Rural Survivors & Economic Security

Introduction

Domestic and dating violence, sexual assault and stalking are crimes that produce deep economic impacts, which include both the resulting costs of violence and economic abuse used as a tool of power and control. Ranging from housing to job loss to debt, the financial consequences of gender-based violence can thwart a survivor’s ability to recover from a violent attack, leave an abusive relationship, or remain independent. And yet, some groups not only experience violence at disproportionate rates, but also face distinct and significant barriers to safety and economic security.

WOW’s second Population Policy Brief focuses on rural survivors and how the characteristics of rural life have an effect on a survivor’s ability to be economically secure and access safety. While only 17% of Americans live in rural communities, the threats to economic security and safety are distinct from suburban and urban communities and require different responses from government, service providers and the criminal justice system. Definitions of “rural” differ based on a combination of population density and distance to urban centers. This brief will generally focus on non-metropolitan counties which have population clusters up to 49,999 people and Frontier and Remote (FAR) areas defined below.

Rural communities in and of themselves are diverse, yet they share similar levels of geographic isolation, absent or deficient resources, and depressed economic opportunity when compared to more populous areas. These characteristics make the prospect of achieving economic security difficult for all rural residents. For survivors of domestic violence, sexual assault, dating violence and stalking, the combination of rural isolation and economic insecurity significantly diminishes their ability to escape or recover from abuse.

Figure 1: Frontier and Remote (FAR) Zip-Code Areas

[Map of the United States showing Frontier and Remote (FAR) Zip-Code Areas]

FAR Level One
Remote from urban areas of 50,000 or more people

FAR level one includes ZIP Code areas with majority populations living 60 minutes or more from urban areas of 50,000 or more people.
Economic Security and Rural Women

For rural women, building economic security is complicated by lower earnings, a lack of good jobs and insufficient access to critical resources. Overall, economic insecurity is more prevalent in rural areas.

Table 1: 2011 Poverty Rate by Metro/Non-Metro Residency

<table>
<thead>
<tr>
<th></th>
<th>Metro</th>
<th>Non-Metro</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Poverty</td>
<td>14.6%</td>
<td>17.0%</td>
</tr>
<tr>
<td>% High Poverty</td>
<td>10.3%</td>
<td>36.1%</td>
</tr>
</tbody>
</table>

“High-poverty” counties are defined as counties in which at least 20% of the population has incomes below the Federal Poverty Line.

Earnings for rural women are hindered by both an urban-rural wage gap and the gender wage gap. Rural women earn on average 25% of their rural male counterparts and 16% of their female urban counterparts.11

Rural residents are also more likely to have limited resources and savings. When specifically looking at liquid assets, which include checking and savings accounts and other savings vehicles, nearly 50% of individuals living in non-metropolitan counties experience asset poverty compared to approximately 30% of residents in urban centers.12

In addition to lower earnings and limited financial resources, rural workers are less likely to have access to employer-based benefits, which have a significant impact on one’s economic security. Not only do such benefits have an equivalent value of nearly $5,000 in income13, benefits also help protect workers from economic hardships and against the debt accumulation associated with illness or job loss. Forty-four percent of full-time rural workers lack paid sick days compared to 38% of urban workers. Rural part-time workers are even more disadvantaged: more than 75% lack paid sick days.14

Moreover, more rural workers are employed in part-time jobs than their urban counterparts. Beyond their access to paid sick days, this also has an impact on their ability to receive Unemployment Insurance. Of the 26 states that have a significant rural population, 42% of part-time workers do not have access to Unemployment Insurance, leaving millions of workers vulnerable.15

Access to health insurance is another significant challenge to economic security in rural areas. Individuals living in rural areas are more likely to be enrolled in public health insurance programs — Medicare and Medicaid — than their urban counterparts.16 Rural residents also face higher health insurance costs. Nearly 25% of rural residents pay more than 10% of their income on health insurance, compared to 18% of urban residents.17

Geographic isolation and limited or non-existent services contribute to the economic insecurity of rural women. Approximately 40% of rural counties lack public transportation and few places have taxi service.18 One study found that 47% of rural women do not have access to a vehicle.19 Without their own car or truck, rural women are dependent on others to get to work, grocery store, doctor appointments or to seek services that can help them escape abuse or address medical needs following an assault.

Another important resource for gainful employment is access to cell service and Internet connection. Unfortunately, rural areas frequently have limited access to such technology. Broadband Internet service—a necessary tool for job searching, finding training opportunities, managing finances or shopping for items that are not locally available—is not accessible in 25% of rural communities.20 Even for those who could have access, 22% do not have Internet because of high costs.21
Barriers to Survivor Security

Victimization and Reporting

The unique characteristics of rural communities affect both the victimization experienced by rural survivors and their level of reporting. Rural survivors of intimate partner violence are twice as likely to have severe physical injuries. In addition to physical harm, rural survivors also experience some forms of economic abuse at higher rates than their urban counterparts. Rural survivors are 2.5 times more likely to have personal property destroyed by their abuser. The destruction of property undermines a survivor’s economic security and safety, especially if the damage is done to a vehicle, computer or cell phone.

While survivors experience a number of common barriers to reporting, including not being believed, concern for confidentiality, institutional barriers, and dependence on an abuser, rural survivors are also hindered by extreme isolation and lack of anonymity. Survivors who do not have access to a vehicle or phone are often unable to report abuse and seek resources that can help.

For those who do, they may be reluctant to report abuse due to a “high density of acquaintanceship.” This intimate nature of rural communities often makes anonymity impossible. Survivors face the risk of community members recognizing them or their vehicle when they go to an agency or service provider for help. Moreover, law enforcement, judges or service providers may be a personal or family acquaintance of the survivor or the perpetrator. These complications significantly deter reporting.

Justice System Involvement

Accessing support from the justice system is also a challenge for rural survivors. Due to patrols that cover large distances and multiple municipalities, response time to initial calls for help can be significant.
Sexual Assault in Rural Towns

There is also a perception held by both urban and rural residents that rural communities are safer and that rape is uncommon and only committed by strangers. However, this belief is unfounded – rates of sexual assault are often higher in rural areas and involve an acquaintance. Seeking help for rape is incredibly difficult for rural survivors. Revealing abuse can divide a town, particularly if the perpetrator is from a family with social or political power. Survivors are often blamed and shunned.

To help combat these challenges, it is important to change attitudes over time. First, there needs to be an infrastructure to address sexual violence, including advocates who specialize in sexual assault and SANE nurses. Second, strong allies are needed for survivors to feel safe and supported when reporting rape. Building broad community coalitions to stand against intimate partner violence and rape can help demonstrate that the community will not tolerate these crimes.

Compared to 42% of urban women,32 this high incidence of dual arrest may be due to problems in determining primary aggressor.

There are also significant differences in the convictions for violations in rural and urban courts: 71% of urban respondents were found guilty compared to 49% of rural violators.33 Prosecution of protection order violations is again greatly affected by the politics and “high density of acquaintance” nature of rural towns.

In addition to challenges prosecuting physical abuse and violations of protection orders, economic abuses, including crimes of credit card fraud, identity theft, cyberstalking and computer forgery, are severely under-prosecuted in smaller jurisdictions. For example, 91% of credit card fraud cases were prosecuted by a large prosecutor’s offices compared to 78% of small or part-time offices.34 This greatly reduces the potential of survivors to fully recover from abuse.

Services and Resources

For survivors to take the necessary steps to recover from abuse, they need to be able to secure alternative housing, health care and other social services. A study in Cook County, Illinois found that rural survivors need more services than urban survivors, particularly for emergency shelter, transportation, financial assistance, education and training.35 Lack of shelters or transitional housing programs as well as nearly non-existent access to sexual assault services are pervasive problems. A survey of rural prosecutor’s offices found that more than 54% of prosecutors responded that they lacked adequate community resources for victims.36 Table 2 shows the considerable absence of these critical supports in rural communities.

In addition to limited services, geographic isolation makes accessing needed resources difficult. A survey of rural service providers found that transportation was the second most cited barrier to accessing services, following the inability to make childcare arrangements.39 Rural survivors often have to travel great distances to access help. In rural census tracks, the driving distance to the nearest hospital ranges from 20.7 to 58.1 miles with an average of 35.9 miles.40 Without access to a vehicle or public transportation, these resources are out of reach.

Provision of social services in rural areas is challenged by costs, limited staff and funding. Services are impeded by higher costs per capita than other areas, yet these higher costs are not met with greater levels of financial support.41 Federal, state and philanthropic funding is often allocated using population-based formulas. One study found that only 3% of foundation grants are directed to rural development.42 With limited funding, individuals have to fill a number of staff roles within their agency and are rarely specialized.43 This is especially problematic for survivors of sexual assault for whom there are few, if any, advocates or nurses who have been trained to specialize to address their needs.

Table 2: Resources in Rural Jurisdictions by Number of Programs40

<table>
<thead>
<tr>
<th>Number of Existing Programs</th>
<th>Domestic Violence Shelter</th>
<th>Rape/ Sexual Assault Crisis Center</th>
<th>Sexual Assault Nurse Examiner Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>29.17%</td>
<td>66.67%</td>
<td>62.50%</td>
</tr>
<tr>
<td>1</td>
<td>66.67%</td>
<td>29.17%</td>
<td>33.33%</td>
</tr>
<tr>
<td>2</td>
<td>4.17%</td>
<td>4.17%</td>
<td>4.17%</td>
</tr>
<tr>
<td>3+</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: Rural Victim Assistance: A Victim/Witness Guide for Rural Prosecution

Strategies and Solutions

Economic Security

By addressing some of the economic inequities in rural communities, rural survivors will have greater opportunities to be more economically secure and safer over the longer term.

Employment Rural women are predominately clustered in low-wage,
traditionally female jobs. While the presence of a diverse selection of high-paying jobs with benefits is limited in rural areas, there are some quality jobs that are readily available, especially in traditional male-dominated careers. Connecting survivors to job training programs in non-traditional careers such as in the construction trades or green economy can greatly increase their economic security. Furthermore, working in the trades has been known to improve workers’ self-esteem and job satisfaction, an important consideration for survivors. If not already existing, direct service providers should build new partnerships with workforce development organizations including job readiness/training programs, community colleges, Career One-Stop Centers and local Workforce Investment Boards.

The prevalence of part-time work also limits the ability of rural workers to become economically secure. When broadband Internet is accessible, survivors may want to explore entrepreneurship. This does not always mean becoming a business owner; there are many web sites – etsy.com, foodies.com, artfire.com – in which individuals can sell arts, crafts and other products without taking on the risk of owning a small business. Those options can help supplement lower-incomes and open up new opportunities for survivors.

Community economic development organizations are another resource to help create economic opportunity.

Asset Building While many rural residents may have assets in the form of homes, many lack accessible cash resources to support themselves in cases of emergency or the means to be independent and rebuild their lives, as is often the case with survivors. The Individual Development Account (IDA) program is an important federally-funded matched savings program for low to moderate-income individuals and couples. Savings generated through this program can only be used for post-secondary education or job training, buying a home or supporting a small business. While these categories represent important assets, they omit some important asset goals.

Federal and state IDA approved savings goals should be expanded to include the purchase of a vehicle and build cash savings. However, when this is not possible, service providers should consider securing private funds to establish an IDA program to meet this specific need. The Kentucky Domestic Violence Association’s Economic Justice Program is an example of such a program. Programs that support savings for transportation serve as a critical lifeline for survivors. There are many potential partner organizations that offer standard IDA programs. To find a local organization, visit the Center for Enterprise Development’s IDA program directory.

Key Recommendations: Direct Service Providers

- Raise awareness of community resources through radio shows, newspapers and local bulletin boards.
- Include emergency contact information for non-business hours on business cards.
- Educate the community about violence against women in order to reduce stigma.
- Partner with other local or regional organizations and train volunteers to help fill in service gaps.

Justice System

Due to lack of resources and limited staff, rural justice system professionals are often ill prepared to address violence against women that occurs in their communities. Increasing the number of criminal justice professionals or reducing the size of jurisdictions to more manageable regions is not likely. However, there are a number of actions that can be taken that will improve how rural justice systems respond to the safety and economic security needs of survivors.
Technology Gaps

Law enforcement officers in smaller officers do not have access to technology that can help them better respond to crime. The use of in-field computers and information systems can help provide critical information when responding to an emergency call such as call-for-service history, the presence of protection orders or criminal history.

In departments serving populations over 25,000, 92% to 100% of officers use in-field computers for reports and communications. For those serving under 25,000 people, only 43% to 77% of departments have access to the same technology in the field.27

**Department Policies** Even though every police department is required to establish written policies on how to respond to intimate partner violence, sexual assault or stalking, these policies are often missing in smaller, rural departments. States should identify and share model policies that reflect the range of community types with departments so that they can easily adopt these policies with minimal modification.

**Training** Research has indicated a number of gaps in training for law enforcement. This must be a priority to help ensure the safety and economic security of rural survivors. It is fundamental that law enforcement officers be trained on the affects of domestic violence and sexual assault within the community and the high rates of physical injury and fatalities that rural survivors experience. This training should also include the department’s policies and response to gender based crimes.

To improve the effectiveness of protection orders in rural area, it is important that departments train officers on how to determine the primary aggressor so that unwarranted dual-arrests can be avoided. These erroneous arrests have significant long-term consequences on a survivor’s ability to get and keep a job, access public housing or other key benefits that can keep them safe and independent. A number of organizations including the National Center for Rural Law Enforcement and National Sheriffs’ Association offer trainings on sexual assault and domestic violence specifically for rural law enforcement.

Better training is also needed around economic abuses. Investigators should be trained to recognize economic abuses and should record items such as damaged property, missed days at work or unauthorized use of funds in their police reports. Prosecutors should then work with advocates to identify all potential economic crimes committed against a survivor so that they can not only strengthen the case against the perpetrator but also to request restitution for those economic losses. The Center for Survivor Agency and Justice, a training and technical assistance provider, offers free national and web-based trainings around economic justice issues.

**Technology** Rural law enforcement officers must be able to access information such as existing protection orders, call history and prior arrests, to effectively respond to emergency calls. Providing officers with in-car computers or in-field access to information systems will help support enforcement of protection orders and will help officers determine the primary aggressor.

Rural prosecutor’s offices and courts should develop websites to provide survivors with information that will better facilitate their interactions with the justice system. Services, proceedings, case status information, victim rights and other critical information can help reduce the intimidation that many survivors feel when interacting with the justice system.

**Key Recommendations:**

STOP Administrators

- Change funding formulas to recognize additional service costs in rural areas rather than based on number of clients served.
- Share best policy and training practices with all police departments.
- Support the development of local community coordinated response teams to better respond to the unique needs of rural communities.
- Fund urban-rural cooperatives to help fill service gaps.

**Partnerships and Outreach**

The challenges of large service areas and limited resources and capacity make effective service provision difficult in rural areas. Because the populations in rural areas are not large enough to justify significant increases in staffing or offices, rural service providers must creatively...
Key Recommendations: State Coalitions

- Help build the capacity of rural providers through support in fundraising, recruiting and training volunteers, and linking them to other service providers.
- Advocate for equity in the resources available to urban and rural providers.
- Train law enforcement offices on the prevalence and impact of domestic violence, sexual assault and stalking and its effects on the community.
- Educate funders about the need for incidental financial resources to aid survivors: gas cards, training/certification fees, rent deposits, interview apparel, etc.

It is important that outside volunteers or professionals become involved with the community to build trust.

Key Recommendations: Policy Makers

- Design economic security responsive policies by increasing the minimum wage and reducing barriers to benefits such as sick leave or unemployment insurance.
- Support infrastructure building initiatives that will help bring broadband and greater cell coverage to remote areas.
- Recruit more female law enforcement officers in rural communities.
- Ensure adequately fund rural public safety and social services.

Due to higher rates of severe physical injuries and limited access to emergency contraception in rural areas, access to health services is especially critical. However, most rural health centers do not operate 24 hours a day or are great distances away. Establishing mobile health clinics and services can be a lifeline for remote communities and can be an effective use of limited staff. Existing health clinics should operate satellite Sexual Assault Nurse Examiners offices or train emergency responders or school nurses on evidence collection and counseling.

Policy

Wages and Benefits Several workplace policies need to be addressed to help reduce economic insecurity in rural survivors. Increasing the minimum wage for all workers, including tipped workers, will increase the earning potential for survivors in low-wage jobs. This is especially needed in states that do not have a minimum wage higher than what is federally mandated.

Having a job with good wages is essential, but having a job with benefits and family-friendly policies can be equally if not more important for survivors. Expanding access to leave and paid sick days is critical for rural survivors so that they are able to deal with the impacts of abuse without risking their jobs. Unfortunately there are times in which a survivor will need to leave their job as a result of abuse. When that occurs, it is important that they have access to

Community partnerships are an important way that service providers to overcome the service gaps in transportation, housing, health care and childcare. Other community organizations may be able to offer creative solutions to these challenges. Consider reaching out to the faith community, anti-poverty organizations, senior citizen groups, school counselors and nurses, health services, emergency responders and local support groups. However, it is important to keep in mind that confidentiality and safety is of utmost importance and that some community partnerships may not be able to accommodate those needs or may even undermine them.

Volunteers can also be trained to help support smaller staff. For example, law and social service students at local colleges can assist both service providers and justice professionals. School counselors can be trained to respond to sexual assault cases involving students.

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**Conclusion**

For rural survivors, safety and recovery is complicated by geographic isolation, lack of anonymity and limited resources. To help rural victims of abuse, strategic collaborations and a realignment of resources is needed, as well as providing greater support to community and criminal justice professionals. Furthermore, communities need to be supported by policies that reflect the realities they face and respond to those needs. A one-size fits all approach does not work for survivors, nor does it work for the diversity of communities across the country. Collaboration between community service providers, local institutions and justice systems can help make up for service and funding limitations. The result will help reduce the barriers facing rural survivors and open up greater opportunities for safety and recovery.
Within any definition of rural, these communities are highly diverse in terms of geography, level of isolation, demographics of its residents, and economic opportunity. For the purposes of this brief, rural is defined as consistent with the Office of Violence Against Women (OVW): “The term "rural area" and "rural community" means - (A) any area or community, respectively, that is (i) within an area designated as a metropolitan statistical area by the Office of Management and Budget; or (B) any area or community, respectively, that is - (i) within an area designated as a metropolitan statistical area or considered as part of a metropolitan statistical area; and (ii) located in a rural census tract." 42 U.S.C., § 13925. Frontier counties are defined as having a population density of less than 7 persons per square mile.

Works Cited


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17 Ibid.


Additional Resources:

- Rural Policy Institute [http://www.rupri.org/]
- Sexual Assault Training for Rural Law Enforcement Project: [http://www.cji.edu/ncrle-sapject.html]
- Rural Law Enforcement Training: [http://www.sheriffs.org/content/domestic-violence-training]


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