

Rural Survivors & Economic Security

Introduction

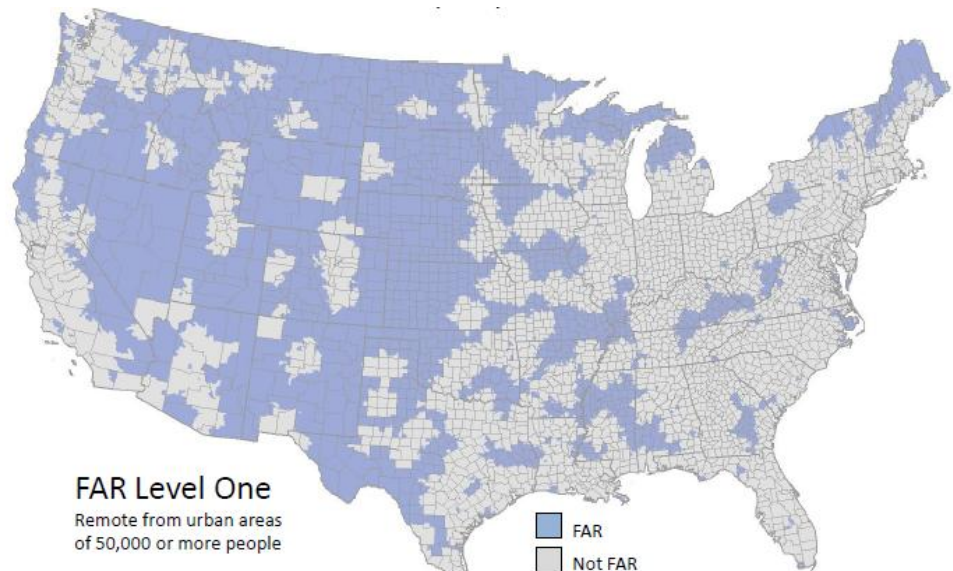
Domestic and dating violence, sexual assault and stalking are crimes that produce deep economic impacts, which include both the resulting costs of violence and economic abuse used as a tool of power and control. Ranging from housing to job loss to debt, the financial consequences of gender-based violence 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.⁶ Definitions of "rural"⁷ 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



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

■ FAR
 ■ Not FAR

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 of Survivors Overview

- Shelters reported that 74% of survivors **stayed with an abuser longer** due to financial issues.¹
- Survivors of sexual violence or stalking at school are more likely to **drop out**.²
- Survivors **lose 8 million days** of paid work annually.³
- **25%** of survivors were asked to resign or were fired from their jobs due to stalking.⁴
- Survivors of sexual assault have lifetime **health costs of up to \$87,000**.⁵

The Rural Economy

The rural economy and job opportunities are driven largely by available natural resources. Jobs are often concentrated in:

- Agriculture
- Forestry
- Mining
- Recreation
- Government

Jobs in high-wage industries, such as financial, professional, scientific and information technology services are not as common in rural areas.⁸

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^{9,10}

	Metro	Non-Metro
% Poverty	14.6%	17.0%
% High Poverty	10.3%	36.1%

“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

Rural Gun Ownership and Fatality

Approximately 56% of rural households have guns, compared to only 29% of urban households.²² This access to firearms contributes to the **high rates of intimate partner homicide**. In 2005, a Department of Justice study found that 18% of all homicides in rural areas involved an intimate partner compared to 6% in larger cities.²³

Due to these factors, it is of utmost importance that protection orders include the removal of firearms from the perpetrator's possession.

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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**.²⁴ 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.²⁵ 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."²⁶ 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.

"It can take emergency services 30 to 45 minutes to reach the scene of a crime."²⁷ Rural Pennsylvania survivor

Additionally, officers may not have the **training or adequate instruction or department policies** on how to appropriately and effectively take action when they respond to emergency calls. While 100% of larger departments (serving populations of 250,000 or more) have written policies on how to handle domestic disputes, smaller departments are less likely to have such policies. Of departments serving less than 2,500 people, only 83% have written policies.²⁸

Protection Orders are an important tool that can not only keep survivors safe but also protect their economic security; however, analysis of data in Kentucky showed that there is significant difference in the ability of rural women to obtain an order of protection.²⁹ The study also found that rural women had a more **cumbersome bureaucracy** to navigate and had to pay fees to have protection orders served. Many rural survivors further cite lack of confidentiality and politics as a significant barrier to obtaining an order of protection.³⁰ For example, in many small towns and counties arrests and charges are listed in the local newspaper's police blotter. When orders are obtained, rural women report more **violations of protection orders** than urban women.³¹

Even more troubling, evidence suggests that women who do report violations may be at **increased risk for arrest** themselves.³² Criminal justice representatives report that when rural women make emergency calls related to protection order violations in which the respondent is present, nearly 90% of the time both parties would be arrested

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.³⁴ 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.

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compared to 42% of urban women.³³ 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.³⁵ Prosecution of protection order violations is again greatly affected by the politics and “high density of acquaintanceship” 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.³⁶ 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.³⁷ 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.³⁸ 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

Table 2: Resources in Rural Jurisdictions by Number of Programs⁴⁰

Number of Existing Programs	Domestic Violence Shelter	Rape/Sexual Assault Crisis Center	Sexual Assault Nurse Examiner Program
0	29.17%	66.67%	62.50%
1	66.67%	29.17%	33.33%
2	4.17%	4.17%	4.17%
3+	0.00%	0.00%	0.00%

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

services, following the inability to make childcare arrangements.³⁹ Rural survivors often have to travel great distances to access help. In rural census tracts, the driving distance to the nearest hospital ranges from 20.7 to 58.1 miles with an average of 35.9 miles.⁴¹ 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.⁴² 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.⁴³ With limited funding, individuals have to fill a number of staff roles within their agency and are rarely specialized.⁴⁴ 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.

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,

Economic Security Building Allies

There are a number of organizations whose mission is to advance the economic well-being of low to moderate income individuals. Below is just a sample of the organizations that offer services and resources to help individuals increase their economic security.

- Asset Building Coalitions
- Bank On programs
- Career One Stop Centers
- Chambers of commerce
- Community Action Partnerships
- Goodwill Inc.
- State Fiscal Analysis Initiatives
- United Ways
- Women Work! Network
- Workforce development boards
- YWCAs

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

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.

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](#).

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.

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:

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.

Creative Use of Local Resources

- Provide incentives for school nurses, local health providers or emergency responders to become certified Sexual Assault Nurse Examiners
- Partner with hospitals and service providers in larger towns and cities to provide mobile clinics
- Work with 4-Hs to educate communities about domestic violence, sexual assault and stalking
- Establish university cooperative extensions to bring volunteer advocates out to the community
- Work with local American Legion Auxiliaries to help provide supportive services for survivors
- Engage the [faith community](#) in efforts to provide a safe space for survivors.

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

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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.

combine resources and collaborate with other organizations to support their communities.

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.

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 workers⁴⁵, 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

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.

Dwindling Public Resources

The past decade has seen significant cuts to public safety and social service budgets due to the recession and recent federal spending reductions. These cuts have a disproportionate impact on rural agencies. While urban and suburban areas are not immune from cuts, cuts to small agencies – which often have a handful of staff – frequently results in the closing of those offices, leaving rural areas with even fewer resources to combat violence against women.

Policy makers must weigh these factors when allocating budgets. An across the board cut is more harmful to smaller agencies than larger agencies which have more options for cost savings or consolidation of resources.

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unemployment insurance. [Unemployment insurance modernization](#) is needed to ensure that part-time workers and individuals who leave work for compelling family reasons can access this vital benefit.

Infrastructure One of the biggest and most difficult challenges facing rural communities is isolation – socially, geographically and technologically. Increasing **cellular and broadband Internet access** will not only help survivors reach out for help but can also increase their ability to take advantage of online learning opportunities, identify and apply for jobs or trainings or even spur earnings through home-grown online businesses. Building this infrastructure will provide rural communities with jobs and much needed access to resources.

While rural taxis or public transit systems are often not possible, there are some creative partnerships that can help provide transportation to those in need. Creating community task forces, training volunteers and advocates, or engaging the faith community to fill service gaps is important when resources are scarce. The Federal Transit Administration’s [Toolkit for Rural Community Coordinated Transportation Services](#) offers a number of strategies that can be helpful starting points.

Funding The cost of providing services in rural areas is different than for those in

urban areas. Due to larger services areas and a lack of public transportation, rural advocates face significant transportation costs that urban centers do not. **Funding formulas** should be changed to reflect the real cost per client served rather than the number of clients served. This will ensure that rural advocates have adequate resources to respond to the needs of remote survivors.

Furthermore, justice system professionals should be equipped with **basic technology** to assist them in performing their jobs including networked laptops with in-field information systems for law enforcement officers or website development for courts.

Gender Equity Many survivors have reported that officers may not take their case seriously or that they were not sympathetic to their situation. While there are many law enforcement officers who are champions on these issues, the perception of the “good old boys network” remains a barrier for survivors who fear that they will not be believed. Reducing the disparity between the number of male and female officers can help change this perception. As another example of a non-traditional job for women, it is important for policy makers to support the entry of women into law enforcement through more targeted recruitment, leadership development and supports, such as mentors.

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.

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- ⁷ 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, no part of which is within an area designated as a standard 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.
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Additional Resources:

- Rural Policy Institute
<http://www.rupri.org/>
- Rural Transportation Strategies:
http://onlinepubs.trb.org/onlinepubs/tcrp/tcrp_rpt_101.pdf
- Sexual Assault Training for Rural Law Enforcement Project:
<http://www.cji.edu/nclre-saproject.html>
- Rural Law Enforcement Training:
<http://www.sheriffs.org/content/domestic-violence-training>
- Rural Victim Assistance: A Victim/Witness Guide for Rural Prosecutors
http://www.ovc.gov/publications/infores/rural_victim_assistance/pfv.html
- Guide for Rural Family and Friends:
http://www.pcadv.org/Resources/Rural_FF_rev122011.pdf
- Guide for Rural Cosmetologists:
http://www.pcadv.org/Resources/Rural_Cosmetologist.pdf

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