



Survivors Know Best

How to Disrupt Intimate Partner
Violence During COVID-19 and Beyond

FREE FROM 

“ The cash came just in time to fix my car. Not having a vehicle makes it difficult to get groceries (I use EBT so I can’t order online). Also, my child’s dad has threatened to keep her or change custody when I don’t have transportation to drop her off at the court ordered time and location. So, the timing of this grant was a huge relief!”

ⁱ Throughout this report, we will be sharing quotations from survivors who responded to our survey so that you can hear directly from them about their experiences. Their needs and challenges are a call to action. If these quotations are difficult for you to read, please skip over them or read them at a pace that feels comfortable.

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A Letter From Our Founder

The COVID-19 pandemic has drawn attention to the systemic issue of intimate partner violence (IPV) in a way that we haven't seen since the rise of Tarana Burke's #metoo movement in late 2017. IPV-related homicides in the U.S. have increased during the COVID-19 pandemic, and the United Nations is estimating that the outbreak is likely to reduce progress towards ending gender-based violence over the next decade by 30%.^{1,2,3} **The world is watching, listening, and asking: what more can we do?**

In thinking through this question, it's important to remember that the number one obstacle to survivors' safety is financial insecurity. It is incredibly expensive to experience intimate partner violence. The Centers for Disease Control and Prevention estimate that IPV costs a cisgender female survivor an average of \$104,000 across her lifetime.^{4,ii} This is compounded by the fact that economic abuse occurs in 99% of all instances of IPV, leaving survivors with little to no income, no access to cash or bank accounts, fraudulent and/or coerced debt in their name, and damaged financial profiles.⁵

ii. The cost to cisgender male survivors is \$23,414. Estimates of the lifetime cost of IPV for trans and gender non-conforming survivors does not exist yet. In considering the financial impact of IPV, we must also consider the other intersecting systemic inequalities facing survivors. For more details on this, please see footnote iv.

We cannot hope to ensure safety for survivors in this moment and beyond without understanding IPV as a structural problem with serious financial causes and consequences.

In April 2020, FreeFrom launched a Safety Fund to support survivors in staying safe or getting safe during this unprecedented time. To date we have raised and disbursed over \$266,000 in \$250 grants to 1,100 survivors. We continue to receive applications and, at the beginning of report-writing process, we had over 200 survivors on our waitlist. As part of the application, we offered folks a space to tell us more about how they were doing financially. In the following pages, you'll learn from more than 1,300 survivors in 36 states and Puerto Rico about their financial health, the financial cost of experiencing abuse, what their needs are right now—including how much cash they need to stay safe—and how our society can best support them through the COVID-19 pandemic and beyond.

This report is intended as a call to action. Survivors were in dangerous situations long before COVID-19, and they will remain so when this is all over unless we collectively act now.

Thank you to the 1,300 survivors who participated in the Safety Fund for your willingness to share with us. We hope this report fuels greater investment in and support for the long-term financial security and safety of survivors everywhere, and it would not have been possible without you. Thank you to the more than 1,400 individuals who donated to our GoFundMe and made it possible for us to quickly disburse over \$266,000 to folks who needed support. Lastly, to our partners, thank you for always showing up and doing the work. We are grateful to be in community with so many of you who are leading the way.

With gratitude,

Sonya Passi
Founder & CEO, FreeFrom

Executive Summary and Key Highlights

At FreeFrom, we're working to **dismantle the nexus** between experiencing intimate partner violence and financial insecurity. So, in April 2020, we launched **our Safety Fund**, an initiative to get **cash directly to survivors** of IPV during the COVID-19 pandemic.

The Survivors We Reached

1300+
survivors

- From 36 states and Puerto Rico
- Ranging in age from 18-71
- Representing 8 gender identities, 7 sexualities and 100+ unique racial/ethnic identities

Getting Cash to Survivors

52%

received their grants
via checks in the mail

27%

received their grants
via PayPal

21%

received their grants
via ACH/direct deposit

The Widespread Impact of Economic Abuse

94%

of survivors reported experiencing economic exploitation

95%

of survivors reported experiencing economic restriction

96%

of survivors reported experiencing economic abuse.

77%

of survivors reported harm-doers preventing or disrupting their ability to earn income.

The Staggering Cost of Experiencing IPV

On average, survivors reported that:

\$1,280

They have **\$1,280** stolen from them by their harm-doer each month

\$1,090

Harm-doers restrict survivors' freedom to spend an additional **\$1,090** of their own money as they see fit each month

\$15,936

Harm-doers incur **\$15,936** in coerced or fraudulent debt in survivors' names each year

\$23,076

They lose out on **\$23,076** of income every year

\$17,770

They incur **\$17,770** in property damage costs every year

Survivors' Inability to Weather Financial Crises

\$250

Survivors, on average, have less than **\$250** in savings

4x

Survivors are, on average, **4x** more likely to have experienced material hardship (food and/or housing insecurity) in the past year, compared to the average American adult

The Impact of COVID-19 on Survivors

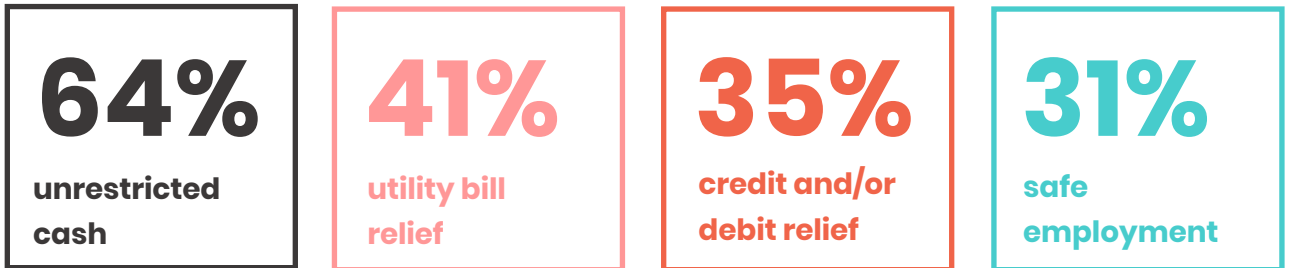
- 1 Escalating violence**
- 2 Fewer financial resources, making it harder to get or stay safe**
- 3 Theft of stimulus checks and other COVID-19 related assistance**
- 4 Slowed court proceedings keeping survivors in contact with harm-doers and delaying potential income like child support**

Survivors' Immediate Needs

\$730

Survivors report that, on average, they need **\$730** right now to stay safe

Survivors' top needs are:



Survivors spent their grants primarily on:



Expanding the Ecosystem of Support for Survivors

Disrupting the cycle of IPV in the U.S. will require all of us to recognize the financial devastation of abuse and take responsibility for the systems we've put in place that hinder survivors' ability to get and stay safe. Overwhelmingly, survivors indicated they had not sought services as a survivor from religious organizations, banks, credit card companies, employers, or insurance companies, but that if these institutions did offer such support, they would seek it out. Starting on page 55, you'll find a blueprint for the way forward: innovative ideas for what broader support for survivors could look like and suggestions for next steps.

Trust Survivors

Providing cash directly to survivors isn't the norm. As far as we know, FreeFrom's Safety Fund is the only open-application, unrestricted cash grant program available to survivors across the U.S. during COVID-19. The reluctance to provide survivors with direct cash assistance reveals an uncomfortable truth—as a society we don't trust survivors to spend money in the “right” way. Our team does not think there are “right” costs for survivors to cover—every survivor knows their circumstances best—and we hope understanding how survivors spent their Safety Fund grants is a powerful rebuttal to this baseless worry. Not only is giving survivors the cash they need and trusting them to spend it as they see fit the just thing to do in response to this societal problem, but it is also the quickest, most impactful, and cost-effective way to support survivors' safety during COVID-19 and beyond.

“

The cash came just in time to fix my car. Not having a vehicle makes it difficult to get groceries (I use EBT so I can't order online). Also, my child's dad has threatened to keep her or change custody when I don't have transportation to drop her off at the court ordered time and location. So, the timing of this grant was a huge relief!

”

I'm struggling to not sleep in my car with my two children. I don't have anyone to turn to who hasn't been affected by COVID-19. I am staying away [from my harm-doer], but I am worried that it will mean sleeping in my car with my babies indefinitely just to stay away from my abuser.

Introduction

As a society, we treat intimate partner violence (IPV) as a personal problem caused by bad luck or, worse, bad choices. This misconception leads us to put the onus on survivors to secure their own safety, expecting them to leave, and judging them if they stay or return.

It also causes us to ignore the structural forces that allow IPV to thrive and limits our responses to IPV to short-term interventions like shelter beds, restraining orders, and temporary public assistance.

As reports of IPV worsened alongside increasingly strict shelter-in-place orders in March and April of 2020, many people began to pay a new level of attention to IPV in the U.S.^{6,7} Yet there has been little, if any, real reckoning with the fact that IPV is a systemic problem which must be addressed as such through structural innovations and economic justice.

In the United States, 1 in 4 women and nearly 1 in 2 trans people will experience IPV during their lifetime.^{8,9} The number one reason survivors stay in or return to abuse is because they cannot afford to get or stay safe.ⁱⁱⁱ The reality is that experiencing IPV is incredibly expensive. The Centers for Disease Control and Prevention (CDC) estimates that IPV costs a female survivor an average of \$104,000 across her lifetime.^{iv,10} This means that most survivors cannot afford to actually recover from the harm they experience.

iii. We understand that not all survivors can or want to leave. Our intention is to illustrate just how big of an obstacle financial insecurity is when survivors do decide leaving is the best option for them and their families.

iv. In considering the financial impact of IPV, we must also consider the other intersecting systemic inequalities that impact survivors' financial security. For instance, cisgender female survivors must contend with an average of \$80,000 more in IPV-related costs than cisgender males (whose IPV-related costs average \$23,414). 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) and that LGBTQ+ folks experience poverty at a higher rate (21.6%) compared to heterosexual cisgender people (15.7%)⁴³ 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.⁴⁴

Making matters worse, 99% of survivors also experience economic abuse which occurs when harm-doers^v control survivors' access to financial resources through tactics like stealing money or property from survivors, taking out loans in survivors' names without their knowledge or permission, controlling financial information, and/or preventing survivors from earning income.¹¹ In fact, up to 60% of survivors lose their jobs as a result of abuse.¹²

The costs associated with experiencing IPV compounded by tactics of economic abuse keep many survivors in danger. In one study, 73% of survivors reported staying with their harm-doer longer because they couldn't afford to leave, and of these survivors, 50% stayed for two years or longer.¹³

How do you **get safe and stay safe with six figures in costs, no job, no savings, thousands of dollars in debt, and little to no support?** ^{vi}



As shelters have shuttered or limited their capacity and courts have suspended “non-essential” services like family court during COVID-19, survivors have been left to deal with the consequences and costs of abuse entirely on their own.^{14,15,16} **The existing infrastructure to support survivors crumbled in a matter of weeks, laying bare the complete inadequacy of our crisis-focused response to IPV.**

COVID-19 has forced our hand. This moment is calling for every pillar of our society to take responsibility for ending the cycle of violence in the U.S. by reimagining a survivor-focused response to IPV and reframing IPV for what it is: a structural economic issue.

^v We understand the complexity of IPV and that harm-doers or people who cause harm are often survivors themselves. We use harm-doer instead of perpetrator or abuser to encourage their healing as well.

In essence, we must ask:

What does a broader and **more resilient** system of **support for** **survivors** look like?

FreeFrom's Safety Fund—which, to date, has provided unrestricted cash grants to 1,100 survivors of IPV during the COVID-19 pandemic—is just one way in which we are acknowledging and concretely addressing the financial cost of experiencing IPV. Through the Safety Fund, we collected data from 1,300 survivors^{vi} in 36 states and Puerto Rico on their financial health, the financial cost of experiencing abuse, what their needs are right now—including how much cash they need to stay safe—and how our society can best support them through the COVID-19 pandemic and beyond.

vi. This is not a typo. We have given grants to 1,100 survivors, but at the time of writing this report, we had a waitlist of over 200 survivors and we don't currently have the money to support them. <https://www.gofundme.com/f/safety-fund-for-survivors-of-domestic-violence>

How We Got Cash to Survivors

At the publishing of this report, FreeFrom has given out **1,100 cash grants** to survivors in **36 states and Puerto Rico** through our Safety Fund, **averaging \$244 per grant** and disbursing **\$266,128** in total.^{vii} There is a waitlist and the application remains open. We are actively fundraising so we can give grants to every survivor who applies.

1,100

cash grants to survivors from

36

states and Puerto Rico

\$244

average grant amount

\$266,128

disbursed in total

vii. Survivors from the following states received grants: AL, AZ, CA, CO, DC, DE, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, NC, NE, NJ, NM, NV, NY, OH, OR, PA, SC, TN, TX, VA, WA, WI

Contacting Survivors

We gave survivors three options for safe communication throughout the grant application and disbursement process. 48% of survivors indicated email was the safest way to contact them, 51% opted to be contacted via text, and the remaining 1% reported that there was no safe way to contact them. Even with stay at home orders in place all over the U.S. trapping many survivors in homes with people who are actively harming them, nearly all grantees still had a safe way for us to contact them.^{17,18} The key was offering a choice. And, for the 1% of our sample that did not feel safe being contacted, we simply processed their payments.

Getting Payments to Survivors

Survivors were given the option to receive their cash grants through PayPal (27%), ACH/direct deposit (21%), or a check in the mail (52%). It's notable that the majority of survivors elected to receive their grants via check in the mail. This data, coupled with the number of follow-up calls we received from check-cashing services, FreeFrom's findings in our Survivor Safety Banking Guidelines, and news reports about survivors' inability to access their stimulus checks, reinforces that many survivors do not have bank accounts they can safely use.^{19,20} As a result, many survivors instead rely on cash, which can expose them to predatory and expensive services like check cashing.²¹ It also serves as a barrier to safety—renting a car or paying for a hotel room is difficult, if not impossible, with cash.

Outreach to Survivors

The majority of survivors (50%) heard about the Safety Fund through an IPV organization. As for the remainder, 19% found out through social media, 9% via family or friends, 5% from another survivor, 3% through an email listserv, and the remaining 13% from another source (e.g., school, mutual aid fund). This data suggests IPV agencies remain the most direct route to reach survivors. While we argue for an expanded infrastructure of support for survivors during COVID-19 and beyond, traditional IPV services will always remain a critical part of the solution.



The Survivors We Reached

Our intention to **build trust** with survivors began with **how we asked questions.**

And we heard from more than 60 survivors that even just applying for the grant helped them feel seen and supported.

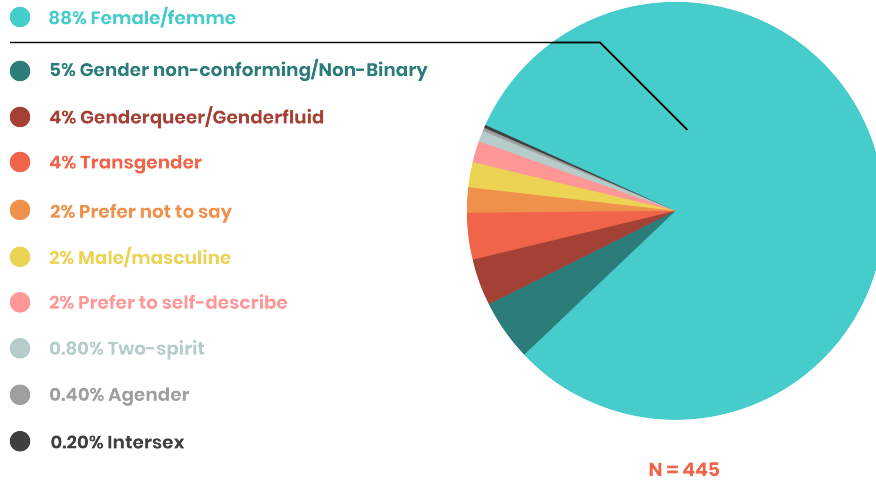
“ This application was helpful and gave me other ideas to support myself financially through COVID-19.

I was so pleased to find this form was user-friendly and not triggering at all. ”

“ I was really grateful for this opportunity and the gentle, safe application from pronouns to experiences.

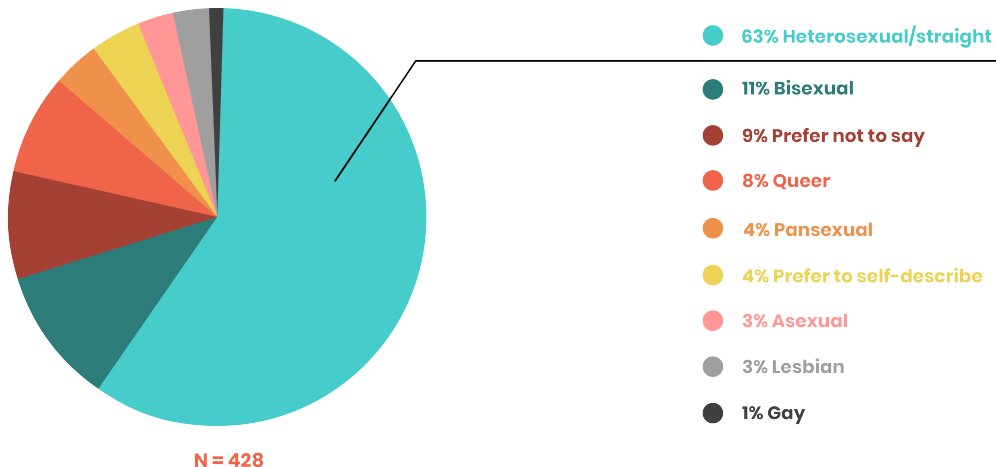
Age, Gender, and Sexuality

Figure 1: Gender



The data in this report is based on responses from 1,321 survivors. Survivors ranged in age from 18 to 71 with an average age of 37 and a median age of 36. The most frequently reported age was 44. Figure 1 shows the gender identities of survivors, and Figure 2 illustrates the range of sexualities represented in our sample.^{viii} We offered a multitude of choices for gender and sexuality, including “I prefer not to say” and “I prefer to self-describe.”

Figure 2: Sexuality

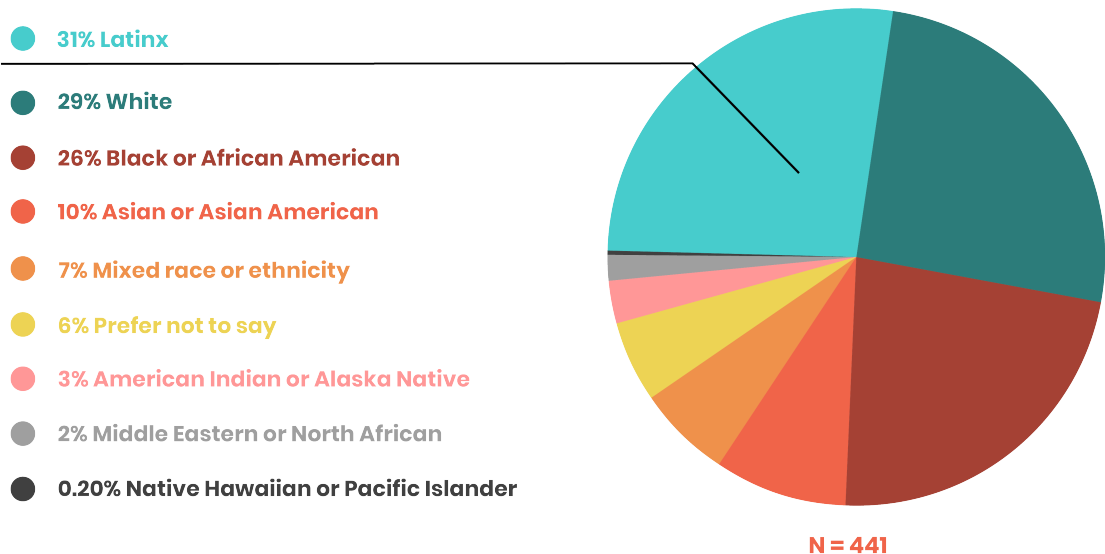


viii. Survivors were able to select multiple gender identities and sexualities.

Race, Ethnicity, and Immigration Status

While we present race and ethnicity data categorically in Figure 3, we also offered survivors an opportunity to tell us how they identify in an open-ended format. We received over 100 unique responses (e.g. Filipinx, Iraqi, Mexican, Persian American, Jewish/Cherokee, etc.) further demonstrating the diversity of survivors in our sample. 24% of survivors identified as immigrants, 68% did not identify as immigrants, and 8% indicated they did not want to disclose their immigration status. Safety Fund grants were available to all survivors, regardless of immigration status.

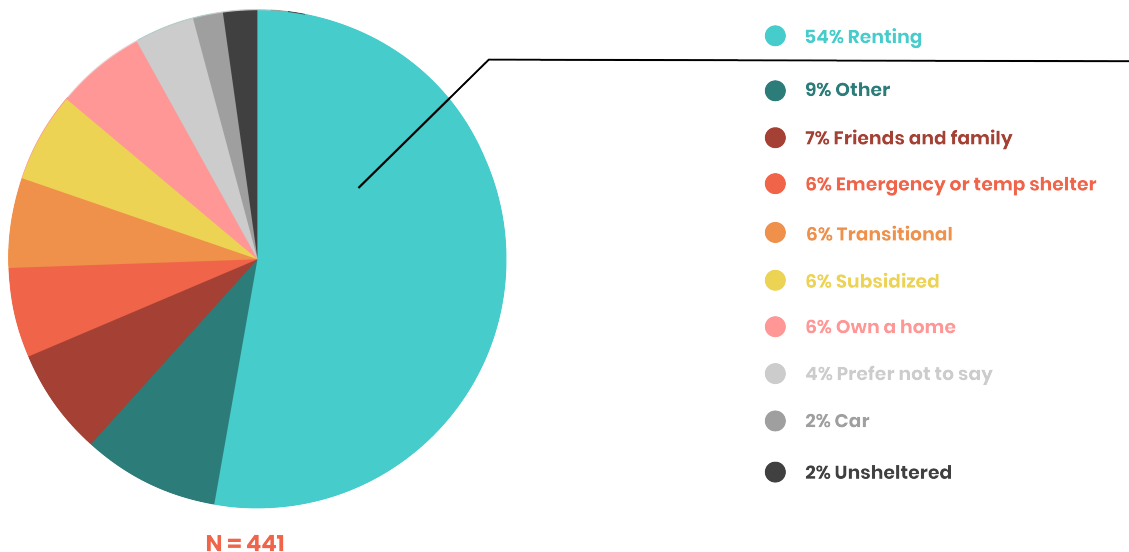
Figure 3: Race/Ethnicity



Current Housing Situation

The majority of survivors in our sample (54%) indicated they currently rent a room, apartment, or house. 21% of survivors reported living situations that suggest degrees of housing insecurity (unsheltered, emergency or temporary shelter, living in a car, moving between friends' and/or families' couches or spare rooms, or transitional housing). 6% said they are living in subsidized housing. Another 6% indicated they own/make mortgage payments on a home. 9% selected other (living with family, living in a trailer, etc.). And, finally, 4% chose not to disclose their housing situation.

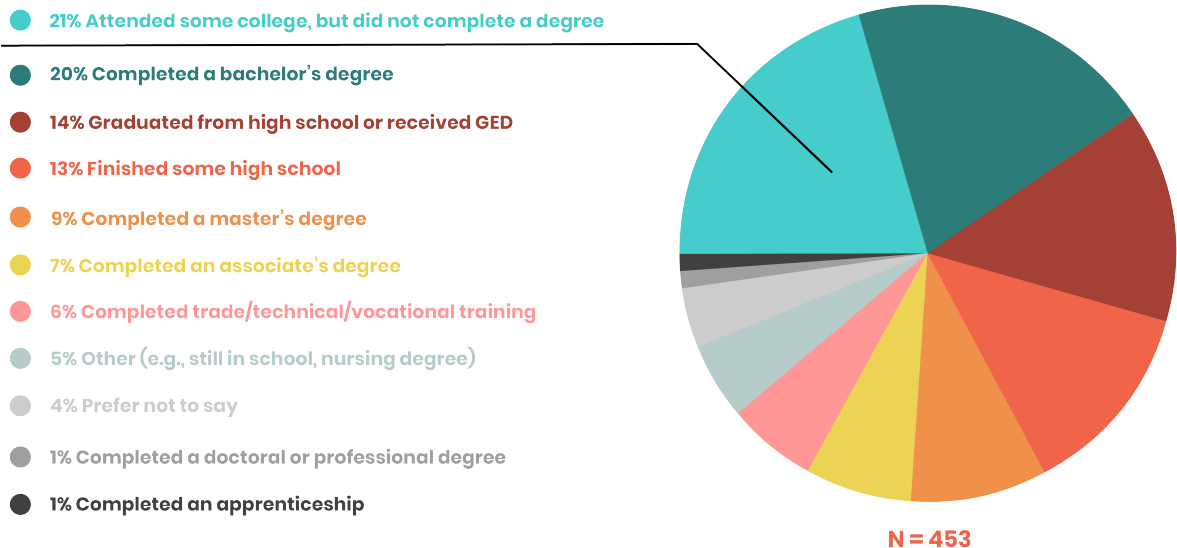
Figure 4: Current Housing Situation



Education

We asked survivors their education levels to debunk the myth that survivors' financial insecurity is more closely related to a lack of access to education than to the harm they experience. 38% of survivors reported having an associate's degree or higher, and 10% survivors completed a master's or doctoral/ professional degree. Survivors' educational attainment closely mirrors that of the general population in the U.S. with 44% of American adults possessing an associate's degree or higher.²² This comparison makes clear that financial insecurity affects all survivors regardless of access to education. All survivors need a continuum of support that enables them to build the financial security and resources they need to stay safe long-term. Figure 5 illustrates the educational background of all survivors.

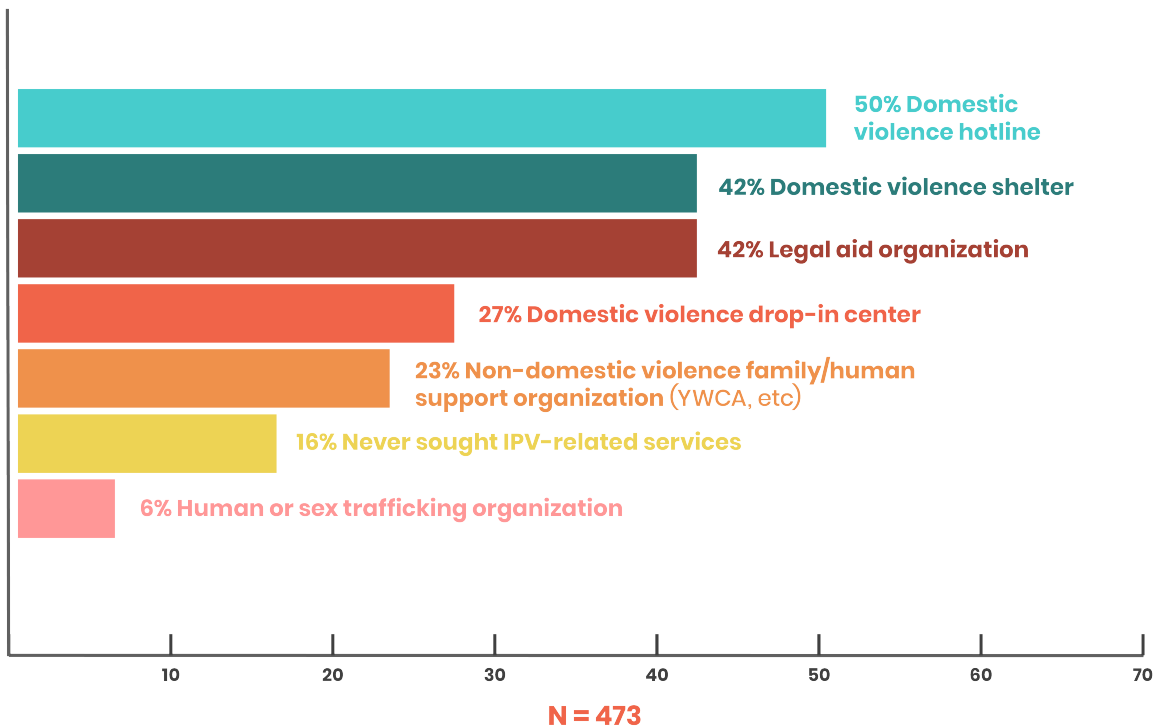
Figure 5: Education



Experience Seeking IPV-related Services

Overwhelmingly, Safety Fund grantees are a service-seeking population as illustrated in Figure 6. 84% of survivors reported seeking services from one or more of the following: domestic violence shelter, domestic violence hotline, domestic violence drop-in center, human and/or sex trafficking organization, a family/human support organization like a YWCA, or legal aid. Only 16% indicated they had never sought services for the violence they experienced.

Figure 6: Experience seeking IPV-related services



A Note On Research Methods

The Safety Fund application opened in late April 2020. The online application through Survey Monkey was available initially in English but was also released shortly thereafter in Spanish. 153 survivors completed the application in Spanish, while 1,168 submitted applications in English. While potential contrast between groups of survivors is not the main function of this report, we do present key differences between English- and Spanish-speaking grantees in our discussion of what survivors want the ecosystem of support around them to look like.

The application was posted on FreeFrom's social media channels (Twitter, Instagram, and Facebook) and sent to a number of IPV service organizations across the country. Overall, 2,165 applications were started, with 1,323 complete at the time of publishing.

We asked applicants whether they identified as a survivor of IPV, which was the sole requirement for receiving a grant. All other questions were optional, with the exception of those necessary for our team to process grant payments (i.e., name, safest method of contact, how much money they needed, and the safest way to pay them). We included explicit language throughout the application assuring survivors that declining to answer optional questions would not affect their chances of receiving a grant. It was extremely important to our team that applicants not feel they needed to share their stories in exchange for receiving funds.

Two weeks after payments were processed (enough time to ensure the majority of survivors received their grant before answering questions about how they spent their funds), we sent out a follow-up survey to grantees who indicated they would be willing to participate in a survey. One week after the link to the follow-up survey was sent, grantees were contacted a second time reminding them to complete the follow-up survey. We received 525 follow-up responses, yielding a response rate of 48% and signaling a high level of trust and engagement given the circumstances of many survivors in our sample.

**Survivors Were
Financially
Insecure Before
COVID-19**

The Staggering Cost of Economic Abuse

Though the Safety Fund was launched to support survivors during COVID-19, survivors' economic vulnerability did not begin with the pandemic, and much of the data we collected concretely demonstrates this fact. Of survivors who completed the Revised Scale of Economic Abuse published by Adams et. al (2020), we found that²³

94%

of survivors reported experiencing economic exploitation (e.g., harm-doers stealing survivors' property, forcing survivors to hand over savings or assets, incurring debt in survivors' names without their knowledge or consent, etc.)

95%

of survivors reported experiencing economic restriction (e.g., harm-doers keeping financial information from survivors, demanding receipts from survivors, making survivors ask for money, etc.)

96%

of survivors reported experiencing economic abuse

77%

of survivors reported harm-doers preventing or disrupting their ability to earn income

The extremely high prevalence of both economic restriction and economic exploitation in our sample is disturbing, though not surprising, and demonstrates that the experience of economic abuse is often multi-faceted and long-lasting.

We asked survivors who reported experiencing economic abuse to estimate the cost of the abuse they've experienced. We are unaware of other published data from such a large sample of survivors estimating the following costs related to their experience of economic abuse.^{ix}

On average, survivors reported:

\$1,280

They have **\$1,280** stolen from them by their harm-doer each month

\$1,090

Harm-doers restrict survivors' freedom to spend an additional **\$1,090** of their own money as they see fit each month

\$15,936

Harm-doers incur **\$15,936** in coerced or fraudulent debt in survivors' names each year

\$23,076

They lose out on **\$23,076** of income every year

\$17,770

They incur **\$17,770** in property damage costs every year

Collectively, these estimates illustrate the devastating financial toll of experiencing economic abuse, pandemic or no pandemic.

ix. The responses from survivors about the amount of money stolen from them and that they are not able to spend freely each month were more consistent, indicating a per-month estimate is a useful, valid way to measure were these estimates. The findings for coerced and fraudulent debt, lost wages, and damaged property were more varied. Some survivors included extremely large estimates (e.g., \$300,000) indicating that these types of costs were not captured as well in a monthly context. We presented these three estimates per year, as the responses from survivors suggest these are not necessarily costs they incur on a monthly basis, but rather carry for longer periods of time. We plan to continue developing questions that accurately estimate the cost of economic abuse for survivors, including further testing and collecting feedback. As we did receive a range of responses to these questions, we decided to exclude any monthly estimates over \$10,000. Though this may introduce bias against higher-wealth survivors and/or survivors who have incurred costs related to significant assets such as a property or business, we felt it avoided lifetime or large item estimates from skewing monthly or yearly totals. But our decision also means that the estimates presented are, if anything, underestimates of the costs survivors face related to the abuse they experience.

In order to quantify the financial impact of experiencing violence and economic abuse, we asked survivors to complete the **Consumer Financial Protection Bureau's (CFPB) Financial Well-being Scale**, a 10-item, plain language index that generates a comparable score.²⁴

According to research by the CFPB, adults in the **U.S. average a score of 54**, scores of 50 or below are associated with a high probability of struggling to make ends meet, and individuals with **a score of 41 have about \$250 in savings**.²⁵

Survivors' Inability to Weather Financial Crises

Survivors in our sample had an average score of 38—16 points lower than the average adult in the U.S.—with the most frequent score among survivors at 29.²⁶ Survivors in our sample were **4x** as likely as the average American adult to have a score of 30 or below, which is associated with a 93% chance of experiencing material hardship—food insecurity or not being able to afford housing—in the year prior.²⁷

While this data was collected during COVID-19 as millions of Americans experienced job losses, increased health care costs, and extreme economic uncertainty, it would be a mistake to conclude that the financial peril demonstrated by survivors' CFPB Financial Well-being scores is purely a result of the pandemic. These scores instead reveal that survivors were experiencing significant financial insecurity long before COVID-19, and they should be used to inform the development of meaningful and effective financial support for survivors during the pandemic and beyond.

Survivors in our sample are 4x as likely as the average American adult to have a score of 30 or below, which is associated with a 93% chance of experiencing material hardship in the prior year.



The Immense Financial Toll of Intimate Partner Violence

We heard from survivors, over and over again, about the unremitting financial struggles resulting from the violence they experienced that endured sometimes years after they left their harm-doer. In particular, more than 50 survivors talked about the cost of getting safe and the long reach of credit card debt and loans taken on in their name by their harm-doers without their knowledge or consent.

The Cost of Getting Safe

“

My abuser stole thousands of dollars from me and it cost me many thousands to escape, stay in motels, and to eventually get back on my feet. I also need to pay for therapy to heal from the experiences.

”

I am currently at least \$1,750 out of pocket for relocation expenses. I also do not have access to food and other household items that I could not bring with me, so I have to replace those until I can safely access my apartment again.

The Burden of Coerced/Fraudulent Debt

“

I am still very overwhelmed by the debt my abuser/ex-husband created and left me with. This journey is long because I am the sole provider for my children (their father will not pay child support). I have very little disposable income to pay debt collectors.

”

My ex-husband left me with thousands of dollars in credit card debt in exchange for signing the divorce papers. I am living in a shady motel due to not being financially secure.

Expensive Legal Fees

More than 15 survivors also talked about the high legal costs related to leaving their harm-doers and keeping themselves and their families safe. Some survivors also spoke about experiencing litigation abuse by harm-doers in an effort to further control and saddle them with legal costs.

I recently got custody of my son after a years' long battle with his father (my abuser) and still owe thousands in attorney's fees.

“ I escaped my abuser after he attacked me with a gun. He took everything, so I had to spend a lot of money just for beds, plates, household essentials. He also sold our family car despite restraining order violations. He has abused me financially and he continues doing it via litigation making me spend all my money on lawyers.

” I spent the last 6 years fighting for custody and child support, which impacted my availability to work and maintain housing. The stress and instability has been a huge strain on my physical and mental health. I finally gave up on going to court for child support a couple of years ago so he had one less reason for feeling in control of me.

The direct link between IPV and financial insecurity was there **long before COVID-19. While the pandemic has brought financial calamity for millions of Americans, including survivors, it is imperative that we understand and address the **origins of the financial challenges** survivors are facing—the **cost of being harmed** and the devastating, long-lasting impact of **economic abuse**.**

The Financial Impact of COVID-19 on Survivors

The Impact of COVID-19

Survivors described four key ways in which the financial impact of COVID-19 has exacerbated their experiences of abuse:

- 1 Escalating violence**
- 2 Fewer financial resources, making it harder to get or stay safe**
- 3 Theft of stimulus checks and other COVID-19-related assistance**
- 4 Slowed court proceedings keeping survivors in contact with harm-doers and delaying potential income like child support**

Escalating Violence

Many survivors are trapped at home with harm-doers whose abuses are escalating, without access to even crisis interventions like shelters and restraining orders.^{28,29} More than 20 survivors shared their personal experiences of worsening violence during COVID-19.

“ The violence got worse during COVID-19 and I had to flee with my 2 year-old daughter. I have been applying to jobs but have had no luck. I’m homeless, sleeping in my car while I find an agency that is willing to help me.

” The physical violence started during COVID-19. I had to leave and now I’m experiencing homelessness. I’m trying to secure a home, but I have to pay a high deposit to move in. I left everything behind.

Fewer Financial Resources Making it Harder to Get or Stay Safe

Through the application, follow-up surveys, and communication with our team, more than 40 survivors talked about not being able to afford to leave, struggling even more to stay safe after leaving, and having no choice but to return to danger due to circumstances related to COVID-19.

Can't Afford to Leave

“ My disability hearing was canceled in March due to COVID-19 and they have no idea when it will be rescheduled; I'm forced to continue living in an abusive situation because I have no way financially to get out.

” I haven't been able to work because of COVID-19. It has held me back from moving into safe housing with my children and gaining the financial security we need in order to sustain safe housing.

“ I am a sex worker and have lost all my income. I am in an abusive relationship and planned to save money this year to give myself better options. I worked for two months before everything shut down, but I have no funds or income.

Struggling to Stay Safe After Leaving

“ I left my husband just weeks before the quarantine started. He prevented me from having a job when we lived together and I was restricted to home. Once I left him and the quarantine started it has been really hard for me to find a job even though I have a good education. It has been very rough timing to leave, specially financially.

” I’m struggling to not sleep in my car with my two children. I don’t have anyone to turn to who hasn’t been affected by COVID-19. I am staying away [from my harm-doer], but worried that it will mean sleeping in my car with my babies indefinitely just to stay away from my abuser.

No Choice but to Return to Abuse

“ I had been struggling since 2018 when my son’s father tried to kill me. Then I found out last July that he was sexually and physically assaulting my toddler...I had a job lined up in another city, but it didn’t work out because of COVID-19 so I had to move back and it’s been a nightmare.

” I was living with a friend who is a healthcare worker and became very ill from COVID-19. Luckily I did not contract the virus, but I had to move out. I had to stay in a motel for a few days and now am having to stay in contact with my abuser for housing.

Theft of Stimulus Checks and Other COVID-19-Related Assistance

On top of the financial difficulties described above, more than 20 survivors discussed experiencing economic abuse related to government stimulus checks, while survivors who are not eligible for pandemic-related benefits illuminate just how financially challenging it is to navigate COVID-19 without this support.

“ My abusive soon-to-be-ex-husband is withholding my half of the stimulus check as another way to control me. Due to this, I am struggling to pay for fees that would allow me to move into a new place.

I have been out of work since March and do not qualify to receive any government financial assistance or benefits due to my immigration status.”

“ My ex-husband claimed me as a dependent on his taxes even though I made \$11,000 of my own money in 2019 and provided child care for our toddler. Now we are separated, and not only did I not receive any of the tax return, but I wasn't eligible for the stimulus check either.

I have struggled through many difficult things, but nothing like this—I lost my job completely and my kids are home which increases food and bills. I've been establishing a life independent from ex-abusive partner, and it's been so hard to support my family because there are so few options to find work. As an immigrant I can't get unemployment or stimulus support.”

Slowed Court Proceedings

Finally, more than 10 survivors shared the ways in which courts cancelling hearing dates and postponing non-essential cases is adding to the economic burden of COVID-19 and prolonging contact with harm-doers, opening the door for further abuse.

“ I’m still battling a divorce. My ex took advantage of the COVID-19 situation with the court [being closed] and somehow appeared and had them remove my restraining order when I was not present. Now I need to refile again. He takes any opportunity to continue his harassment.

” The courts are closed during COVID-19, so they haven’t made a ruling on the custody of my children. My abusive spouse uses this to deny me any visitation. I have to drive from one city to another and bring the children back for a visit which puts financial strain on me.

” I have lost my income, I cannot afford our mortgage payments, I cannot get a child support hearing, and I have serious legal bills due to my abusive ex.

COVID-19 has made an already dangerous situation that **much worse for survivors. We have not shared these survivors' stories of adversity to encourage feelings of despair and hopelessness, but **rather to spur action**. What follows is a clear blueprint for how rapid response financial support can lead to **transformative and lasting safety** for survivors. We must commit to learning about the obstacles survivors are facing, understanding their needs, and responding accordingly.**

A teal background with a white 3D-style box containing text. The box is white with a slight shadow and is positioned in the lower-left quadrant of the page. The text inside the box is in a bold, white, sans-serif font.

**Responding to
Survivors' Needs
in this Moment
and Beyond**

Survivors' Immediate Needs

64%

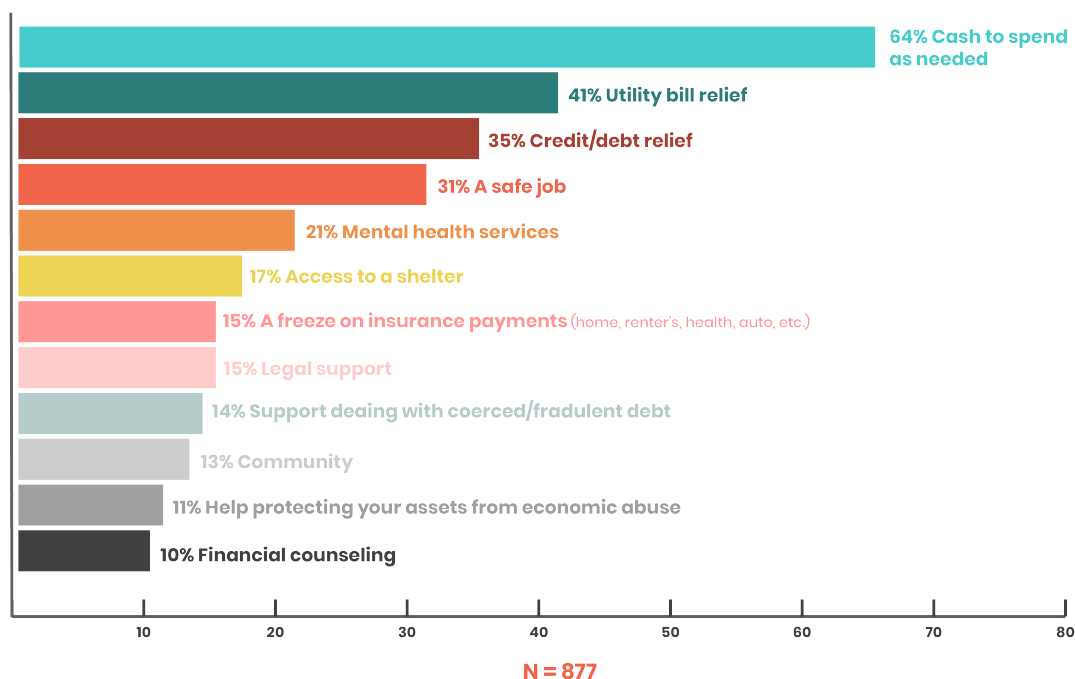
Survivors' top need right now, identified by 64% of grantees, is **cash to spend as needed.**

\$730

Survivors report that, on average, they need **\$730 right now to stay safe.**^x

Since we first began analyzing this data (when we'd received just 20 applications) this \$730 value has remained remarkably consistent. We are thus confident that it is a reliable assessment of how much money survivors currently need. In addition to unrestricted cash, survivors report utility bill relief (**41%**), credit and/or debt relief (**35%**), and a safe job (**31%**) as other critical needs. Figure 7 includes all needs identified by survivors.

Figure 7: Survivors' Top Needs

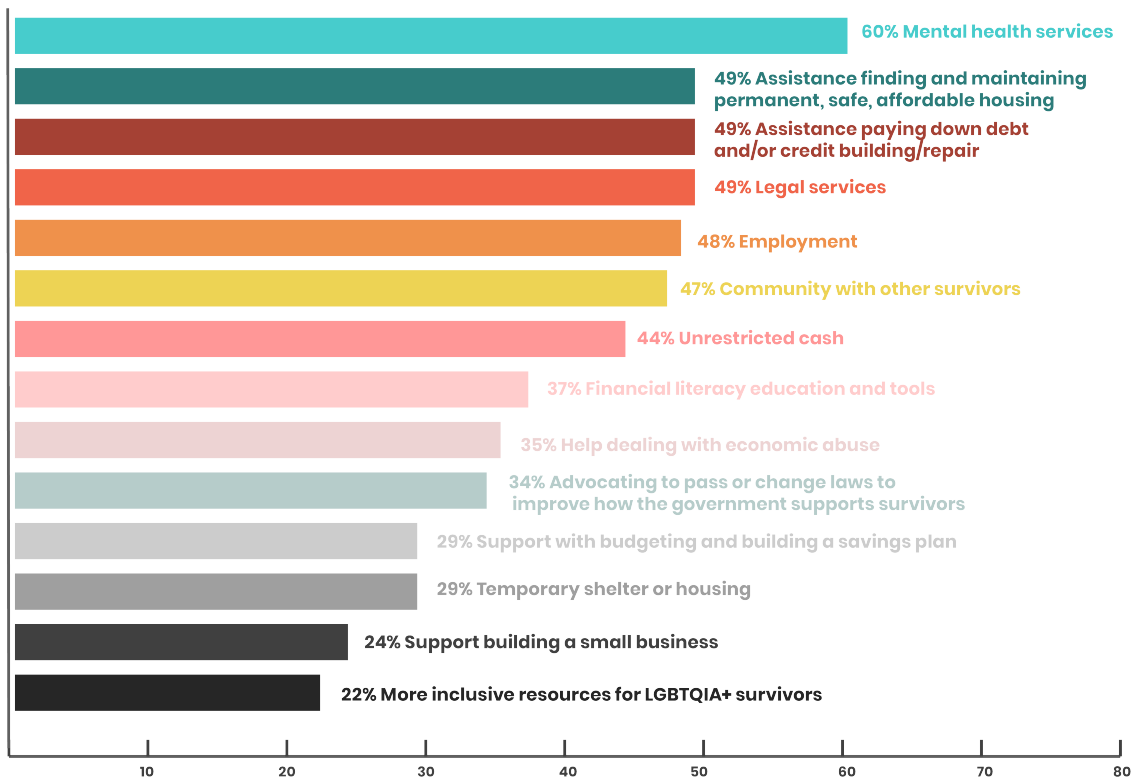


^x We asked survivors how much money they need to stay safe, but did not ask survivors for a time frame. We are therefore assuming that the estimates survivors reported were based on their immediate needs to get to a place of safety or help them stay safe. Our team thinks it's just as valuable to understand how survivors quantify their current needs during COVID-19 than how long a grant might last.

The Support Survivors Envision

While Figure 7 shows survivors' top needs, Figure 8 shows what survivors think the IPV movement's priorities should be. Survivors' answers showed some overlap between their needs and what they think IPV services should look like. For example, survivors ranked credit and/or debt relief as both their third most important need right now, and the third priority for IPV agencies. Survivors also ranked a safe job as their fourth most significant current need, and the fifth priority for IPV service providers. The consistency of survivors' responses on credit and/or debt relief and employment signal the need for a broader system of support, where credit card companies, credit reporting agencies, banks, and employers all do their part to support survivors.

Figure 8: What survivors think the intimate partner violence movement's top priorities should be



N = 853

There are also differences between survivors' top needs and what services they indicate IPV organizations should prioritize. Although 64% of survivors said what they need most right now is cash, only 44% identified unrestricted cash as a top priority for IPV service providers. Conversely, survivors indicated counseling, therapy, and mental health services (60%) as the highest priority service for IPV organizations, while only 21% of survivors reported it as a top need.

When we asked survivors to explain the discrepancy in their answers, 90% said that although they needed cash to spend as they see fit, they either hadn't received this kind of support from IPV service providers in the past or they didn't think IPV agencies offered this type of support. Only 10% of survivors who answered this question indicated they either didn't want cash from IPV organizations or thought IPV agencies shouldn't be responsible for providing this kind of assistance.

While survivors are clear that what they need to stay safe is cash to spend as they see fit, credit and/or debt relief, and safe employment, many haven't experienced support with these needs.



We know from interviews with IPV service providers that their organizations and agencies want to provide survivors with unrestricted cash, but are often unable to do so because of funding limitations and requirements.³⁰ These same funding limitations and requirements often prohibit IPV organizations from supporting survivors with finding a job, debt management and credit repair.

Moreover, IPV organizations are not responsible for solving a system problem alone. Finding a job doesn't mean survivors will be able to keep that job as they need time to relocate, show up for court dates, and heal injuries. This is where employers need to take an active role. Similarly, an IPV service provider supporting a survivor in repairing their credit is only the first step. Credit card companies and credit reporting agencies then need to do their part by recognizing IPV-related debt as coerced or fraudulent.

Receiving Unrestricted Cash is Transformative

Initially, we used the follow-up survey, sent to survivors after they received their cash grant, to ask their opinions on which services IPV organizations should prioritize; however, these questions were later moved to the initial application. Whether survivors answered this question before learning they were approved for a grant or after receiving their grant had a profound impact on whether they indicated that unrestricted cash should be a priority service provided by IPV organizations/agencies. 57% of grantees who had already received their grants reported unrestricted cash as a top 3 priority, while only 38% of applicants who hadn't been approved for a grant yet selected unrestricted cash as a key type of support.

This suggests the experience of receiving cash with no strings attached was a transformative experience for many survivors. The feeling of trust created a positive psychological impact, and we heard this directly from more than 75 survivors:

“

Wow- thank you! As someone who's been awarded money to participate in establishment nonsense my entire life, the after the fact demand of a thank you has always made me feel so small. It truly comes across that your intention here was different. The care comes across, and it changes everything. I was able to use this grant to leave a negative home environment. I'm now typing this at my friend's home and I feel safe. Thank you.

”

I was able to pay my car payment without feeling worried. I was able to purchase a new bed for my daughter, too. It was the first time in almost two years where I felt free(!) to purchase something, without guilt. That FEELING is what you most afforded me. Some breathing room and a sense of normalcy.

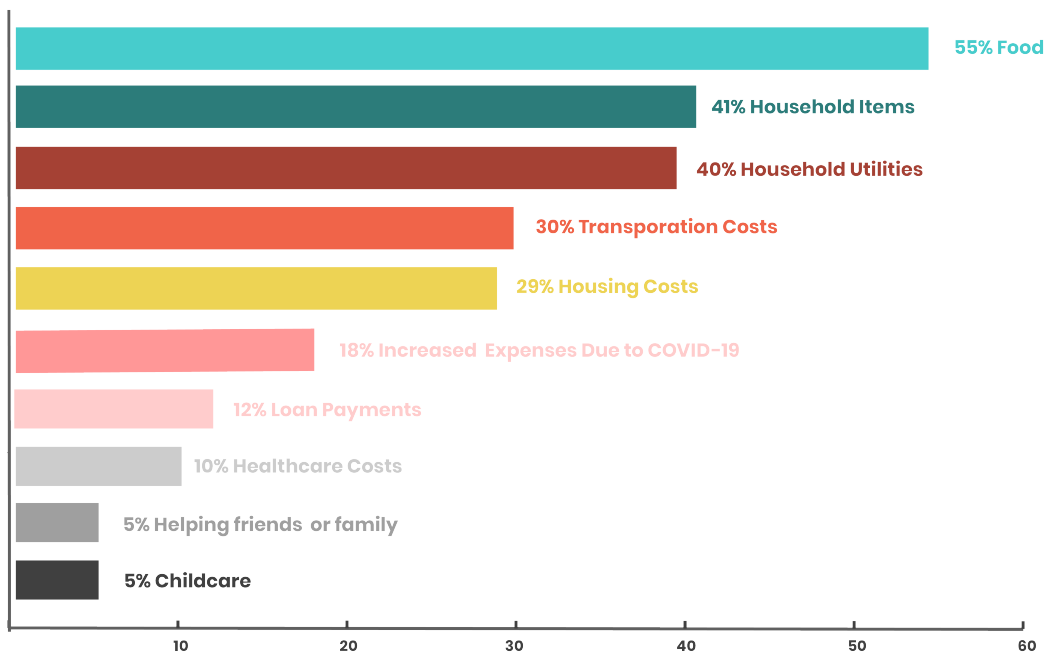


**Unrestricted
Cash is Critical**

Trusting Survivors

Providing cash directly to survivors isn't the norm. As far as we know, FreeFrom's Safety Fund is the only open-application, unrestricted cash grant program available to survivors across the U.S. during COVID-19. **The reluctance to provide survivors with direct cash assistance reveals an uncomfortable truth—as a society we don't trust survivors to spend money in the “right” way.** Our team at FreeFrom does not think there are “right” costs for survivors to cover—every survivor knows their circumstances best—but we hope understanding how survivors spent their Safety Fund grants is a powerful rebuttal to this baseless worry. The most common expenses survivors used their grants to cover were food (55%), household items like toiletries, cleaning supplies, etc. (41%), and household utilities (40%). These are basic necessities for survival. Figure 9 shows the full list of items on which survivors spent their grants.

Figure 9: How Survivors Spent their Grants



N = 502

Flexibility is Key

Flexibility is a key benefit of providing unrestricted cash directly to survivors. In addition to helping survivors cover a range of costs (including many top needs identified by survivors like utility bills, debt, etc.), many survivors shared positive ripple effects resulting from the flexibility to spend their grants as they saw fit.

From the outside, the connection between certain costs and a survivor's or their child's immediate safety may not be obvious. But we heard from survivors that covering direct costs like car repairs and clothes for work helped them maintain custody of their kids, earn income, take steps towards independence from a harm-doer, and stay housed.



“

After a particularly brutal beating, I finally fled my abuser and moved into a temporary emergency domestic violence shelter. I didn't have any financial resources. I applied for the FreeFrom COVID-19 grant, and the cash enabled me to open a bank account and buy "work clothes." I recently got a new job, and my goal is to save up enough money to get an apartment and buy a car. The cash grant gave me the opportunity to be financially independent and leave an abusive situation.

“ The cash came just in time to fix my car. Not having a vehicle makes it difficult to get groceries (I use EBT so I can't order online). Also, my child's dad has threatened to keep her or change custody when I don't have transportation to drop her off at the court ordered time and location. So, the timing of this grant was a huge relief.

” I was able to continue to work with my childcare fees being covered for a week. This cushion allowed for me to set aside the next weeks' worth of childcare costs and make rent. I make too much to receive any sort of assistance, even though I cannot always afford my living costs.

Staying safe isn't one-size-fits-all, so funding shouldn't be either.

Research on other flexible funding programs for survivors supports what we heard from survivors through the Safety Fund. Providing direct cash assistance is more effective than other types of financial support at keeping survivors housed and helping survivors save the money they need to stay safe.^{31,32,33}

Supporting Survivors Early and Directly is Cost-Effective

Survivors indicate that they need only \$730 to stay safe right now, a very low sum compared to the costs of existing IPV responses. To take just one example, the state of North Carolina, according to a 2019 report, spent \$5,543 for every IPV incident that occurred that year.³⁴ From health care costs to policing and incarceration fees to shelters, the state spent \$503,834,780 primarily on crisis intervention.³⁵ What if we provided direct cash support to survivors before they reached a place of acute crisis? What if we listened to survivors, gave them the \$730 they say they need right now to stay safe, and trusted them to spend it as needed? The data we've gathered suggests that with \$730 direct cash grants we could help survivors get and stay safe sooner all while avoiding spending more than 7x that amount once the financial impact of IPV has compounded, leaving survivors in peak crisis and in need of medical care, housing, debt relief, and support with all the costs involved with starting over.

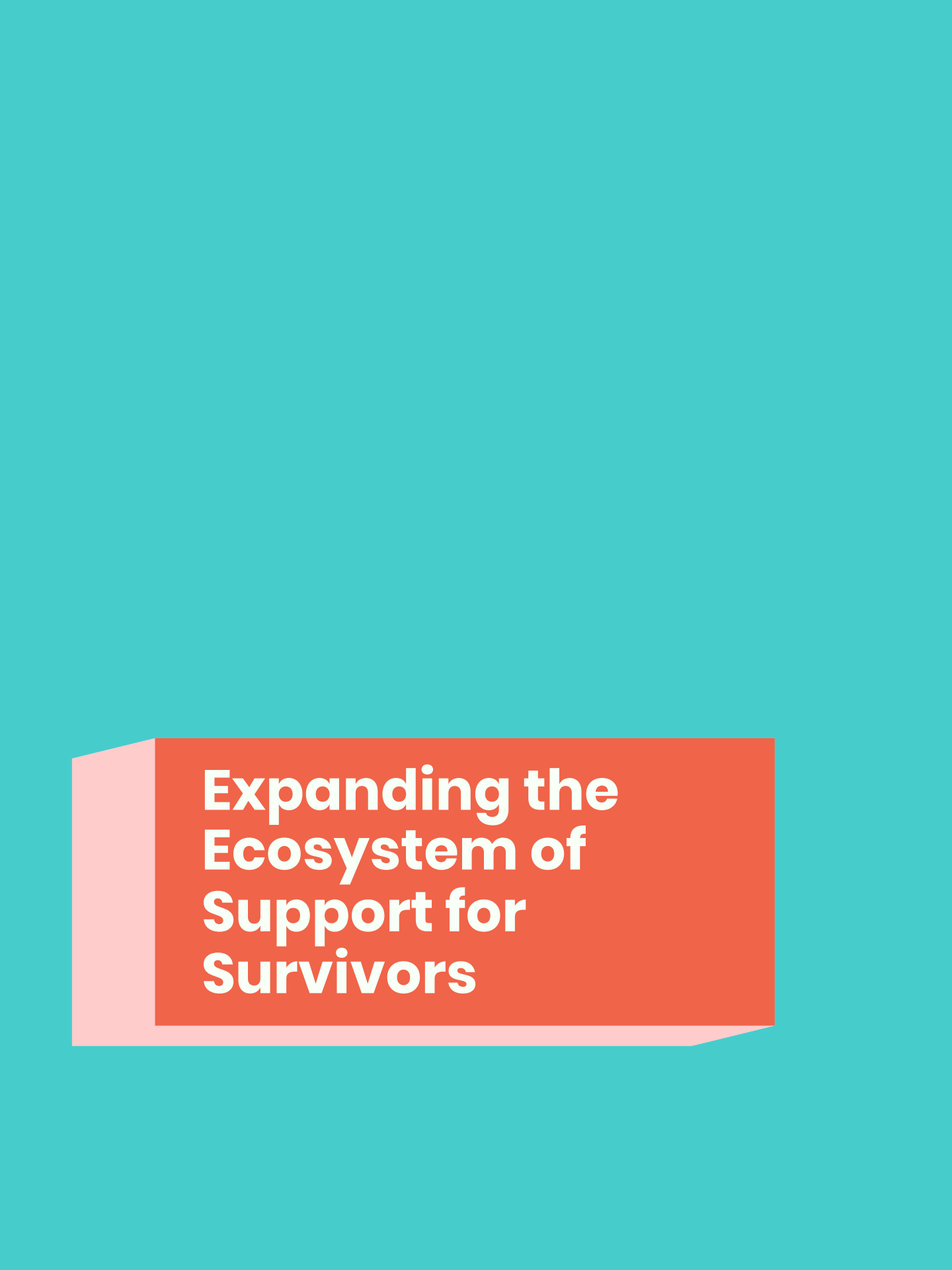
What if we provided direct cash support to survivors *before* they reached a place of *acute crisis*? What if we listened to survivors, gave them the cash they say they need right now to stay safe, and trusted them to spend it as needed?



Consider the survivor who used their Safety Fund grant to fix their car, which in turn helped them keep custody of their daughter. What if that survivor hadn't been able to fix their car and had lost custody? How much would they have had to spend in legal fees to try to and get their daughter back? Would they have had to quit their job because they couldn't get to work without a car? Without income, they'd likely be facing eviction and homelessness. In this scenario, the cost of safety very quickly becomes significantly more than the \$250 they received from FreeFrom.

Our society thinks of IPV in terms of **minutes and days. We imagine that once someone is harmed, they grab their keys and run, and if they don't, we ask why.**

But, survivors measure their experience of abuse in **months and years. Our response to IPV needs to provide support for survivors that **begins before and endures after the moments of acute crisis**. This approach will not only better enable survivors to recover and heal, but will also do so at a lower cost.**



**Expanding the
Ecosystem of
Support for
Survivors**

The IPV movement is underfunded and under-resourced, and yet tasked with solving a systemic problem that impacts all of us. What's clear from survivors' responses is that more of us and more of our institutions need to take responsibility and be accountable for addressing this problem.

Imagine a world in which banks help survivors keep their money safe from harm-doers through secure bank accounts with enhanced fraud protections. Or one in which a survivor could contact their health insurance company to get their premiums waived when seeking medical attention for their injuries. What if survivors could reach out to their employer and take paid leave in order to relocate, without worrying about whether they had enough accrued sick days? Or if their place of worship offered free financial safety planning resources?

If we are going to respond to survivors' needs now and into the future, we have to expand the infrastructure of support beyond social service organizations. We asked survivors about their past experiences seeking support from a range of institutions, and which they would be interested in approaching for support in the future. Overwhelmingly, survivors indicated they had not sought services as a survivor from religious organizations, banks, credit card companies, employers, or insurance companies, but that if these institutions did offer such support, they would seek it out.

Below are 5 sections, one for each institution, illustrating the opportunities to support survivors, and initial suggestions for what survivor-informed support could look like from each industry. As we work to expand the infrastructure of support for survivors, it will require all of us to recognize the ways in which existing systems compound the cost and financial impact of IPV, and develop and implement policies and procedures that better serve survivors.

Religious Organizations

Survivors' Responses

54%

have never sought support from a religious organization
(temple, mosque, church, etc.) as a survivor

41%

of those who have sought support, **41% received no help** or
reported **the support they received was unhelpful**

67%

would seek support if they knew **services and support for
survivors were available.**^{xi}

xi. 65% of English-speaking respondents and 82% of Spanish-speaking respondents

What could support from religious organizations look like?

With 67% of survivors indicating they would seek support from religious organizations, faith-based communities can play a critical role in disrupting the cycle of violence for survivors. As organizations often developed by and for communities, religious institutions are uniquely positioned to offer a range of resources and services to survivors.

However, religious organizations do not always have the tools and/or resources necessary to deliver impactful support. In fact, some doctrinal teachings across religions may unwittingly perpetuate notions of gender stereotypes, marriage, or family that are unhelpful, or worse, harmful for survivors experiencing violence and/or their families, other community members, etc. All faith-based organizations should receive non-religious, survivor-centered training to help ensure that the services and resources offered meet survivors where they are and provide helpful and non-judgmental support.

What immediate steps could religious organizations take to support survivors?

- Before offering any services directly to survivors, religious leaders should be educated and trained to ensure that resources are non-judgmental, survivor-centered, and confidential
- Offer free counseling services with virtual access options
- Create accountability groups focused on restorative justice processes for harm-doers/people who cause harm
- Offer rooms as temporary shelters for survivors and their families
- Make services, consultations, and other resources virtually accessible
- Call to check in on members
- Create emergency funds to get money into the hands of survivors who need it
- Connect survivors with members who have a back house, empty rental property, guest house, or other space where survivors can safely stay
- Partner with other faith-based organizations providing services to survivors and their families, and offer referrals to members

Banks

Survivors' Responses

75%

have never sought support from a bank as a survivor

64%

of those who have sought support, 64% received no help or reported the support they received was unhelpful

51%

would seek support if they knew services and support for survivors were available.^{xii}

xii. 56% of English-speaking respondents and 21% of Spanish-speaking respondents

What could support from banks look like?

99% of survivors experience economic abuse, and the unfortunate reality is that harm-doers use banks to commit this abuse and trap survivors in violence.^{36,37} By controlling survivors' access to personal identifying information, harm-doers have unfettered access to survivors' online bank accounts, enabling them to wipe out survivors' resources, incur coerced and fraudulent debt in survivors' names, and even locate survivors after they leave through address changes on accounts. This abuse at times even occurs in the presence of bank employees who aren't trained to notice or respond to economic abuse.

Survivors often cannot afford banking products and services, leaving them without a safe way to save money and furthering their financial precarity. With approximately 28.4 million survivors currently banked and underserved in the U.S., banks have the opportunity to help millions of customers across the U.S. build the assets they need to keep themselves and their families safe.³⁸

What immediate steps could banks take to support survivors?

- Waive any fees to cash or deposit stimulus checks
- Waive opening balance requirements to allow survivors to open a bank account and set up direct deposit for their stimulus checks
- Work with FreeFrom to implement our **11 Survivor Safety Banking Guidelines**^{xiii}
 1. Offer affordable checking and savings accounts
 2. Keep survivors' information confidential and secure
 3. Implement enhanced fraud protections on survivors' accounts
 4. Offer survivor safety accounts
 5. Designate internal team to handle survivor accounts
 6. Hire FreeFrom to train bank staff to detect and respond to economic abuse
 7. Allow survivors to open bank accounts with ID and address alternatives
 8. Offer interest-free deferred payment emergency loans
 9. Refrain from reporting defaults on coerced or fraudulent debt to credit-reporting agencies
 10. Offer flexible repayment plans for survivors in default
 11. Provide survivor paid leave and other resources to employees

xiii. If you are interested in learning more about FreeFrom's Survivor Safety Banking Guidelines, please contact FreeFrom's Director of Systems Change Initiatives, Amy Durrence (Amy.Durrence@freefrom.org).

Credit card companies

Survivors' Responses

76%

have never sought support from a credit card provider
as a survivor

69%

of those who have sought support, **69% received no help** or
reported **the support they received was unhelpful**

48%

would seek support if they knew **services and support for
survivors were available.**^{xiv}

xiv. 53% of English-speaking respondents and 21% of Spanish-speaking respondents

What could support from credit card companies look like?

52% of survivors report coerced or fraudulent debt taken on by a harm-doer without their knowledge or consent, averaging \$15,936 per year.³⁹ Survivors are likely facing increased coerced and/or fraudulent debt burdens from covering unexpected costs brought on by the COVID-19 pandemic. Credit card companies typically require survivors to provide police reports establishing fraud before providing relief, signaling their systems are in place to handle fraud committed by strangers as opposed to intimate partners. This requirement effectively bars many survivors from seeking support as 80% report being afraid to contact the police.⁴⁰

Without support from their credit card companies, survivors are unjustly saddled with debt they did not incur and often can't afford to pay. Such debt further damages survivors' credit scores even as they work to recover from the financial devastation of abuse, creating a significant obstacle to financial security. Credit card companies could take steps now to support survivors in managing debt, protecting/repairing their credit score, and relieving fraudulent or coerced debt through the actions set out below.

What immediate steps could credit card companies take to support survivors?

- Remove police report requirements to establish fraudulent debt and instead allow survivors to provide a letter from a case manager, social worker, therapist or other professional whose services they have sought as a survivor
- Allow survivors to provide a letter from a case manager, social worker, therapist or other professional whose services they have sought as a survivor
- Offer "skip a payment" option for customers
- Forgive coerced or fraudulent debt up to \$1,000 per customer
- Offer "pay what you can" flexible repayment programs
- Freeze reports of missed or late payments on coerced or fraudulent debt to credit reporting agencies for 6 months

Employers

Survivors' Responses

70%

have never sought support from an employer
as a survivor

59%

of those who have sought support, **59% received no help** or
reported **the support they received was unhelpful**

47%

would seek support if they knew **services and support for
survivors were available.**^{xv}

xv. 51% of English-speaking respondents and 29% of Spanish-speaking respondents

What could support from employers look like?

The experience of IPV is incredibly disruptive to a survivor's employment. In fact, 77% of survivors report experiencing employment sabotage and up to 60% of survivors lose their jobs as a result of experiencing abuse.⁴¹ Keeping survivors employed requires employers to invest in the well-being and safety of their employees. This includes offering survivors emergency grants, opportunities for community-building with colleagues, financial coaching, and paid and protected leave to deal with the consequences of abuse.⁴²

Currently, only 17 states offer survivors IPV-related leave, but even this leave is often unpaid and at times unprotected. Existing sick and vacation leave, much of which is also unpaid, isn't enough. Many survivors simply can't afford to miss paid work or lose their job and so remain in danger. Employers can take steps to create a healthier and more supportive workplace, one that helps survivors and all employees realize aspirations for themselves at work and beyond.

What immediate steps could employers take to support survivors?

- Partner with FreeFrom to implement a survivor paid leave policy so employees can deal with the consequences of abuse
- Implement paid sick leave for your employees, both part- and full-time
- Create a savings match plan for employees
- Offer employees regular wellness and/or mental health check-ins
- Facilitate peer groups to foster community amongst staff (e.g., self-care, financial, or savings groups)
- Start an emergency fund to cover expenses and payroll in emergencies
- Create a plan to reduce costs before making lay-offs in cases of emergency
- Create a flexible schedule and working environment that eases transitions between office work and working from home
- Intentionally employ survivors
- Offer emergency grants to employees who are experiencing abuse
- Offer health insurance to all employees and allow low-cost addition of family members onto policies

Health Insurance Companies

Survivors' Responses

78%

have never sought support from a health insurance provider as a survivor

59%

of those who have sought support, 59% received no help or reported the support they received was unhelpful

44%

would seek support if they knew services and support for survivors were available.^{xvi}

xvi. 49% of English-speaking respondents and 19% of Spanish-speaking respondents

What could support from health insurance companies look like?

Survivors, not harm-doers, are often left to cover the costs of abuse. A significant contributing factor to this unjust reality is that health insurance providers are not covering these costs. By refusing to cover mental health-related services, charging high premiums and co-pays for all medical services, and/or only covering portions of costly medical treatments such as hospital stays, insurance providers are contributing to the high cost of IPV for survivors. Health insurance companies can help disrupt the cycle of violence and prevent future abuse by expanding coverage for survivors and offering other resources and services to survivor-clients.

What immediate steps could health insurance companies take to support survivors?

- Expand health insurance coverage for survivors and abuse-related medical services
- Provide emergency medical insurance for people without a social security number
- Suspend all policy cancellations for nonpayment/automatically renew policies regardless of customers' current ability to make payments
- Offer "pause a payment" options
- Waive all late payment fees
- Waive deductibles and/or copayments for COVID-19 testing and related treatment
- Offer cash back options to customers by returning 15-20% of monthly premium payments
- Waive deductibles and/or copayments for mental health services for survivors
- Provide easy access to free online mental health resources

Conclusion

In the introduction we posed: what does a **broader and more resilient** system of support for survivors look like? We hope this report has helped answer this question and led you to ask many more questions about what is possible. Supporting survivors through the COVID-19 pandemic and beyond will require a multi-faceted approach that frames IPV for what it is—a **structural economic issue**. Survivors have shared their experiences, their struggles, and their vision for where we go from here. We all must heed the **call to action**.

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 level, 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 survivor's 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.

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Financial security and safety for survivors

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