Unemployment Insurance: A Safety Net for Victims of Intimate Partner Violence and Their Children

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The Centers for Disease Control (CDC) estimates that over 5 million intimate partner assaults are perpetrated against women each year. Many of these women are in relationships plagued by chronic assault. Many also work outside the home and are confronted by the challenges of working while trying to manage the violence in their and their children’s lives. The CDC reports that victims of intimate partner violence lose more than 8 million days of work annually. Some women are forced to leave their jobs to escape the violence and others are unable to maintain adequate performance while managing the violence at home. Regardless of the reason for leaving, without a financial safety net, unemployed victims can become even more dependent on their abusers, further compromising their safety and that of their children. Expanding Unemployment Insurance (UI) benefits to victims of domestic violence is one mechanism for supporting women as they seek to escape the violence in their lives. Twenty states currently lack UI coverage for workers who must leave their jobs as a result of domestic violence (see map).

Unemployment Insurance Modernization and Domestic Violence

Federal assistance has recently become available to states that choose to provide such coverage as part of a broader set of UI reforms. The American Recovery and Reinvestment Act of 2009 (ARRA), recently signed into law by President Obama, contains provisions for modernizing state unemployment systems to fill gaps in coverage and extend benefits to more displaced workers. In order to qualify for some increased federal dollars, states must first enact what is called an “alternative base period.” This considers a worker’s recent work history in determining unemployment benefits so that UI is extended to cover more workers. To qualify for even more federal dollars, states must institute at least two of the following four reforms: (1) cover part-time workers; (2) provide extended coverage to permanently laid-off workers who are participating in training programs; (3) cover workers who must leave their jobs for compelling family reasons, including domestic violence, spousal relocation, illness, or disability; and (4) increase benefits for qualifying workers who care for dependent children. Although each of these expansions helps workers in this period of economic recession, only the third measure has direct ramifications for balancing work and family life for domestic violence victims.

Domestic violence limits women’s labor force participation in several ways.  

- Violent partners often harass women at work or make it difficult for women to get to work.
- Women may have difficulty concentrating or performing their work as a result of intimate partner violence.
- Abused women have a higher likelihood of being unemployed.

The National Crime Victimization Survey (NCVS) is a nationally representative survey of all U.S. addresses. Women who move or enter a domestic violence safe house or shelter are not followed. Analyses of the NCVS indicate that when women in violent relationships leave the labor force, their chances of experiencing a subsequent intimate partner assault declines. Although this research does not explain how leaving the labor force aids victims, we believe that by eliminating work pressures, those victims with financial means are better positioned to improve their own well-being and that of their children. UI would extend financial resources to women who may otherwise be unable to leave their jobs. Extending UI coverage to victims of domestic violence is an important reform that can have a real impact on women’s lives by providing support to all women who must leave the labor force to reduce the violence in their lives. By selecting this option as part of the UI reform package, states could receive federal stimulus funding while at the same time provide an important safety net for women and children who are suffering from violence in their homes. Finally, because leaving work could increase a woman’s dependence on an abusive partner, it is especially important to offer not only unemployment benefits, but also referrals to and information about other resources to assist women in escaping the violence in their lives.

ENDNOTES

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