An aerial photograph of a city during a winter storm. The ground is covered in a thick layer of snow. In the foreground, there are several residential houses with snow on their roofs. In the middle ground, there are large, dark-colored commercial buildings, possibly warehouses or big-box stores, also covered in snow. The background shows a vast cityscape extending to the horizon under a hazy, overcast sky with some light clouds. The overall scene depicts a city in the aftermath of a significant snowfall.

# When Disaster Strikes

**Lessons From Survivors Living  
Through Winter Storm Uri**

“

**[I] always worried that something this huge such as no power and water would put me back in a place of survival mode. Getting desperate that I'd consider reaching out to my abusers for help. Thankfully I've stayed strong but it's hard.<sup>i</sup>**

<sup>i</sup> Throughout this report, we've included quotes from survivors who received cash from us. If these quotes are difficult for you to read, please skip over them or read them at a pace that feels comfortable. To protect the anonymity of individuals who shared, we lightly edited quotes, and any changes made for clarity are bracketed.

# Table of Contents

**PG 4** Key Findings

---

**PG 6** Introduction

---

**PG 8** Methodology

---

**PG 9** How We Supported Survivors

---

**PG 10** The Survivors We Reached

---

**PG 13** Harm Survivors Have Been Subjected To

---

**PG 16** How Winter Storm Uri Negatively Affected Survivors

---

**PG 22** How Many Common Disaster Preparedness  
Recommendations Are Inaccessible To Survivors

---

**PG 28** What Survivors Told Us They Need

---

**PG 36** Learning From Survivors About Living Through Crisis

---

**PG 43** Conclusion

---

**PG 44** About FreeFrom

---

**PG 45** Appendix A

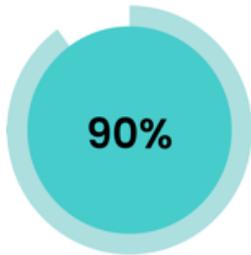
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**PG 47** Endnotes

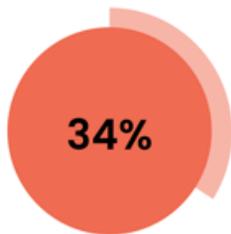
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# Key Findings

## THE IMPACT OF WINTER STORM URI



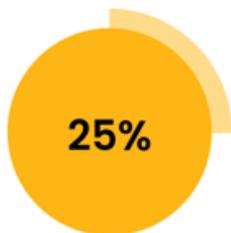
Winter Storm Uri created more expenses for survivors that they don't know how to pay for



Winter Storm Uri forced survivors to share space with someone/folks that they feel unsafe being around



Winter Storm Uri led to increased physical, emotional, and/or sexual violence or threats of violence



Winter Storm Uri led to increased economic abuse or threats of economic abuse

Survivors shared with us that their harm-doers used the circumstances of the storm as an opportunity to further manipulate and harm them.

## INCREASED HARM DURING WINTER STORM URI



**1 in 4 survivors reported that the harm they have been subjected to started or got worse during Winter Storm Uri.**

Survivors overwhelmingly need unrestricted cash, mental health resources, credit/debt relief, and support from friends and community.

## SURVIVORS' TOP NEEDS

**75%** Unrestricted cash

**40%** Mental health resources

**39%** Credit/debt relief

**27%** Friends and community

## MANY COMMON DISASTER RECOMMENDATIONS ARE INACCESSIBLE TO SURVIVORS

# 58%

of survivors said they hadn't and would find it difficult to **set aside savings** for natural disasters or other emergencies

# 45%

of survivors said they hadn't and would find it difficult to **keep emergency cash** in their home in case ATMs stopped functioning or if banks were closed

# 43%

of survivors said they hadn't and would find it difficult to **stock up on 2-3 weeks' worth of food** and other essential supplies

## RESOURCES SURVIVORS WOULD HAVE USED IF AVAILABLE TO THEM

# 89%

of survivors told us that they would have accessed **cash aid/mutual aid**

# 62%

said they would have utilized **connection with other survivors**

# 50%

said they would have used **virtual/phone-based counseling services**

“ We need money and time away from low-paying, long-hour jobs to try to prepare for disasters, otherwise our lives are always in a state of disaster and we cannot prepare.

# Introduction

## WINTER STORM URI

In February 2021, a record-breaking coast-to-coast storm, unofficially referred to as Winter Storm Uri, hit the United States. Uri brought record-low temperatures and unprecedented snowfall to the state of Texas. On February 12th, Governor Abbott issued a declaration of disaster for all 254 counties in Texas.<sup>1</sup> By February 14th, President Biden declared an emergency in the state.<sup>2</sup>

According to a University of Houston report on the winter storm, more than two-thirds (69%) of Texans lost power at some point between February 14th-20th. On average, those affected went 31 consecutive hours without electricity. During that same seven-day period, 49% of Texans lost access to running water, with the average outage lasting 52 hours; 75% experienced difficulty accessing food or groceries; 63% experienced difficulty accessing bottled water; and 71% lost internet access. When the storm finally passed, almost half (49%) of all Texans said Winter Storm Uri had inflicted economic damages.<sup>3</sup> According to the Texas Department of State Health Services, 246 people died due to storm-related causes.<sup>4</sup>

## WHAT WE DID

As the COVID-19 pandemic has shown, large-scale disasters not only exacerbate survivors' already precarious circumstances, but also expose the pervasive lack of support for survivors within societal institutions and systems.<sup>5</sup> Further, while we will refer to Winter Storm Uri as a "natural disaster" throughout this report and acknowledge that the lessons learned here are applicable to natural disasters generally, we also recognize that many of the disastrous impacts of this storm, in particular, could have been avoided and in large part were due to the state and federal government's lack of preparation and adequate investment in infrastructure.<sup>6</sup>

When we first launched FreeFrom's Safety Fund in March 2020 as an emergency response to COVID-19, we learned that cash grants are life-changing for survivors, and even more so in times of unprecedented crisis. With these lessons learned, FreeFrom mobilized to create a Safety Fund for survivors affected by the storm so they could decide for themselves how to respond and stay safe.

## WHAT WE LEARNED

In the following pages, you'll hear from 661 survivors impacted by Winter Storm Uri who applied for and received cash assistance from FreeFrom. They share their struggles to implement disaster preparedness recommendations, discuss how the storm affected them as survivors and increased their risk of being subjected to harm, and educate us about what support they need. Thank you to the survivors who participated in this Safety Fund for sharing your lived experiences with us. We hope this report can facilitate a necessary conversation on how we can better support survivors during crises and beyond.

## WHERE WE GO FROM HERE

Winter Storm Uri and its devastating effects may have been unprecedented, but the economic, emotional, and physical impacts on survivors by a natural disaster of this scale were entirely foreseeable. To successfully support survivors before, during, and after future disasters, it is imperative we begin working now to develop trauma-informed resources and implement an infrastructure of support that is robust enough to withstand a crisis such as this one.

This could not be a more urgent matter to address, especially as studies show that in the future, extreme weather events will likely occur more frequently and with greater intensity as a result of human-induced climate change.<sup>7,8</sup>

Climate change is a gender-based violence issue. Natural disasters are a gender-based violence issue. Until we recognize this and act accordingly, survivors will be disproportionately at risk and impacted by these global events.

# Methodology

The Safety Fund application launched in English and Spanish on February 19, 2021 and closed a day later on February 20, 2021. Social media (i.e. Instagram, Twitter, and Facebook) was our main avenue of outreach, but we also sent the application to our Texas-based partner organizations and to folks in our peer-to-peer network<sup>ii</sup> who live in Texas. This report is based on data from 661 survivors who received a Safety Fund grant of up to \$250. In total, we dispersed \$165,250 to survivors.

While our priority was providing no-strings-attached cash to survivors impacted by the storm and infrastructure failure, we also wanted to learn more about the experiences of survivors during this natural disaster. On the initial form—which took approximately 5 minutes to complete—we asked a few optional questions regarding the impact of the winter storm. Additionally, we sent a follow-up survey, also available in English and Spanish, to all Safety Fund recipients in June 2021 which asked additional questions about survivors' experiences during the storm alongside questions about their top needs, top costs, and how they spent their grant. 144 survivors (21.8%) completed the follow-up survey.

This report is focused on how Winter Storm Uri affected people's experiences of survivorship specifically, so while many folks wrote about universal experiences of the storm (e.g. loss of utilities, dangerous road conditions), these responses were excluded from our data analysis.

ii. FreeFrom's peer-to-peer program fosters community amongst survivors across the U.S. while folks work towards financial freedom, collective and individual healing, and building support systems with each other.

## CHAPTER ONE

# How We Supported Survivors

### GETTING CASH TO SURVIVORS

FreeFrom's Safety Fund provided up to \$250 in direct cash assistance to survivors affected by Winter Storm Uri. In keeping with our commitment to providing flexible, no-strings-attached cash support to survivors, we did not require proof of survivorship or place any restrictions on how grantees could spend the funds. To receive a grant, folks only needed to self-identify as a survivor of gender-based violence and be a resident of Texas who was directly and negatively impacted by the winter storm.

Previous Safety Fund applicants were offered a range of options for how they could receive their cash grant, including a check in the mail, ACH/direct deposit, PayPal, and Venmo. In the past, during non-storm related Safety Fund rounds, about half of grantees typically elect to receive their grant as a check in the mail.<sup>9</sup>

However, given delays in mail delivery due to the storm<sup>10</sup> and the immediate need for cash, we only provided digital payment options, namely PayPal and Venmo. The effects of Winter Storm Uri underscore the importance of offering survivors a diversity of safe and accessible ways to receive cash.

Survivors told us the safest way to receive their grants were:

50% Venmo

34% PayPal

16% Neither of these options are safe for me

For survivors who selected "Neither of these options are safe for me," a member of the FreeFrom team contacted them to find a payment option that was safe for and available to them.

## Survivor Storm Strategy #1

Digital payment platforms are a safe way for survivors to access and secure their money, especially during a natural disaster where access to banks and physical ATM locations is limited.

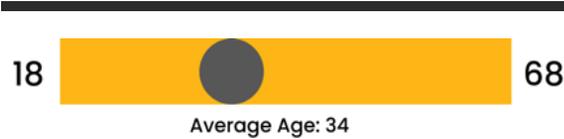


**CHAPTER TWO**

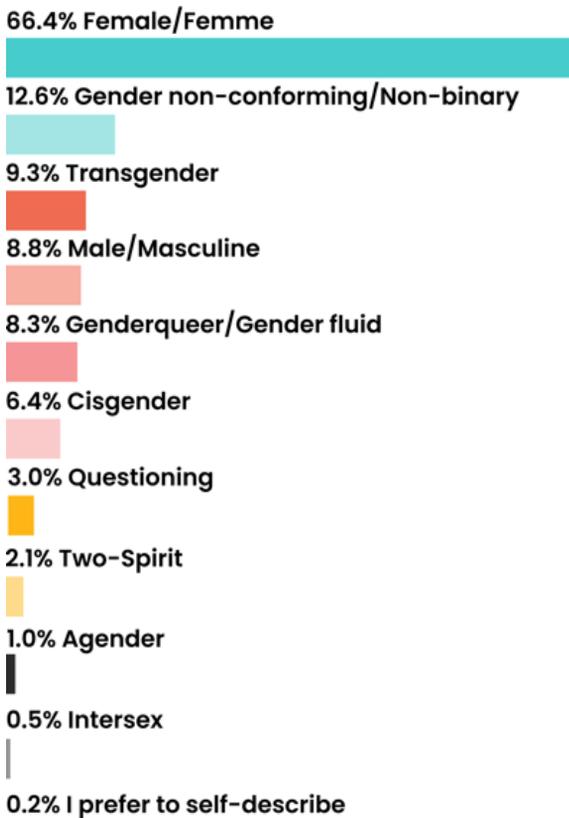
# The Survivors We Reached

**AGE, GENDER AND SEXUALITY**

**Fig. 1 – Age** N=116



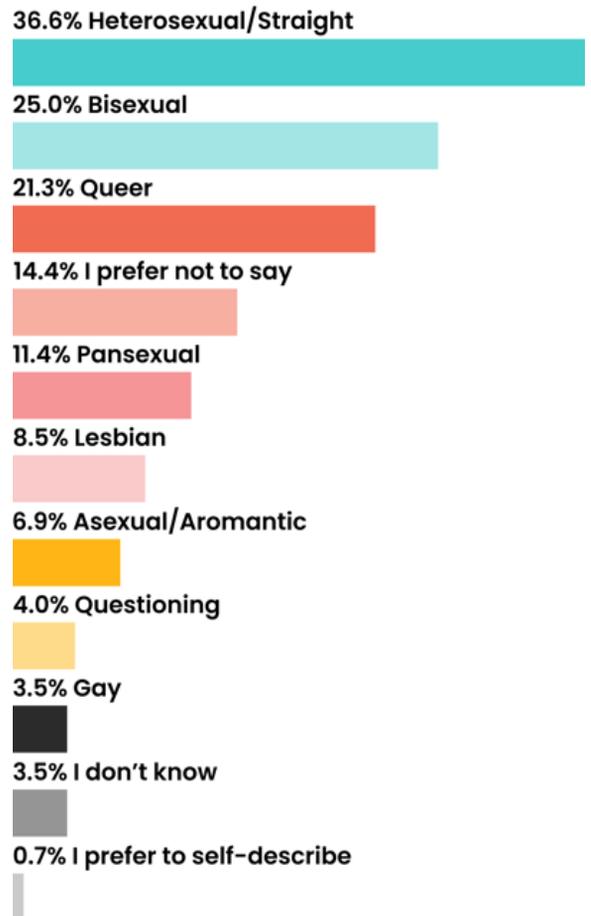
**Fig. 2 – Gender** N=625



\*Other responses included trans masc

The survivors in our sample ranged in age from 18 to 68 with an average age of 34, as seen in Figure 1. Figure 2 illustrates the range of genders and Figure 3 shows the range of sexualities of folks in our sample. Survivors were able to select multiple options for gender and sexuality, including “I prefer to self-describe.”

**Fig. 3 – Sexuality** N=577



\*Other responses included demisexual

## RACE, ETHNICITY, AND IMMIGRATION

While we present race and ethnicity data categorically in Figure 4, we also offered survivors an opportunity to tell us how they identify in an open-ended format. We received over 206 unique responses, with 45.6% of folks identifying as Mexican, Mexicana, or Mexican-American. Figure 5 includes a sample of open-ended responses we received, further illustrating the diversity in our sample. Additionally, 15.8% of folks in our sample identified as immigrants and 84.2% did not identify as immigrants.

Fig. 4 – Race Or Ethnicity N=463

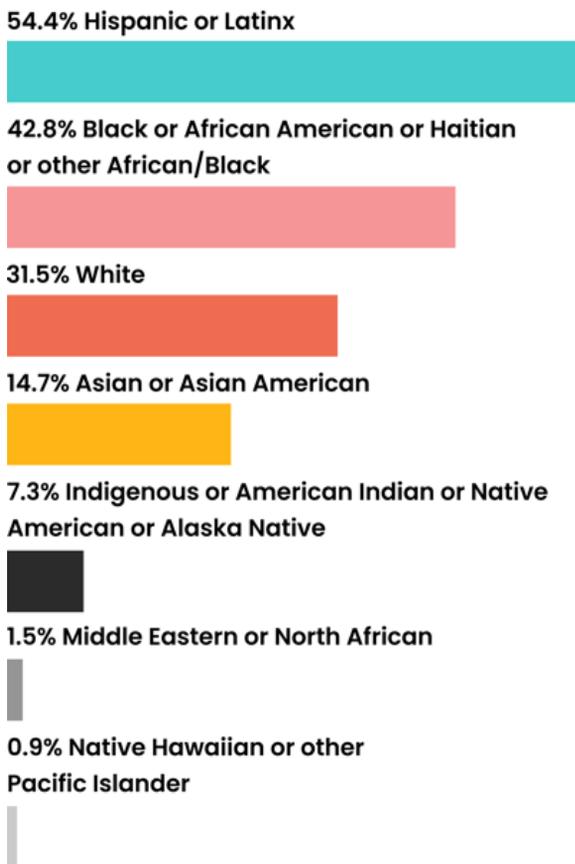


Fig. 5 – Identity Wordbank

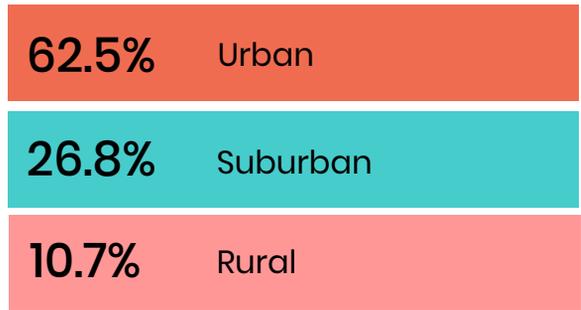


**LOCATION**

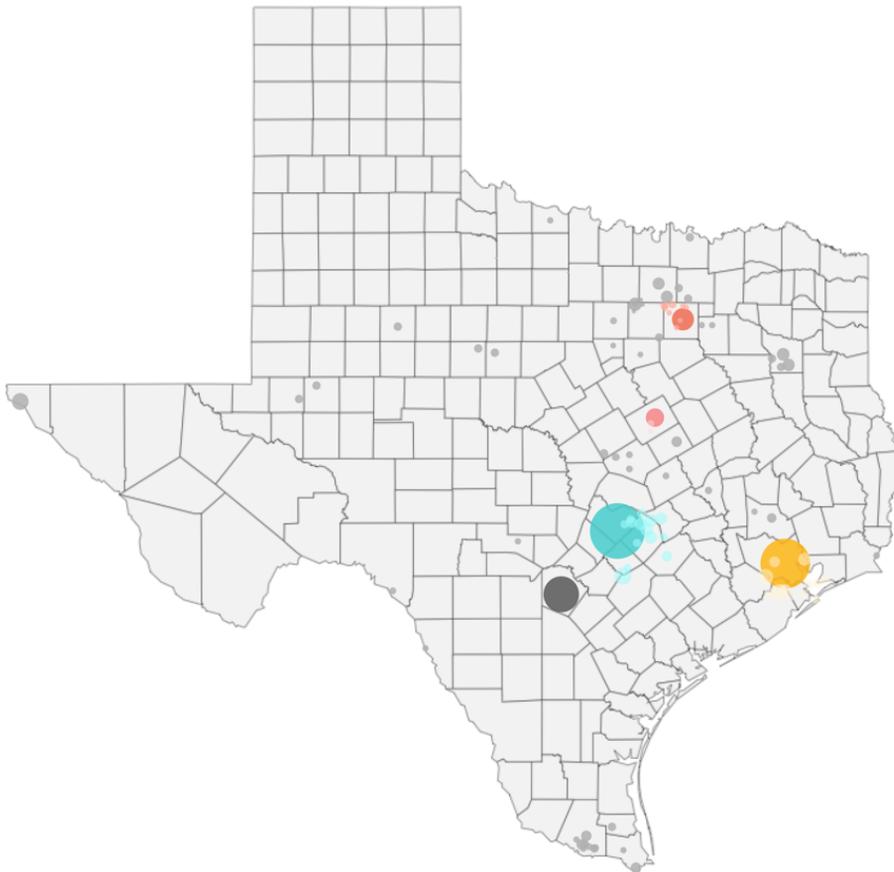
The majority of survivors in our sample were concentrated in three cities—30% in Austin, 24% in Houston, and 12% in San Antonio—with remaining grant recipients spread out across Texas.

We also asked survivors to describe the type of area where they reside, as shown in Figure 7.

**Fig. 7 – Area Type** N=112



**Fig. 6 – Location<sup>iii</sup>** N=660



iii. In Figure 6, the amount of folks concentrated in any given area is represented by the size of the circle on the map.

**CHAPTER THREE**

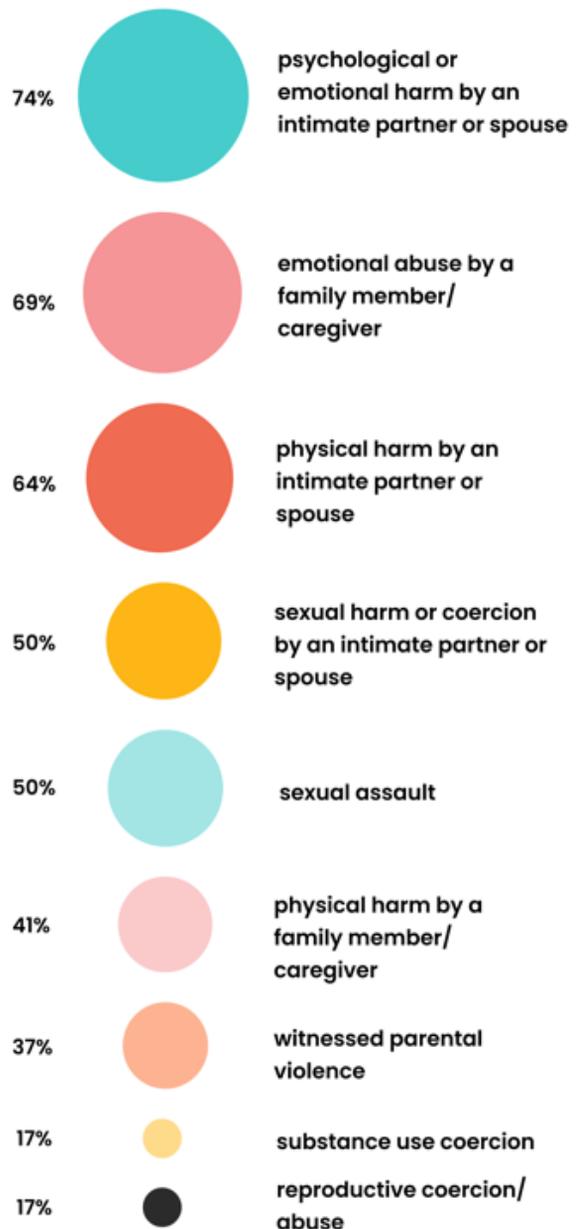
# Harm Survivors Have Been Subjected To

While large-scale disasters don't cause gender-based violence, events like Winter Storm Uri and the reverberating impacts certainly exacerbate survivors' circumstances. In order to situate what survivors endured during the storm within the breadth of their full experience, we asked folks about the harm they've been subjected to across their lives, including economic abuse.

“

I had worked so hard to finally find safety and now it has been taken away so quickly with no time for me to prepare. I won't have water for at least another week possibly two. The uncertainty is scary.

Survivors in our sample have been subjected to the following types of harm:

**Fig. 8 – Types of Harm****N=103**

\*Other responses included being subjected to sex trafficking and sexual harm by a family member

Fig. 9 – Economic Abuse Survivors Have Been Subjected To

N=96



Fig. 9 – Continued



The Centers for Disease Control and Prevention estimate intimate partner violence (IPV) costs cisgender female survivors in the United States an average of \$104,000 across their lifetimes.<sup>11,iv</sup> It's crucial to consider how the cost of being subjected to IPV and the accompanying economic vulnerability are barriers to preparing for and accessing resources when a natural disaster strikes.

iv. Estimates of the lifetime cost of IPV for trans and gender non-conforming survivors does not exist yet. However, we know that trans survivors experience IPV at a higher rate than cisgender female survivors (1 in 2 compared with 1 in 4)<sup>12,13</sup> and that LGBTQ+ folks experience poverty at a higher rate (21.6%) compared to heterosexual cisgender people (15.7%).<sup>14</sup> These structural inequalities are exacerbated for people of color, most acutely Black and Indigenous folks, who must also contend with racial wage and wealth gaps.<sup>15</sup>

## CHAPTER FOUR

# How Winter Storm Uri Negatively Affected Survivors

### INCREASED HARM DURING WINTER STORM URI



**1 in 4 survivors reported that the harm they have been subjected to started or got worse during Winter Storm Uri.**

Survivors shared with us that their harm-doers used the circumstances of the storm as an opportunity to further manipulate and harm them.

“

I kicked my partner out right before the storm and he used the storm to gaslight and manipulate me into letting him stay. I refused and he is using his money to make me suffer.

“

Abusers use this as an excuse to validate them trying to contact you. And manipulate when you tell them to leave you alone.

“

I am currently trying to escape my abusive husband... and working with legal aid for a protective order but with nowhere for my husband to go and the cops not making him leave he forced his way back in. [I]’m just trying to get home so I can get to safety but have no gas money to get there.

## ECONOMIC HARDSHIP AND VIOLENCE

The storm also increased the risk of economic harm and exacerbated survivors' financial instability, leaving folks feeling trapped and without basic necessities.

Survivors in our sample reported that:

**Fig. 10 – Storm Impact** **N=594**



\*Other responses included impacted ability to earn income and impacted physical health

“ I have been mentally triggered by surviving in ways that I had to previously live in complete poverty. I get scared I can't provide food to my children and worried about family doing without.

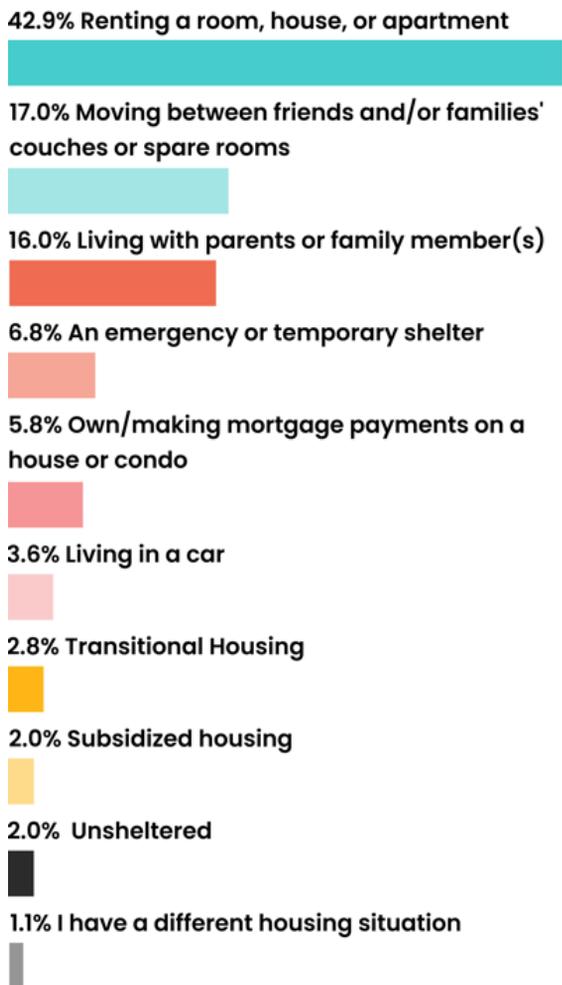
“ The emotional and financial stress is too much and I need help. I need to move somewhere but I don't have money or a car to do so and the storm has trapped me here even longer, and with no clean water to top it off.

“ I missed work from the storm. [I]f I didn't come in today, I would have lost my job. If I lose my job, I am then going to have to rely financially on my abuser.

**UNSTABLE/UNSAFE SITUATIONS**

32.2% of survivors reported living situations that suggest degrees of housing instability (e.g., unsheltered, moving between friends and families’ couches, an emergency or temporary shelter, transitional housing, living in a car). Folks who selected “I have a different housing situation” shared responses such as living in a mobile home, student housing, and housing through occupation.

**Fig. 11 – Housing Situation<sup>v</sup> N=637**



**1 in 3 survivors reported living situations that suggest degrees of housing instability**

In our follow-up survey, we asked survivors to share with us whether they relocated during Winter Storm Uri. We also gave them the opportunity to share with us why they chose to relocate or not and if they did, where they went.

**Fig. 12 – Relocation N=118**



Of respondents who shared with us why they did not relocate, the top 6 reasons were:

- Couldn’t afford to relocate
- Felt safer at home
- Unsafe road/weather conditions
- Had nowhere to relocate to
- Domestic or family-related obligations (e.g. wanting to be nearby family, a pet who could not be relocated)
- Lack of access to transportation

<sup>v</sup> A limitation of our data is that we are not able to determine whether the 46.6% of folks who temporarily relocated during Winter Storm Uri shared their temporary living situations during the storm or their typical living situation before/after the storm.

Of the respondents who shared where they relocated to, the majority of folks went to a family member or friend's house. This statistic is consistent with the research done by the University of Houston which found that 44% of Texans relocated to a local relative's home.<sup>16</sup> As for why they relocated, the majority of survivors indicated that they did so due to loss of essential utilities. (A full recap of survivors' top needs can be found on pg 28.)

Additionally, 31% of survivors said the winter storm gave them no choice but to seek out unstable and/or unsafe situations in order to survive. Some examples include survivors having to move from place to place, having to ask for help from people who make them feel unsafe, and having to live or spend time with their harm-doer.

“

My roommate reached out to their abusive ex's parents because we were that desperate to stay warm. They didn't have heat either and we thankfully found a way to a safer place. But it was very hairy for all of us. As well as triggering from my past experiences personally.

“

The pandemic was already extremely hard, and now the winter storm disaster has only added to the hardships. I think it's hard for me because I don't want to reach out to people that are extremely toxic in my life for help.

“

[I] always worried that something this huge such as no power and water would put me back in a place of survival mode. Getting desperate that I'd consider reaching out to my abusers for help. Thankfully I've stayed strong but it's hard.

“

I have gone 48 hours with no electricity. I had to speak to someone who has hurt me just to find out current news because the cell reception has been spotty.

## IMPACT ON MENTAL HEALTH

When we asked survivors how the winter storm impacted them, 64% said the winter storm brought up past memories, traumas, and difficult emotions related to survivorship. Some examples include flashbacks, emotional triggers, painful memories, difficult emotions, and mental health struggles.

“

The winter storm has triggered my PTSD greatly. Last year I was living with an ex partner who beat me for identifying as non-binary. They would lock me in a room without light, food, or water. The winter storm was exactly the same thing and it was horrifying to relive that.

“

I've missed therapy during the month of my worst trauma anniversaries and it just really sucks. I'm struggling so much and now I don't even know how I'll pay for my mental health once the house things are taken care of.

“

This has been such a scary situation and it's made me doubt all of the progress I've made since leaving my trafficker. Losing power and water and not knowing how I'm going to be able to get water is absolutely terrifying, and it makes me feel like I'm never going to make it on my own.

“

I suffer from anxiety and PTSD due to past sexual assault and a domestic violence situation... I've been trying really hard not to self harm and check in with my therapist this week but since I lost power and haven't been able to keep up with my hygiene as usual, my social anxiety has been rising. I've had a really hard time even leaving my apartment to look for food.

“

I am a student online right now still recovering from my trauma and this storm has financially and emotionally put me in a bad place. My abuser is withholding money from me and I am having to choose between paying for my bills and tuition or paying for therapy. The storm has only [exacerbated] the issue because I haven't been able to get into contact with my therapist.

“

It has been extremely triggering being iced in at someone's else's house and having no agency or sense of control. [I]t reminded me a lot of trauma when I was younger related to feeling unsafe everywhere I went because of who I was. That and having to share scarce resources and having nothing to contribute reminded me of my trauma.

Winter Storm Uri had a myriad of impacts on survivors including economic hardship, increased violence, and housing instability. Circumstances created by the storm also affected survivors' mental health and forced them to enter or consider entering unsafe situations in order to survive. Natural disasters force survivors further into crisis, often without the resources or support they need to navigate these difficult and unexpected circumstances.

## CHAPTER FIVE

# How Many Common Disaster Preparedness Recommendations Are Inaccessible to Survivors

**“ We need money and time away from low-paying long-hour jobs to try to prepare for disasters, otherwise our lives are always in a state of disaster and we cannot prepare.**

To understand how survivors prepare for natural disasters, we asked them to share their experience accessing storm resources and how feasible it was for them to implement common recommendations for disaster preparedness. These recommendations were collected from a variety of sources, including both general disaster preparedness resources as well as survivor-specific recommendations (Appendix A). Figure 13 ranks survivors' responses to these recommendations as either “easy,” “conditional,” or “difficult.”

Survivors overwhelmingly reported that recommendations that relate to money, saving for future crises, or storing money in their home to be difficult and unsafe for them to implement.

Survivors also reported that recommendations accessible via digital platforms, such as switching from paper checks to direct deposit or downloading a mobile banking application were generally easy to implement during the storm. For those who did not implement these recommendations, they reported these recommendations would be easy to implement in the future.

Similarly, the majority of folks shared that storing their important documents in either an element-proof box or safe was a recommendation that was easy to implement during the storm, and again, those who did not stated that they could easily do so in the future.

Most recommendations regarding medical services received a variety of answers, suggesting that the accessibility of these recommendations depends on survivors' specific circumstances.

**Recommendations that survivors did not implement during the recent storm, and would find difficult to implement in the future:**

58%

of survivors said they hadn't and would find it difficult to **set aside savings** for natural disasters or other emergencies

45%

of survivors said they hadn't and would find it difficult to **keep emergency cash** in their home in case ATMs stop functioning or if banks are closed

43%

of survivors said they hadn't and would find it difficult to **stock up on 2-3 weeks' worth of food** and other essential supplies

“

Thinking about disaster preparedness feels overwhelming when I'm still working on getting through month to month.

“

In a perfect world these ideas are great. However, not everyone can do these. For me, if I ever tried to save money and I was caught I ended up paying for it in a bad way. I couldn't always get a bank account so that wouldn't have been something I could do back then. I think we have to be more creative on helping those like me on how to “secretively” hide money and have quick access to it in an emergency.

**Fig. 13 – Common Disaster Preparedness Recommendations**

Difficult	<p><b>Set aside savings for natural disasters or other emergencies (N=124)</b></p> <p>58% I did not do this during the recent storm, and it would be difficult to do this in the future          18% I did this during the recent storm, but it was difficult          19% I did not do this during the recent storm, but could do this easily in the future          5% I did this easily during the recent winter storm</p> <p><b>Stock up on 2–3 weeks’ worth of food and other essential supplies (N=121)</b></p> <p>43% I did not do this during the recent storm, and it would be difficult to do this in the future          26% I did this during the recent storm, but it was difficult          21% I did not do this during the recent storm, but could do this easily in the future          8% I did this easily during the recent winter storm          1% Doing this would make me feel unsafe</p> <p><b>Keep emergency cash in your home in case ATMs stop functioning or if banks are closed (N=118)</b></p> <p>45% I did not do this during the recent storm, and it would be difficult to do this in the future          9% I did this during the recent storm, but it was difficult          30% I did not do this during the recent storm, but could do this easily in the future          10% I did this easily during the recent winter storm          7% Doing this would make me feel unsafe</p>
Conditional	<p><b>Make sure your cell phone is accessible at all times during an emergency situation (N=119)</b></p> <p>8% I did not do this during the recent storm, and it would be difficult to do this in the future          35% I did this during the recent storm, but it was difficult          15% I did not do this during the recent storm, but could do this easily in the future          40% I did this easily during the recent winter storm          2% Doing this would make me feel unsafe</p> <p><b>Access medical or counseling services over the phone during an emergency situation (N=115)</b></p> <p>38% I did not do this during the recent storm, and it would be difficult to do this in the future          10% I did this during the recent storm, but it was difficult          44% I did not do this during the recent storm, but could do this easily in the future          6% I did this easily during the recent winter storm          2% Doing this would make me feel unsafe</p> <p><b>Access medical or counseling services online during an emergency situation (N=115)</b></p> <p>41% I did not do this during the recent storm, and it would be difficult to do this in the future          12% I did this during the recent storm, but it was difficult          38% I did not do this during the recent storm, but could do this easily in the future          7% I did this easily during the recent winter storm          2% Doing this would make me feel unsafe</p> <p><b>Obtain a 30-day (or longer) emergency prescription refill from your healthcare provider (N=119)</b></p> <p>41% I did not do this during the recent storm, and it would be difficult to do this in the future          4% I did this during the recent storm, but it was difficult          46% I did not do this during the recent storm, but could do this easily in the future          8% I did this easily during the recent winter storm</p>

**Fig. 13 – Continued**

Conditional	<p><b>Have at least a 14-day supply of your prescription medications (N=121)</b></p> <p>30% I did not do this during the recent storm, and it would be difficult to do this in the future          12% I did this during the recent storm, but it was difficult          40% I did not do this during the recent storm, but could do this easily in the future          17% I did this easily during the recent winter storm          2% Doing this would make me feel unsafe</p>
Easy	<p><b>Store paper copies/photo copies of important documents (e.g., household, financial, legal, medical, etc.) at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative (N=121)</b></p> <p>13% I did not do this during the recent storm, and it would be difficult to do this in the future          10% I did this during the recent storm, but it was difficult          37% I did not do this during the recent storm, but could do this easily in the future          39% I did this easily during the recent winter storm          1% Doing this would make me feel unsafe</p> <p><b>Store electronic copies of important documents (e.g., household, financial, legal, medical, etc.) in a password-protected format on a removable flash or external hard drive in a fireproof and waterproof box or safe (N=119)</b></p> <p>16% I did not do this during the recent storm, and it would be difficult to do this in the future          7% I did this during the recent storm, but it was difficult          40% I did not do this during the recent storm, but could do this easily in the future          34% I did this easily during the recent winter storm          3% Doing this would make me feel unsafe</p> <p><b>Switch from paper checks to direct deposit or prepaid debit cards for paychecks or other sources of income (N=117)</b></p> <p>12% I did not do this during the recent storm, and it would be difficult to do this in the future          6% I did this during the recent storm, but it was difficult          27% I did not do this during the recent storm, but could do this easily in the future          51% I did this easily during the recent winter storm          3% Doing this would make me feel unsafe</p> <p><b>Switch from paper checks to direct deposit or prepaid debit cards for government benefits (N=111)</b></p> <p>14% I did not do this during the recent storm, and it would be difficult to do this in the future          7% I did this during the recent storm, but it was difficult          31% I did not do this during the recent storm, but could do this easily in the future          46% I did this easily during the recent winter storm          3% Doing this would make me feel unsafe</p> <p><b>Download any banking or bill pay mobile applications to your smart phone or device for any bills that you pay online (N=117)</b></p> <p>9% I did not do this during the recent storm, and it would be difficult to do this in the future          10% I did this during the recent storm, but it was difficult          26% I did not do this during the recent storm, but could do this easily in the future          53% I did this easily during the recent winter storm          3% Doing this would make me feel unsafe</p>

# 64%

**of survivors want to learn from other survivors how to save money for an emergency**

These findings make it apparent that whether or not survivors can implement common natural disaster preparedness recommendations often comes down to what they can afford. On average, survivors have less than \$250 in savings.<sup>17</sup> Without access to savings, survivors cannot adequately prepare and plan for natural disasters.

A major component of weathering a crisis such as Winter Storm Uri is having access to savings that can cover unexpected expenses and safety recommendations like the ones mentioned above. But as the data we've collected demonstrates, survivors are often unable to save for such crises because they can't afford to and/or it isn't safe for them to do so.

“

**The recommendations assume that people have money to set aside after paying for all necessities.**

## Survivor Storm Strategy #2

Intimate partner violence organizations, disaster-response organizations, and government organizations can and should implement trust-based savings matching programs that support survivors in growing their savings.



Such programs could better enable survivors to stay safe during natural disasters and allow them to move away from a state of crisis towards conditions in which they can thrive.

When natural disasters occur, our society often puts the responsibility on individuals to seek, fund, and implement common disaster preparedness resources and recommendations provided by government agencies and emergency assistance organizations.

Inability to act upon recommendations is often looked at as an individual's personal failure as opposed to systems and structures failing folks when they are at their most vulnerable. FEMA's Emergency Financial Aid Kit suggests "the best way to plan for the unexpected expenses that may result after a disaster is to start saving today."<sup>18</sup> But the data presented here shows how survivors can't afford to stock up on essentials, much less save money for future crises. Every day often feels like a crisis for survivors who are financially struggling.

In order to truly support survivors in crisis—whether during a natural disaster, COVID-19, or everyday circumstances—we need robust, long-term solutions that are survivor-centered and take their lived experiences into account.

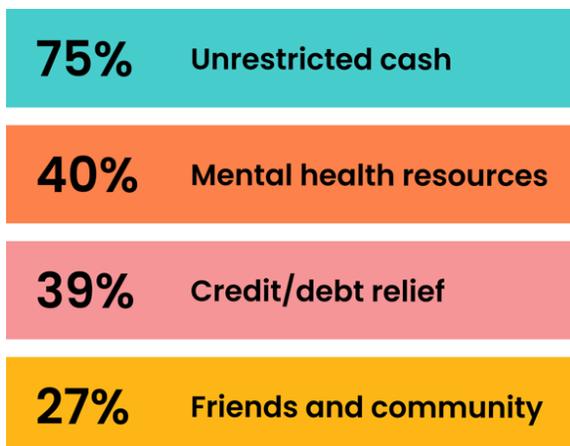
**CHAPTER SIX**

# What Survivors Told Us They Need

“ Having a simple grant like this when you’re REALLY in need without red tape was INCREDIBLY helpful, it makes all of the difference when your mind, and body are being pulled a million directions.

**SURVIVORS’ TOP NEEDS AND COSTS**

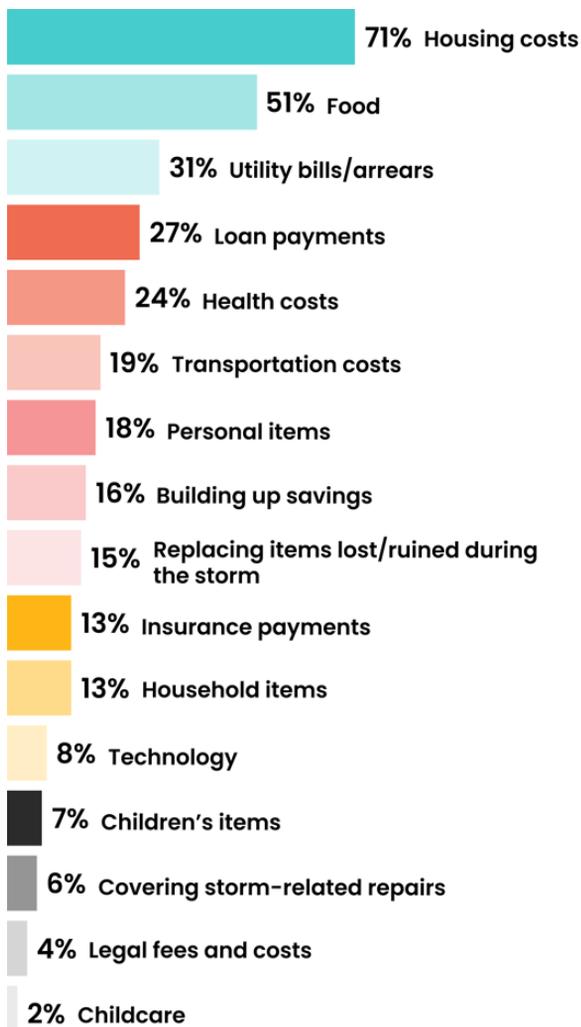
As we’ve seen in our past studies,<sup>19,20</sup> access to unrestricted cash, credit and/debt relief, and safe employment are among survivors’ top needs. In this sample, we also found 40% of survivors need mental health resources and 27% mentioned friends and community as a top need, which speaks to the devastating psychological impacts of natural disasters.

**Fig. 14 – Top Needs****N=142****Fig. 14 – Continued**

\*Other responses included reliable transportation and medical care

We also asked survivors about their top costs. (Figure 15) Survivors reported **housing costs, food, utility bills, loan payments, and health costs** as their top five expenses.

**Fig. 15 – Top Costs** N=142

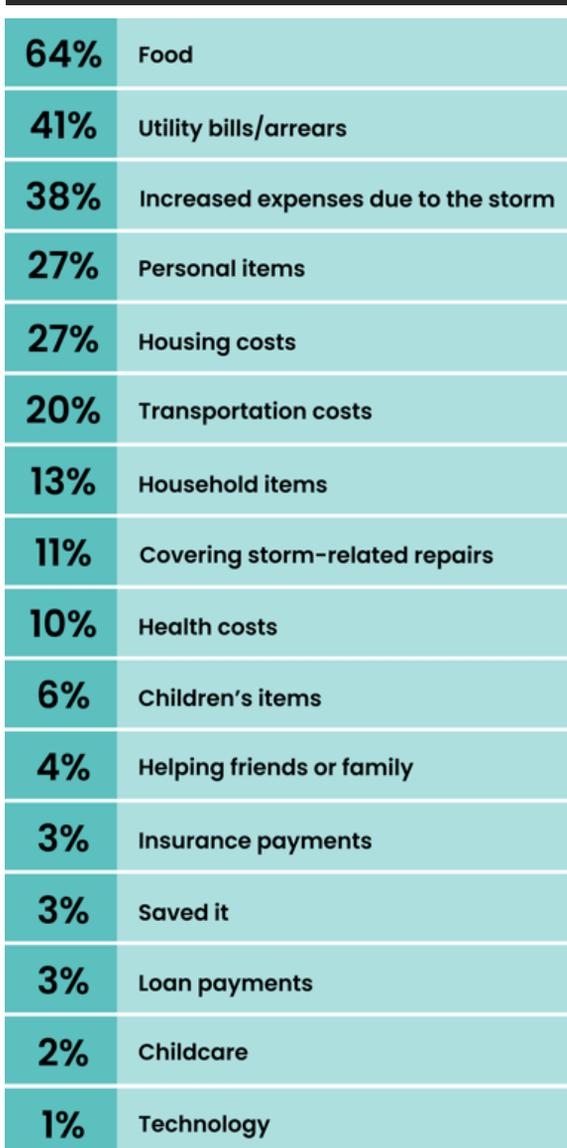


\*Other responses included vet care

## HOW SURVIVORS SPENT THEIR GRANT

When we asked survivors how they spent their grant, we learned that folks overwhelmingly spent their grants on essential living expenses such as food and bills. Following these costs, 38% of survivors used their grant to cover increased expenses due to the storm.

**Fig. 16 – Grant Spent** N=143



\*Other responses included donations and service dog costs

What unrestricted cash grants enabled survivors to do:

“

It allowed me to pay a few bills. It was more than just paying a bill, it gave me the support I needed when my only other option was to reach out to my abusers for help... I was so worried that I'd have to get help from them and “pay” them back. This grant helped me not have to do that. It gave me hope when I was out of hope.

“

The cash grant helped me maintain shelter after the storm. Due to the storm I was unable to work and had to juggle increased expenses from the storm and buying what I need to survive during that time, with my need to also pay rent and utilities and make sure that I keep my current shelter.

“

The grant enabled me to breathe and alleviated some of the mental stress that comes when not knowing if you will be able to provide even basic needs. Only a few days before the storm hit, child support dropped off, which is a regular occurrence in my particular situation. I am a working artist, so there was no telling how the storm would affect my income either. The grant not only practically helped, but let me know I was seen and supported.

“

It helped me calm down and feel like I could make it through the crisis. It made me feel as if I was not alone.

**STORM-SPECIFIC RESOURCES  
SURVIVORS NEED AND WANT**

We asked survivors which resources they would have used during Winter Storm Uri had they been available:

**89%**  
of survivors said that they would have accessed **cash aid/mutual aid**

**62%**  
of survivors said that they would have utilized **connection with other survivors**

**50%**  
of survivors said that they would have used **virtual/phone-based counseling services**

Folks also mentioned wanting resources surrounding wellness tips and an accessible way to find updated information and trustworthy services. Data on all the resources survivors said they would have accessed is presented in Figure 17.

**Fig. 17 – Resources** **N=123**

<b>89%</b>	Cash aid/mutual aid for survivors
<b>62%</b>	Connection with other survivors who could assist with access to food, toiletries, clothes, and other supplies during an emergency
<b>50%</b>	Virtual/phone-based counseling services
<b>35%</b>	A designated IPV shelter at a hotel
<b>33%</b>	Virtual/phone-based medical services
<b>25%</b>	Counseling services at a grocery store, pharmacy, or other essential business
<b>17%</b>	A designated IPV shelter at a place of worship

\*Other responses included transportation and informational support.

## 1. CASH ASSISTANCE IS EVEN MORE CRITICAL DURING NATURAL DISASTERS

# 89%

of survivors said that they would have accessed cash aid/mutual aid if it had been available to them during the most recent storm

# 75%

of survivors said that cash was their top need

Survivors want and need unrestricted, flexible cash assistance. A natural disaster such as Winter Storm Uri further highlights this need, as survivors are met with increased economic insecurity from unexpected expenses, and they don't have the savings they need to prepare for or respond to a crisis.

After Winter Storm Uri, FEMA set up a disaster fund to support Texans who were impacted by the storm. While FEMA

allowed Texans to use disaster funds on home repairs, rental assistance, and increased childcare expenses, they prohibited folks from covering "regular living expenses" with disaster funds.<sup>21</sup> However, the overwhelming number of survivors in our sample shared they used the FreeFrom Safety Fund grant to pay for essentials like food and personal items.

During Winter Storm Uri, the Texas Department of Banking authorized banks to close offices at their discretion, limiting folks' ability to access their money safely at physical bank locations.<sup>22</sup> Additionally, survivors told us that the storm disrupted their streams of income, further jeopardizing their financial security.

When folks are not able to access their regular income as a result of an emergency, they need to spend their disaster funds on everyday costs. The need for unrestricted funds is significant, yet current natural disaster programs don't provide this type of support.

## Survivor Storm Strategy #3

Funding and advocating for direct, unrestricted cash assistance that covers regular living expenses and beyond is a key step in building an ecosystem of support for survivors in crisis. Cash assistance allows survivors to meet their own nuanced needs, stay safe, and avoid further crisis.



## 2. COMMUNITY AND CONNECTION WITH OTHER SURVIVORS

We know that being subjected to harm often isolates survivors from their communities and loved ones and restricts their access to support.<sup>23</sup> When we asked survivors for tips they would recommend to other survivors on their healing journeys, they shared the importance of maintaining close relationships with family, friends, and/or community.

# 62%

of survivors said that would have utilized connections with other survivors who could assist with resources if it was available to them during the winter storm

# 27%

of survivors said that friends and community are a top need

## Survivor Storm Strategy #4

Peer-to-peer groups facilitated by intimate partner violence organizations can help foster connections and a sense of community that is essential for survivors' healing journeys. In these spaces, survivors can learn from each other about their lived experiences, build systems of trust and support, and share their challenges and successes with others. In natural disasters such as Winter Storm Uri, these connections are a critical part of survivors staying informed, supported, and safe.



### 3. ACCESS TO MENTAL HEALTH RESOURCES

During natural disasters, mental health support is not a particularly common resource offered. However, the survivors in our sample reported experiencing difficult emotions and memories related to the harm they have been subjected to that were triggered by the winter storm. Given these findings, a survivor-centered approach to disaster preparedness and response must include access to mental health resources.

**50%**

of survivors said they would have accessed virtual/phone-based counseling services if they were available to them during the winter storm

**40%**

of survivors said that mental health resources are a top need

## Survivor Storm Strategy #5

Accessible, affordable, and survivor-centered mental health resources are a key component of building a holistic ecosystem that not only supports survivors economically, but also emotionally.



An overwhelming number of survivors spent their Safety Fund grants on essential items such as housing, food, utility bills, and medical costs. Additionally, survivors' top needs include cash assistance, community and connection, and mental health resources.

Survivors' top needs and costs—data collected in June, several months after Winter Storm Uri—align with the resources survivors say they would have accessed during the winter storm had they been available.

Building an effective, accessible system of support for survivors—one that can withstand a large-scale crisis—must involve unrestricted cash assistance programs, community and connection, and mental health resources.

## CHAPTER SEVEN

# Learning From Survivors About Living Through Crisis

Survivors are incredibly resourceful and know how to stay safe. We asked folks to share tips and tricks that have been beneficial to them while going through their healing journeys. Their responses fit into four major themes:

### FINANCIAL TIPS AND TRICKS

Survivors talked about different ways to earn small and/or additional streams of income and how to keep income safe from harm-doers. Folks also offered tips on banking and building credit as a survivor.

“

You can easily open up an online bank account using CashApp and/or Chime. They both give you a routing and bank account number as well as debit cards. And with Chime, after you've had the account open for a while, you can get a “credit builder” card that helps you build back up your credit!

“

I've managed to make a small side stream of income by offering oracle card readings and utilizing my spiritual gifts. When times got tough I had to realize that I'm my biggest resource and I have a lot of value to add to the world!

“

I started selling things I didn't need anymore, that were still in good condition, on Mercari. I also kept the money on my Mercari account that way my partner could not see the extra money I was getting.

## **SAFETY PLANNING AND SECURITY MEASURES**

Survivors shared recommendations for what emergency supplies to have on hand (e.g., packing a go bag, keeping emergency cash, and storing non-perishable food) and tips for creating a safety plan. Additionally, folks discussed steps they have taken to ensure their safety (e.g., privacy settings on mobile devices, privacy settings online, opening a P.O. box, taking self-defense classes, and documenting abuse).

“

All my legal documents are kept at a person’s house [I] trust, in case I ever need to up and leave in a rush.

“

I obtained a separate phone so I could not be tracked as my spouse was law enforcement. Now there are many ways to track phones to the general public. A separate phone will help keep you safe and keep your contacts with help anonymous.

“

When creating a safety plan, it doesn’t have to be put together immediately. I felt like I had to get everything taken care of so fast. In reality, that almost put me in a more dangerous situation. It was safest for me to “slowly” but mindfully and strategically get things in order in a way that would not draw attention to my goal.

“

Keep a bag ready full of dry clothes, batteries, flashlight and small snacks that won’t expire quickly so you can evacuate as soon as you need to. Put away a few dollars in the bag as well for in case of an emergency or rainy day.

Folks also gave recommendations for how to safely store valuables, personal and legal documents, and other important items:

- In a lockbox, safe, or other storage container that can be locked
- In a plastic or other weatherproof container
- In an easily portable container

## MENTAL HEALTH RESOURCES AND SUPPORT

Survivors talked about the importance of putting themselves first on their healing journeys and in engaging in activities such as hobbies, journaling, goal-setting, and self-reflection. Folks also gave advice on how to work through difficult feelings and emotions as a survivor and offered suggestions for ways to build self-confidence and validate their own feelings. Lastly, survivors shared how mental health resources have supported them in their healing journey.

“

Utilizing an amalgamation of mental health resources that were available to me at times when seeing a full-time therapist was not. Going to free groups, online yoga classes, one-time sessions through my school, etc.

“

Taking care of yourself is the most powerful thing you can do.

“

[What] I would say to other survivors is that what happened isn't your fault. You did the best that you could and now it's time to protect yourself from wrong doers. You are loved and you have a strong support team.

“

It is okay to set boundaries, necessary even - someone's reaction to your boundaries is their choice and not your responsibility... to center my own health and healing, not to be codependent on others needs if mine have not been met.

“

Reflecting on one thing I've done each day that gets me closer to my goals, reflecting on progress in healing journey. Not losing sight of small wins/successes.

“

I've been able to realize that having a thought or feeling doesn't mean I have to act on it. I can think "I want to go back to him," but having the thought doesn't mean I should take steps to go back. I can think "I want to hurt myself," but having that thought does not mean I need to do the things my brain is thinking about. I get to make my own choices about my body and my safety, and I can make a choice that is different than the thoughts I was taught to have.

“

Make sure you're taking care of your mental and physical health first and foremost so that you are as strong and capable as you can possibly be in order to support yourself through your healing journey.

“

I really had to expel it from my body in creative ways-- dance, drag, movement. I had to find a way to not just tackle the issue mentally but to get that the person out of me.

“

Let your emotions be what they are. Do not force yourself to feel any other way. Cry in the presence of people who love you.

“

And after everything, I am doing my best to forgive myself. The last one is the most crucial step to my healing.

## IMPORTANCE OF COMMUNITY

Survivors discussed how important it is to build meaningful relationships with people they can trust and connect with their communities.

“

It can be difficult to maintain social media depending on your situation, but my recommendation for others to try their best to maintain it. When you cannot leave the house or interact with others, you can still find community online.

“

Finding true friends. It's really hard to do that because we are told not to or we'll get killed. Once you get free and take a small step to trust safe people things change, for the better. Not everyone is bad. Our ability to trust is small and a therapist has been really helpful to me. Teaching me how to trust and stay safe.

“

Getting involved with local volunteering opportunities connects me with others who see me as a part of the community. I get to share my heart and share my love while receiving the support that I need that I maybe would have been afraid to ask for or accept.

“

One of the biggest stressors has been concerns for friends and queer chosen family who are in worse housing situations than I am during this winter storm. The last week has been spent focusing on our needs but also on supporting other queer beloveds (many of them survivors as well) who were also without power or heat or needed supplies. It's been emotionally and mentally draining but I'm so grateful for community.

“

I also utilize my local Buy Nothing group a lot on Facebook and they have provided me with furniture and food and assistance when I desperately needed it.

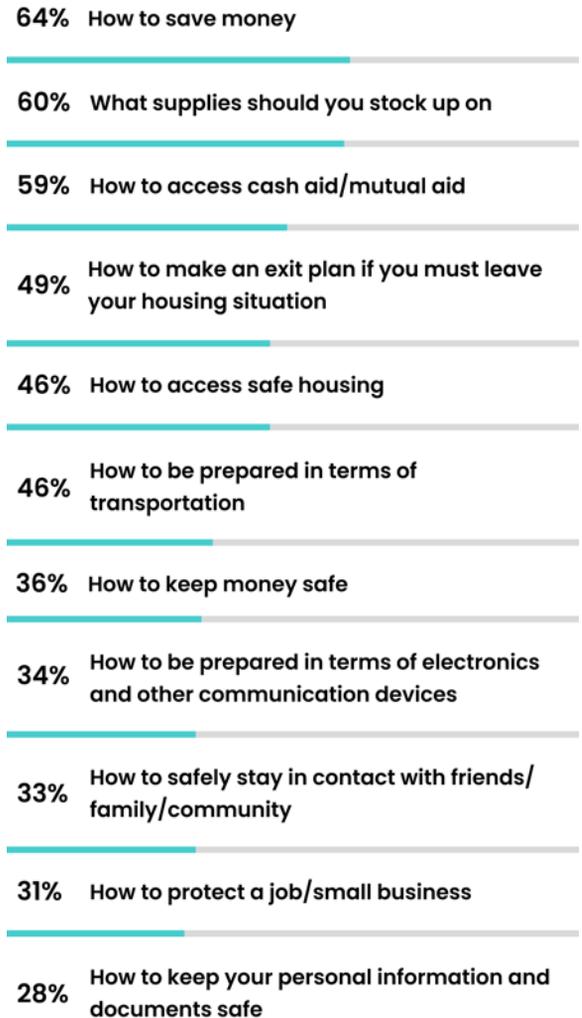
### What Survivors Want to Learn from Each Other

In order to help foster knowledge sharing and community among survivors, we asked folks what they want to learn from each other about preparing for a natural disaster or other emergency, as seen in Figure 18.

Two of the top three topics survivors want to learn about from each other are saving money for emergencies and accessing cash assistance, reiterating what we've already heard from survivors—access to money is vital to surviving a crisis.

Survivors' lived experiences have a lot to teach us about how we can build an ecosystem of support for survivors before, during, and after natural disasters. Survivors know best what they need and what works for them to get and stay safe. It's time that the systems and structures of support for survivors—both day-to-day services and support during natural disasters—reflect survivors' experiences, knowledge, resourcefulness, and creativity.

Fig. 18 – Learn From Survivors N=120



\*Other responses included how to maintain their mental health and deal with harm-doers reaching out during crisis

“

There are parallels between our state's response and those that I experienced in my abusive relationship. It/I feel helpless because in this case I really DON'T have control and the fact that they voted to INCREASE electricity and water pricing is just unfathomable to me. There is so much that still needs to be done...

# Conclusion

Survivors are often forced to operate in crisis mode as they go about their everyday lives, working to stay physically safe and economically secure. Natural disasters and their unexpected economic, physical, and mental health impacts exacerbate the vulnerabilities survivors face, hindering their ability to heal from the harm they have been subjected to.

As for many Texans, Winter Storm Uri damaged survivors' homes, restricted their ability to go to work and school, and created new expenses they didn't know how to pay for. But for survivors, the storm also recreated and mirrored the impacts of the harm they have been subjected to, disrupted their healing journeys by resurfacing difficult memories and emotions, and forced them into unsafe situations.

Survivors told us which resources would be most helpful for them to survive the next inevitable catastrophe and what they want to learn from other survivors. Furthermore, the top needs of survivors during this winter storm—particularly access to cash, mental health resources, and connection to community—align with other data our team has collected about what survivors need outside of a natural disaster situation.

A crisis like a natural disaster has economic, physical, and emotional implications specific to survivors' experiences. We must collectively build an infrastructure of trauma-informed support for survivors that addresses their needs during natural disasters, as well as in their everyday lives.

# About FreeFrom

FreeFrom is a national organization, based in Los Angeles, whose mission is to dismantle the nexus between intimate partner violence and financial insecurity. FreeFrom believes in the creativity, resourcefulness, and power that each survivor has to achieve financial independence and to build communities that support individual, intergenerational, and collective healing. We also believe that intimate partner violence is a systemic problem in our society which we are severely lacking the infrastructure to address.

FreeFrom's work is to create that infrastructure, by growing the capacity of the anti-violence movement, building tech resources for survivors, creating peer networks that foster survivors' collective power, changing existing laws and advocating for the passage of new and survivor-centered laws at the state and federal levels, expanding the data and research that exists to support the field, and bringing in employers, banks, and other institutions as part of the ecosystem working to support survivors' financial security and safety.

FreeFrom is a team of survivors. We are a proudly queer, feminist, and people of color-led organization. Each of us brings unique experiences, insights, and drive to our work to end the cycle of violence.

## Report Team

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# Appendix A

Recommendation	Source
Set aside savings for natural disasters or other emergencies	<ol style="list-style-type: none"> <li data-bbox="462 305 1310 394">1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>
Stock up on 2-3 weeks' worth of food and other essential supplies	<ol style="list-style-type: none"> <li data-bbox="462 415 1329 533">1. City and County of Honolulu Department of Emergency Management, <i>Plan and Prepare Now for the Next Disaster</i>, 2019, <a href="https://www.honolulu.gov/rep/site/dem/dem_imgs/2019_Build_a_Kit_ENGLISH.pdf">https://www.honolulu.gov/rep/site/dem/dem_imgs/2019_Build_a_Kit_ENGLISH.pdf</a></li> <li data-bbox="462 571 1272 660">2. Federal Emergency Management Agency, <i>Ready Emergency Supply List</i>, February 2021, <a href="https://www.ready.gov/sites/default/files/2021-02/ready_checklist.pdf">https://www.ready.gov/sites/default/files/2021-02/ready_checklist.pdf</a></li> <li data-bbox="462 691 1276 755">3. "Food," Federal Emergency Management Agency, accessed May 10, 2022, <a href="https://www.ready.gov/food">https://www.ready.gov/food</a></li> <li data-bbox="462 786 1329 904">4. Sherry Hamby, "If you are locked down with someone who may become violent," <i>Psychology Today</i>, March 18, 2020, <a href="https://www.psychologytoday.com/us/blog/the-web-violence/202003/if-you-are-locked-down-someone-who-may-become-violent">https://www.psychologytoday.com/us/blog/the-web-violence/202003/if-you-are-locked-down-someone-who-may-become-violent</a></li> <li data-bbox="462 935 1205 1033">5. "Survival Kit Supplies," American Red Cross, accessed May 10, 2022, <a href="https://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html">https://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html</a></li> <li data-bbox="462 1064 1300 1128">6. "Your Emergency Supplies," Vanderbilt University Medical Center, accessed May 10, 2022, <a href="https://www.vumc.org/emergency/your-emergency-supplies">https://www.vumc.org/emergency/your-emergency-supplies</a></li> </ol>
Keep emergency cash in your home in case ATMs stop functioning or if banks are closed	<ol style="list-style-type: none"> <li data-bbox="462 1174 1310 1263">1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>
Make sure your cell phone is accessible at all times during an emergency situation	<ol style="list-style-type: none"> <li data-bbox="462 1284 1286 1373">1. APA Committee on Women in Psychology, "Intimate partner violence and natural disasters," American Psychological Association, October 13, 2020, <a href="https://www.apa.org/topics/covid-19/partner-violence-disasters">https://www.apa.org/topics/covid-19/partner-violence-disasters</a></li> <li data-bbox="462 1404 1333 1503">2. Federal Emergency Management Agency and American Red Cross, <i>Preparing for Disaster for People with Disabilities and other Special Needs</i>, August 2004, <a href="https://www.fema.gov/pdf/library/pfd_all.pdf">https://www.fema.gov/pdf/library/pfd_all.pdf</a></li> <li data-bbox="462 1534 1329 1651">3. Sherry Hamby, "If you are locked down with someone who may become violent," <i>Psychology Today</i>, March 18, 2020, <a href="https://www.psychologytoday.com/us/blog/the-web-violence/202003/if-you-are-locked-down-someone-who-may-become-violent">https://www.psychologytoday.com/us/blog/the-web-violence/202003/if-you-are-locked-down-someone-who-may-become-violent</a></li> </ol>
Access medical or counseling services over the phone during an emergency situation	<ol style="list-style-type: none"> <li data-bbox="462 1671 1300 1789">1. Sara Heath, "DTC Telehealth Ups Patient Access to Care in Natural Disaster," Patient Engagement HIT, April 26, 2018, <a href="https://asprtracie.hhs.gov/technical-resources/resource/7364/dtc-telehealth-ups-patient-access-to-care-in-natural-disasters">https://asprtracie.hhs.gov/technical-resources/resource/7364/dtc-telehealth-ups-patient-access-to-care-in-natural-disasters</a></li> <li data-bbox="462 1819 1300 1883">2. "Plan Ahead," Centers for Disease Control and Prevention, accessed May 10, 2022, <a href="https://www.cdc.gov/prepyourhealth/planahead/index.htm">https://www.cdc.gov/prepyourhealth/planahead/index.htm</a></li> </ol>

Recommendation	Source
Access medical or counseling services online during an emergency situation	<ol style="list-style-type: none"> <li>1. APA Committee on Women in Psychology, "Intimate partner violence and natural disasters," American Psychological Association, October 13, 2020, <a href="https://www.apa.org/topics/covid-19/partner-violence-disasters">https://www.apa.org/topics/covid-19/partner-violence-disasters</a></li> <li>2. Sara Heath, "DTC Telehealth Ups Patient Access to Care in Natural Disaster," Patient Engagement HIT, April 26, 2018, <a href="https://asprtracie.hhs.gov/technical-resources/resource/7364/dtc-telehealth-ups-patient-access-to-care-in-natural-disasters">https://asprtracie.hhs.gov/technical-resources/resource/7364/dtc-telehealth-ups-patient-access-to-care-in-natural-disasters</a></li> <li>3. "Safety Messages for Pregnant, Postpartum, and Breastfeeding Women During Disasters," Centers for Disease Control and Prevention, accessed May 10, 2022, <a href="https://www.cdc.gov/reproductivehealth/emergency/safety-messages.htm">https://www.cdc.gov/reproductivehealth/emergency/safety-messages.htm</a></li> </ol>
Have at least a 14-day supply of your prescription medications	<ol style="list-style-type: none"> <li>1. Bedford Board of Health, <i>How to Build a Home Emergency Kit - COVID-19 Response</i>, March 12, 2020, <a href="https://www.bedfordma.gov/sites/g/files/vyhliif6866/f/uploads/emergency_kit_-_covid-19_-_final.pdf">https://www.bedfordma.gov/sites/g/files/vyhliif6866/f/uploads/emergency_kit_-_covid-19_-_final.pdf</a></li> <li>2. City and County of Honolulu Department of Emergency Management, <i>Plan and Prepare Now for the Next Disaster</i>, 2019, <a href="https://www.honolulu.gov/rep/site/dem/dem_imgs/2019_Build_a_Kit_ENGLISH.pdf">https://www.honolulu.gov/rep/site/dem/dem_imgs/2019_Build_a_Kit_ENGLISH.pdf</a></li> <li>3. Timothy Hurley, "State officials now recommend your disaster supply kit last for at least 14 days," <i>Honolulu Star-Advertiser</i>, June 27, 2017, <a href="https://www.staradvertiser.com/2017/06/27/hawaii-news/disaster-supply-kit-should-last-for-at-least-14-days/?HSA=acd1aeb3edf575088a26e1ce8ac6580cc73505da">https://www.staradvertiser.com/2017/06/27/hawaii-news/disaster-supply-kit-should-last-for-at-least-14-days/?HSA=acd1aeb3edf575088a26e1ce8ac6580cc73505da</a></li> <li>4. "Safety Messages for Pregnant, Postpartum, and Breastfeeding Women During Disasters," Centers for Disease Control and Prevention, accessed May 10, 2022, <a href="https://www.cdc.gov/reproductivehealth/emergency/safety-messages.htm">https://www.cdc.gov/reproductivehealth/emergency/safety-messages.htm</a></li> </ol>
Store paper copies/photo copies of important documents (e.g., household, financial, legal, medical, etc.) at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative	<ol style="list-style-type: none"> <li>1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>
Store electronic copies of important documents (e.g., household, financial, legal, medical, etc.) in a password-protected format on a removable flash or external hard drive in a fireproof and waterproof box or safe	<ol style="list-style-type: none"> <li>1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>
Switch from paper checks to direct deposit or prepaid debit cards for paychecks or other sources of income	<ol style="list-style-type: none"> <li>1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>
Download any banking or bill pay mobile applications to your smart phone or device for any bills that you pay online	<ol style="list-style-type: none"> <li>1. Federal Emergency Management Agency, <i>Emergency Financial First Aid Kit (EFFAK)</i>, September 2019, <a href="https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf">https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf</a></li> </ol>

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