	\$30.27	\$16.78	
Lowell (Middlesex County)	\$14.03	\$25.92	\$32.09	\$17.78	
New Bedford (Bristol County)	\$11.25	\$19.97	\$25.59	\$14.38	
North Adams (Berkshire County)	\$9.57	\$17.83	\$23.30	\$13.23	
Springfield (Hampden County)	\$9.60	\$18.25	\$23.52	\$13.34	
Worcester (Worcester County)	\$10.11	\$19.80	\$25.98	\$14.55	



## Appendix B:

CWU offers Hot Jobs briefs that can be accessed at [www.liveworkthrive.com](http://www.liveworkthrive.com). These briefs are designed as guides for direct social service workers and workforce development professionals assisting job seekers. They are organized by job types (i.e. healthcare, sales, computer and data communications) and offer specific information about occupation characteristics, salary, education/training requirements and resources for getting more information. They are intended as handouts to job-seekers who are exploring career options. It is highly recommended that these briefs be distributed to social service workers and workforce development professionals to aid the job search process.

**Table 3: Occupations that require either an associate’s or bachelor’s degree**

<b>Occupational Name</b>	<b>Opportunities for individuals with associate’s degrees</b>	<b>Opportunities for individuals with bachelor’s degree</b>
Registered Nurses	Entry-level positions, receive less clinical training, less opportunity for advancement. Many employers offer tuition reimbursement if interested in completing a BSN degree eventually.	Opportunities to specialize in various areas, required to work in administration, required to complete advanced master’s training such as becoming a midwife or nurse practitioner.
Computer Programmers	Increase possibility of being hired if have previous programming experience (internship); entry level jobs are more likely with limited advancement opportunities if education is not continued.	62% of programmers had at least a bachelor’s degree in 2006, more opportunities for advancement.
Network Systems and Data Communication	Adequate degree to be a webmaster; advancement would require a higher degree.	More job opportunities offered to those with a bachelor’s degree or higher.
Sales Representative Wholesale and Manufacturing (except technical and scientific)	Previous sales experience is highly desirable; personal characteristics such as friendliness are of a high value for sales positions	Bachelor’s degree is desired but not required to be hired as a sales representative.
Sales Representative Wholesale and Manufacturing technical and scientific	Same as above	For technical and scientific sales positions, the preference for applicants with bachelor’s degrees is slightly more pronounced.

Information on this chart was taken from the Occupational Outlook Handbook at [www.bls.gov](http://www.bls.gov)



# The Great Recession's Impact on Family Violence and Implications for Policy

By Denise A. Hines, Ph.D., with assistance from Laura Faulkner and April Lambert

The news media recently has covered many high profile domestic violence homicides, such as those in Westford, Shrewsbury, North Attleboro, and Leominster, and has stated that there is an increase in domestic violence that is related to rising economic stress. [1] This report discusses whether rising economic stress does lead to increased rates in family violence, whether family violence rates have indeed been increasing, and what policy implications this research may have.

Family violence can take many forms, including violence by parents against children, violence by spouses against each other, violence by children against the parents, violence between siblings, or violence between any other family members. In this report, we will focus on the first two – child maltreatment and domestic violence (DV) – with the acknowledgement that not only are they related to each other, but are related to all other forms of violence within the family.

## BACKGROUND ON FAMILY VIOLENCE

### Incidence of Family Violence

The incidence of child maltreatment and DV vary widely, depending upon how each are measured. For our purposes, we will use more stringent definitional standards where it is likely that the maltreatment could harm the other person. According to that standard:

- the recent National Incidence Study (NIS-4) showed that about 1.25 million children in the U.S. were maltreated in 2005-2006, at a rate of 1 in every 58 children. [2]
- the incidence of DV victimization in a one-year time period ranges from 3.8 to 34 per 1,000 women and 1.3 to 48 per 1,000 men. [3-5] The lower rates are based on criminal reports, whereas the higher rates are based on self-reported rates of severe physical DV victimization, most of which do not get reported as crimes.

## **COSTS OF FAMILY VIOLENCE**

The costs of family violence can be measured in both personal suffering of the victim and in the economic costs to the community as a whole, both of which are inter-related.

### **Personal Suffering**

Children who experience child maltreatment, in comparison to children who do not:

- have poorer language, cognitive, and social skills
- are more withdrawn and aggressive
- are more likely to require special education, and
- are more defiant of adults.

These early effects can persist and become more varied as the child moves into adolescence and adulthood, when we see:

- a higher incidence of teenage pregnancy and criminal behavior
- a higher incidence of abusing their own children
- more drug and alcohol problems, and
- greater and a wide range of physical and mental health problems. [6]

We see similar problems in adults who have experienced DV. Both men and women who sustain DV have been shown to have increased physical and mental health problems, including substance abuse, depression, and PTSD, over their non-abused counterparts. [6, 7]

### **Productivity Costs**

In comparison to children who were never maltreated, maltreated children are 2-3 times more likely to:

- Fall below the poverty line as adults
- Be unemployed as adults
- Complete less schooling
- Have physical and mental health problems that interfere with their jobs as adults
- Rely on Medicaid as adults

These issues result in greater reliance on state unemployment insurance, lost economic productivity, lost income and sales tax revenue for the state, and increased reliance on Temporary Assistance to Needy Families (TANF) and other welfare programs. [8]

Women who experience DV have fewer job opportunities and lower quality of employment. They remain on welfare support for 5 years more than women without abuse histories, and are more likely to cycle in and out of welfare. [9]

### **Financial Costs to the Nation**

Adjusted for inflation, a conservative estimate of the total annual cost of child maltreatment for the nation is over \$114 billion per year. This estimate includes both the direct costs of child maltreatment (hospitalizations, chronic health problems, immediate mental health care, child welfare system costs, law enforcement costs, judicial system costs) which total almost \$30 billion, and indirect costs (special education, later mental health care, juvenile delinquency, lost productivity in society, adult criminality), which total almost \$70 billion. [10]

Adjusting for inflation, the costs of male-on-female DV nationwide are estimated at \$1.44 billion and of female-on-male at \$1.41 billion. [4, 11] These include costs due only to mental health services, lost productivity, and medical services. [11]

## **FAMILY VIOLENCE AND ECONOMIC INDICATORS**

### **Economy's Effects on Rates of Family Violence**

Risk factors for child maltreatment include poverty, unemployment, social isolation, economic insecurity, low education, limited emotional and material resources, and low job satisfaction. For example, NIS-4 showed that compared to children with employed parents, children with no employed parents experienced 2-3 times the rate of maltreatment. In addition, children in the lowest socioeconomic households experienced maltreatment at more than 5 times the rate of other children. [2]

During the 1981-1982 recession, a majority of states (21 of 29) reported an increase in rates and severity of child maltreatment.[12] In addition, declines in overall work force were related to an increase in reported rates of child maltreatment. [13]

DV also occurs more often in households facing economic distress, including job instability, financial strain, and lower income levels. Job instability seems to be a stronger risk than unemployment. For example, men who experienced two or more periods of unemployment over a 5-year period are 3 times more likely to assault their wives than men steadily employed, who do not differ in assault rates from men who were unemployed for one period of time. Families with extensive financial strain are also three times as likely to experience DV. [14]

### **Current Trends**

The influence of the current "Great Recession" on rates of family violence is still unclear. Most agencies that collect incidence statistics are not ready to release their 2008 or 2009 numbers. We do know that prior to the Great Recession, national rates of both child maltreatment [2, 15] and DV [3] had steadily declined since the early 1990s.

In Massachusetts, though, we are able to detect some current trends. For example, there was a surge in clients served by MA DCF from June, 2007 to June, 2008 (from 78,535 to 87,176 reported cases) and caseloads remained steady through the remainder of 2008. [16]

Anecdotally, we have had some high profile DV homicides in this state within the past few months, and some DV agencies, such as one in New Bedford, have reported an increase of 25% in the previous 18 months in requests for services. [1] On the other hand, other DV agencies experienced a slight decline in both hotline and shelter calls from 2008 to 2009, although requests for criminal justice-related services have increased slightly.[17]

### **A Complex Relationship Between Economic Indicators and Family Violence**

Most studies assessing economic indicators and family violence take a picture of one point in time and do not control for other possible factors influencing the association. The research also does not typically differentiate between chronically unemployed and newly unemployed. Thus, during periods of recession, the effects of unemployment and other economic indicators may be different than what we see for the chronically unemployed. [18]

Economic instability may be related to family violence because of increased time spent together, greater family conflict over financial matters, lowered self-esteem of the unemployed person, and an increased likelihood that frustration will be directed towards family members. It is likely, however, that such violence will only occur among those people with dysfunctional relationship skills or a tendency to react to stress with violence. [19] Thus, we may not see dramatic increases in family violence during this recession.

## HOW SHOULD WE MOVE FORWARD?

Given that we do not definitely know the influence that the Great Recession is having on family violence rates and given that we know that we were doing something right to make the rates decline up through 2007, we should focus our efforts on things that are working and re-examine other areas for possible adjustment.

In this time of budget crunch, it is necessary to critically evaluate the best places to focus our efforts, and if cuts are necessary, not cut the wrong areas. In that vein, we should probably consider mandating that programs and policies for family violence be evaluated so that effective ones can continue to be funded, while ineffective ones can be adjusted or eliminated. [20]

Thus, the focus of the policy options below considers what we know and what we do not know about the effectiveness of current policies and programs dealing with family violence, and possible pros and cons of keeping, eliminating, or changing each.

## POLICIES/PROGRAMS AIMED AT BOTH CHILD MALTREATMENT AND DOMESTIC VIOLENCE

### Conflicting Messages, but Coordinated Systems

One of the things we should consider is that the ways we deal with child maltreatment and DV are very different. In the child maltreatment world, the emphasis is on social services and family preservation, but in the DV world, the emphasis is on criminal justice sanctions and family disruption.

This is ironic considering that families that experience child maltreatment are also experiencing DV, with a projected overlap of 30%-60% for families that come to the state's attention. [21] We should first emphasize that the two worlds talk to each other and be more consistent in our messages to families – is violence sufficient to break up the family, or should we work to keep it together? These are questions that need to be answered, and more coordination between the two worlds, both of which are aspects of family violence, is warranted.

In 1986, the Massachusetts State Legislature began allocating funds to help the then-Department of Social Services (DSS) and community-based DV service providers to examine their relationship, overcome mistrust and resource competition, and coordinate their services. These efforts led to a Domestic Violence Unit, housed in the DSS, whose purpose was to train DSS staff in DV issues and consult on individual cases.

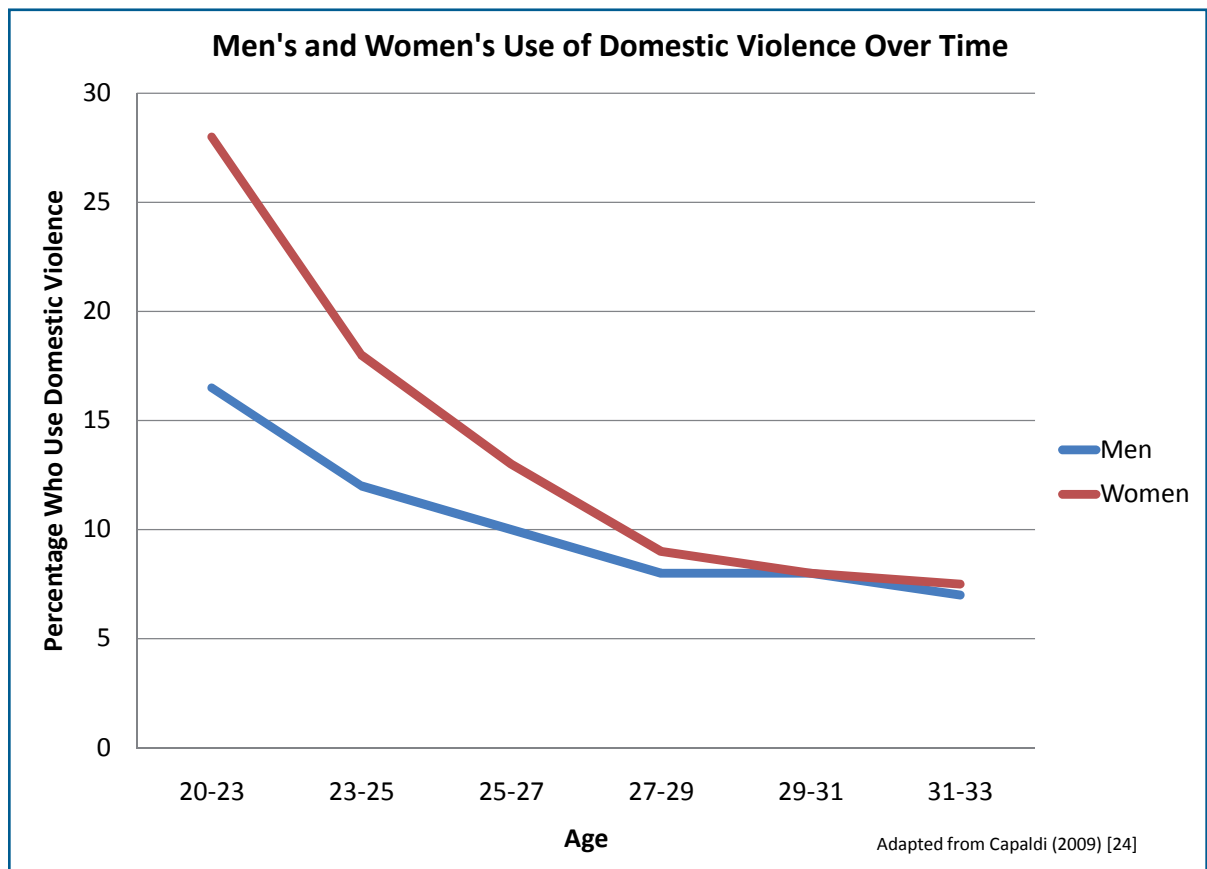
This program has become a model program for the nation, as outlined in the "Greenbook Initiative." Evaluation of the Greenbook Initiative found that communities that adopted this program experienced greater collaboration, were able to fill gaps in services, and had increased knowledge and awareness of each other's disciplines. Also, child welfare organizations became better able to identify co-occurrence of child maltreatment and DV. However, no information is available on whether such an initiative actually led to decreases in family violence. [22]

Thus, although Massachusetts was a leader in developing a coordinated system, the systems still have competing goals, with no evidence that rates of either child maltreatment or DV have declined as a result of this system.

### Awareness and Education

The declining rates of child maltreatment and DV against women have been widely attributed to the increasing attention that these issues have been given in the media and educational systems. [23]

Therefore, in order to keep rates declining and to lessen the overall cost of family violence on the state in the long run, continued investment in awareness and educational campaigns is warranted.



For DV in particular, studies consistently show that DV rates are highest in the teen years. [24] (See Figure 1) Because of these high rates, many experts urge that education be given during the teen years or even earlier, [25] and that this investment in teaching teenagers about how to improve their relationship skills will translate to all of their relationships, including their later parenting of children. [26]

Ideas include incorporating such programming into the health curriculum, [27] which has been successfully implemented throughout Canada and in many states in the U.S. [26] Also, given the high rates of female-on-male DV during the teen years, it is urged that such education inform both girls and boys how to resolve conflicts nonviolently, avoid abusive behaviors and relationships, and engage in healthy relationship skills.[26]

## **POLICIES/PROGRAMS AIMED AT CHILD MALTREATMENT**

### **Prevention Programs for High-Risk Families**

These are programs that serve to support the efforts of parents to provide adequate care, and the programs that work include those that provide accessible maternal and child health care, education about child development (maltreating parents often do not know age-appropriate behaviors in children), appropriate discipline techniques, and life-skills training in parents.

These programs operate on the principle that in order for parents to be good, or even adequate, they need basic skills, information about child development, and ability, and they need these skills and knowledge early.

The most effective of these programs are the Home Visitation Programs. Some examples include the Prenatal and Infancy Home Visitation by Nurses Program, the Incredible Years Series, the Nurturing Program, and Healthy Families America. They are by far, our best means of reducing child maltreatment. [28-31]

Massachusetts has these programs, some of which are solely home visitation programs, but others which incorporate other elements, such as teaching parents how to operate within the social service system, which can be intimidating and confusing. Model programs in this state include Massachusetts Healthy Families (an adaptation of Healthy Families America), which is offered to all first-time parents age 20 and under in Massachusetts, and Dorchester Cares, a member of the NCCAN's (National Center on Child Abuse and Neglect) Comprehensive Community-Based Child Abuse and Neglect Prevention Programs.

Overall, these programs have trained staff (e.g., nurses, social workers) visit first-time or high-risk mothers in their homes and provide parenting skills training and education. They have shown success in preventing abuse and neglect for mothers of infants and for mothers of young children with conduct problems. [30, 31]

By intervening before abuse can occur, we avoid many of the potential short- and long-term costs outlined above. One estimate by the Nurse Family Partnership showed that such services end up saving tax payers \$26,298 per child served by the time the child is 15 years old. [32] So, once such programs are set up, as they are in Massachusetts, they ultimately save the state money.

### **Parent Training Programs for Families Experiencing Child Maltreatment.**

Almost a million families in the U.S. each year participate in parent training programs, most often as a result of social service system involvement. [28, 33] This is the primary intervention that child welfare services relies upon, and parents' clearance from the child welfare system or reunification with their children is typically contingent upon their completion of such training. [33]

Such programs are typically completed in 6-10 sessions, and may be somewhat successful immediately following their completion, but their long-term success is questionable, especially when the sessions all take place within an office setting, there are fewer sessions, and the training relies solely on a group format (i.e., no individualized treatment), which is typically the case in the administration of parent training programs. [28]

The costs of parent training programs are hard to assess, but they are the standard of practice in child welfare agencies and have little evidence to show that they either improve parenting or decrease child maltreatment. [33] Some reasons why such programs may not be beneficial are:

- They do not consider the multiple problems that families involved in child welfare may have, including substance abuse, DV, serious mental health problems, and trauma, all of which have substantial influences on the ability of a person to parent.
- Parents who are still with their children are combined in one group setting with parents whose children are in out-of-home care, even though the two sets of parents have very different levels of functioning, needs, motivations, and expectations.
- There is no assessment of the individual needs of each family.
- There is no flexibility in the content or length of the program.
- There is no in-home, reality-based training.
- Parents of children of varying ages are grouped together in one group, even though children of different ages require different parenting techniques.[33]

Experts argue that instead of offering a generic short-term parent training program to almost every family in the child welfare system, it would be better to assess each family and only offer more intensive programming, such as the ones discussed in the next section, to families that really need it [33].

#### **Family Intervention Programs for Families Experiencing Child Maltreatment.**

The most effective interventions for families already experiencing maltreatment do not treat the parents by themselves; they are interventions that deal with the family as a whole, and they deal with the family in terms of changing the way family members relate to each other, the culture of the family, and how it operates/is structured. Such services reduce out-of-home placements and increase continuity of care, [28, 34] an important goal for Massachusetts, given that it has a higher rate of out-of-home care than the national average (7.4 per 1,000 v. 6.3 per 1,000).[35]

Some models, such as "Functional Family Therapy" and "Multisystemic Therapy Training," focus on motivation to change, behavioral changes, and generalization of new behaviors to other situations; these have been shown to be very effective for angry, hopeless, and resistant-to-treatment families. [36] Because such programs reduce out-of-home placements, investment in them will reduce the higher than average rates of out-of-home placements in Massachusetts and their associated costs.

#### **POLICIES/PROGRAMS AIMED AT DOMESTIC VIOLENCE**

##### **Criminal Justice Sanctions**

Overall, reporting an incident of DV to the police has a strong deterrent effect, so continued criminal justice involvement is warranted. [37] But, it does not seem to matter what criminal justice sanction is used (advisement, community corrections, suspended sentence, jail sentence, separation), recidivism rates seem to be the same across the board.[38]

What matters most in recidivism of DV are the characteristics of the offender, not the nature of the criminal justice intervention; in fact, *characteristics of the offender predict recidivism ten times better than the specific criminal justice intervention.*[39]

What we do know is that men who are employed, well-educated, and married are less likely to recidivate, no matter what the intervention; in fact, they are unlikely to recidivate if there is no intervention. [40, 41] It is the unemployed, uneducated men with a criminal history who are likely to recidivate, no matter what we do, even arrest.

##### **Is Arresting an Offender the Best Method of Handling Domestic Violence?**

States can take one of three policy stances when it comes to arresting DV offenders – they can mandate arrest, encourage arrest (often called preferred arrest), or leave arrest up to the officer's discretion. Each has its pros and cons.

**Mandatory arrest.** Mandatory arrest means that an officer has to arrest someone in a DV case if there is probable cause. However, there is no evidence that arrest is the best option for all cases of DV; in fact, most studies show that at best, there is a small but fleeting effect (< 2 weeks) of reducing recidivism, and the overall conclusion is that arrest does not reduce recidivism. [37, 42]

Experts have concluded that the majority of offenders discontinue their behavior after police intervention, even if an arrest was not made; therefore, mandating arrest will probably take community's resources away from identifying and responding to the worst offenders and victims at most risk. [42]

Also, arrest as a one-size-fits-all policy can endanger some subgroups of victims: One study showed that DV recidivism increased for arrested Black men, but decreased for arrested White men. [40] Thus, assuming that the majority of men have female partners of the same race, arresting all male DV offenders would prevent 2,504 acts of DV against White women at the expense of 5,409 Black women who would sustain additional acts of DV. [43]

Some studies also show that among police who are mandated to arrest in cases of DV, there is a spillover of arrest to other, non-DV cases as well, whereby police are more likely to arrest in any assault case, possibly because they are given the message that they cannot use their judgment. [44] This can unnecessarily increase criminal justice costs.

Finally, although rates of DV homicide have been steadily decreasing for over 30 years, states that have instituted mandatory arrest laws have subsequently seen an increase of 54% in DV homicides. [45] This increase is shown to be due to the decreased likelihood that a victim will call the police again after his/her partner had already been arrested for a DV offense.

**Preferred Arrest.** Massachusetts is a preferred arrest state (MGL 209.A § 6(7)), and as such, is able to benefit from federal money from the Violence Against Women Act (VAWA), in the amount of \$4.7 million to over \$13 million per year. Preferred arrest means that the officer is highly encouraged to arrest whenever there is probable cause.

However, given some of the above-mentioned studies on the influence of arrest on recidivism, there is much money spent on arresting DV offenders who may not need to have been arrested. Moreover, there are the previously mentioned cautions about using arrest as the highly preferred response.

One major concern is that reporting of actual DV to the police may decrease when arrest is likely because many victims do not want their partner arrested; they just want the police to separate them. [46] The National Crime Victimization Study shows that reporting to police declined by 4.5% in states with mandatory arrest and 2.8% in states with preferred arrest.[45]

Given that calling the police, in and of itself, does act as a deterrent, [37] we may not want to have a policy that seems to discourage victims from calling the police.

**Discretionary arrest.** Now that police are routinely trained in DV cases and overall, take them very seriously, it might be time to allow police discretion in making an arrest, like they do in non-domestic assault cases. For example, even if there is probable cause, they can assess the situation, ask both the victim and perpetrator what they want, and decide what the most appropriate response is.

The advantage of this policy is that it is not a one-size-fits-all policy – it acknowledges that DV is a complicated issue with offenders who use violence for very different reasons and are deterred by different sanctions.

Since the best policy for deterrence is criminal justice involvement in general, it is a good idea for victims or third parties to call the police; [37] however, after that, it makes little difference in recidivism which criminal justice sanction is used, so it might be best to let the responding officer use his/her best trained judgment about how to move forward.

In addition, victims and batterers feel validated and empowered when the police listen to them and consider their wishes, and such an interaction has been associated with a decline in recidivism. [47]

Thus, this may be the most cost-saving option, in that recidivism may decline and costs of unnecessarily arresting and processing offenders will also decline, but at the same time, the state may no longer qualify for federal VAWA funding.

### Which Victims Services Work and Which Don't?

**Shelters.** We normally think of shelters as our first line of defense, but they are actually rarely utilized by DV victims (<10% of women who report DV to authorities). [48] Nonetheless, shelter studies overall show that shelter-users experience an increase in social support and quality of life, and a decrease in re-abuse, [49] so they do contribute to lowering rates and costs of DV.

**Legal Advocacy.** Victim legal advocacy programs are more widely utilized by DV victims, and those who choose to use them are more likely to cooperate with prosecutors, which leads to greater conviction rates. [50]

**Police/Victim Assistance Crisis Teams.** Many jurisdictions across the country, and a few in Massachusetts, have developed a program where within 48 hours after a police call, a team of DV advocates attempt to contact the victim and provide services and/or information. [51, 52]



The assistance provided can vary, but usually consists of one or more of the following: (1) allowing the victim to tell his/her story and validating the victim's concerns; (2) educating victims about the criminal justice system; (3) providing information about the dynamics and effects of DV on the victim and children; and (4) referrals for social and legal services.

Overall, it seems to be the women who are particularly motivated to change their situation who receive the greatest benefit from these programs,[52] but there has yet to be evidence that this is a cost-effective program. [51]

### Investing in Batterer Intervention Programming

**Massachusetts' Current Model.** Most states, including Massachusetts, encourage batterer intervention programming (BIPs) for DV offenders. These programs operate on a "power and control" model and target men's beliefs that they have the right to control their partners, even through violence, and they aim to have men examine their sexist assumptions and patriarchal beliefs about relationships.[53] If men are sentenced by the courts into a BIP, this is the program that is mandated.

Studies have consistently shown that these programs do not work. [54-57] In other words, there is no benefit to BIPs overall as they are currently constructed. This is not to say that some men do not benefit, but for men as a whole, BIPs do not work to reduce re-offending.

Experts believe that the problems with these programs are five-fold:

1. There is little evidence that sexist attitudes cause DV. [19]
2. It is a one-size-fits-all model, but DV and the reasons different people commit DV vary; thus, different batterers need different treatment options. Intervention is not tailored to the needs of the client, some of whom may need alcohol/substance abuse treatment, mental health counseling, or other treatment, and some of whom may be women who abuse their male partners (20%-25% of those arrested) or people in same-sex relationships. [58]
3. Men are forced into unwanted intervention, which leads to noncooperation and high drop-out rates, as much as 40%-60%. [59, 60] Furthermore, those who complete treatment tend to be the ones who are employed, well-educated, and older, [61] in other words, the men who have something to lose if they drop out and who probably would not have re-offended even if they did not attend the BIP.
4. Oftentimes, the DV was reciprocal, and so the men in treatment feel like they are being blamed when their partners are considered innocent.[53] In fact, studies consistently show that 50% of DV is reciprocal [4, 62] and most often, the female partner is not acting in self-defense.[63]
5. Relatedly, the feminist-based method is very confrontational, a style that can reduce motivation to change, and increase defensiveness and resentment [53, 64] On the other hand, nonconfrontational batterer treatment approaches that develop a therapeutic alliance [65] and provide supportive motivational interviewing [66] increase session attendance and decrease post-treatment DV.

**Alternative Models.** Currently, Massachusetts spends over \$805,000 for 15 certified programs that do not reduce DV. Experts urge that treatment is a necessary component of any prevention program, but suggest that because there is no one type of offender, treatment should be tailored towards each offender's needs.

This would allow all types of offenders, whether male or female, gay or straight, to benefit from appropriate services. It would also necessitate that Massachusetts change its current policy to allow for alternative treatment approaches.

The change may not be all that drastic, though. Currently, BIPs in Massachusetts have intake procedures to figure out if additional counseling, such as substance abuse counseling, is necessary. It might be best to use that initial intake assessment to tailor treatment towards their specific needs. This may be a traditional BIP, but may be other things instead.[53]

Of the many alternative treatments, listed below are ones that have shown much promise. These treatment programs are not for every batterer, but have shown promise in reducing DV in batterers who have been screened into these programs.

**1. Alcohol/substance abuse treatment.**

The majority of men entering a BIP have alcohol and/or substance abuse problems, [67, 68] and even though alcohol/substance abuse is not an excuse for DV, we cannot expect that a person with alcohol/substance abuse issues will be able to put their new communication skills into action during an argument, especially if they have been drinking.

For example, men in BIPs are 20 times more likely to assault their partners on days of heavy drinking than days of no drinking.[69] Thus, the alcohol/substance abuse issue needs to be addressed, yet only 3% of men arrested for DV are mandated into alcohol/substance abuse treatment.[70]

There is much research to support the efficacy of evidence-based alcohol or substance abuse treatment in reducing the rates of DV; In fact, *these interventions work to significantly reduce DV, even if the program content does not address violence at all.* [71]

**2. Mental Health counseling.**

A high percentage of both men and women (>80%) who are arrested for DV have some kind of mental health disorder that contributes to the DV, most often a personality disorder, but oftentimes also depression, anxiety, PTSD, or bipolar disorder. Moreover, they often have problems with impulse control, hostility, anger, and communication skills, and all of these issues contribute to their abusive behavior. [19]

Therefore, mental health treatment is warranted for most, if not all, DV offenders. Currently, under Massachusetts policy, “methods which identify psychopathology on either parties’ part as a primary cause of violence” [72] are only allowed in conjunction with a BIP; however, if we do not treat the underlying mental illness, we cannot possibly expect that an abuser will change his/her behavior.

Programs that address these mental health issues, usually through a combined cognitive-behavioral/dialectical-behavioral therapy approach, have shown effectiveness in reducing DV recidivism. [19]

**3. Couples Treatment.**

Advocates usually discourage and oppose the use of couples treatment because they believe that it implicitly blames the victim for the abuse and puts the victim in danger; in addition, couples therapy as a component of batterer intervention is currently forbidden under Massachusetts Guidelines for Batterer Intervention [72]. But, there are several reasons that couples treatment can be a good idea for some batterers:

- There is no evidence that women participating in couples’ treatment are in any additional danger. [73] It is actually more dangerous to mandate that all men go through the traditional BIP, because both the partners [74] and the state [64] believe that because he is in treatment, he is getting better, and there is no evidence to show that that is the case.
- Many people seeking services want couples therapy because although they want the abuse to end, they do not want the relationship to end, and couples therapy can help them relieve their relationship distress and find non-violent ways of asserting themselves. [75]
- In about 50% of relationships with DV, the DV is committed by both partners [4, 62], so both partners’ behaviors need to be addressed. Because we know that violence begets violence, if we only address one partner’s behavior (while the other partner’s behavior remains), the likelihood that violence will occur again is great; [53] thus, the behavior sometimes needs to be addressed at a couple-level.
- *With proper screening and monitoring*, couples therapy has been shown to be effective in reducing DV, keeping couples together who want to be together, and helping couples to safely separate if that is their wish as well. [75] Couples therapy has also been shown to decrease the frequency and severity of psychological abuse and has shown a significant improvement in couple’s functioning. [76]

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