Climate and disability: A multi-agency resilience resource designed to support the collective development of sustainable resilience policies and programmes.

This resource seeks to foster shared responsibility for emergency preparedness, ensuring the needs and experiences of Disabled people are embedded equitably across resilience planning and delivery.

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This document is part of a set of resources developed by Bristol Climate & Nature Partnership's Climate and Disability project and the Sensing Climate research project. The Climate and Disability programme is part of the Community Climate Action Project, coordinated by Bristol Climate & Nature Partnership and funded by the National Lottery's Climate Action Fund.

Sensing Climate is a five-year UKRI funded research project (2023-2028). The project is exploring opportunities for responses to the climate crisis to build fairer societies, building on the priorities and insights of people who are disabled, d/Deaf, neurodivergent and people with long-term health conditions.

The resources are designed to support organisations working at the local level to understand the impact that climate projects can have

on their local communities of Disabled people. The resources feature recommended actions to make projects more inclusive and just for Disabled people. There are also supplementary resources on co-production and inclusive engagement available online. We welcome any local authority to use the resources to support their work.

We appreciate that resilience is a vast, complex and nuanced arena, where changes are reliant on multiple actors and budgets, and often require shifts in guidance and policies that are produced at a national level. Where such changes are noted in this document, their inclusion is not intended to put undue onus on local resilience teams but to highlight where changes at the national level could enable efforts to embed the needs and experiences of Disabled people equitably across local resilience planning and delivery. Recognising the resourcing and capacity constraints faced by local resilience teams, such support from national government will be required to achieve and maintain best practice.

Introduction

Globally, Disabled people are 2-4 times more likely to die or be injured in heatwaves, hurricanes and floods. In part, such risks are due to the damaging impacts of extreme weather events on existing health conditions. In part, they are due to the cumulative influence of austerity and declining welfare support, which have undermined people's ability to cope in the current climate, let alone prepare for future risks. These risks are exacerbated by eco-ableism; whereby a lack of meaningful engagement with Disabled people in climate decision-making is leading to the design and implementation of climate responses that are creating new challenges for Disabled people.

The Covid-19 pandemic demonstrated how Disabled people are often considered an 'acceptable sacrifice' in times of acute crisis. Six of every ten people who died from Covid-19 in England were disabled, and deaths amongst learning disabled citizens were six times higher than amongst non-disabled people. At the time, these deaths were seemingly interpreted as an inevitable consequence of

'underlying health conditions', rather than a reflection of the ableism that underpinned the pandemic response. For example, with inappropriate applications of the Clinical Frailty Scale to allocate access to critical care, compromised access to routine health care and rehabilitation, and adverse social consequences of pandemic mitigation strategies. It is essential that resilience planning for the climate crisis does not replicate the mistakes made in the pandemic.

Most people are likely to experience disability in their lifetimes, with incidences of disability increasing as people age. Climate change is itself a mass disabling event. Everyone's lives and wellbeing must be valued and protected as the climate crisis worsens; Disabled and non-disabled people will need resilience and emergency preparedness to be accessible over the coming decades as the risks escalate.

Below is a list of emergency preparedness and resilience policy areas to prioritise, to improve consideration of Disabled people's needs and expertise:

- **Property-level resilience to floods and overheating**: Multi-agency partners should work collaboratively to enhance property-level resilience to flooding and overheating in ways that protect and do not compromise essential accessibility features. This work includes coordinating housing, health, social care and adaptation programmes to deliver integrated improvements. Partners should ensure that Disabled people on low incomes can access financial and practical support for the installation, maintenance and timely repair of resilience and accessibility measures, recognising that affordability is critical to their sustained effectiveness. Close partnership working with private landlords, social housing providers and housing regulators is essential to ensure that Disabled people in rented accommodation benefit equitably from resilience and accessibility improvements. Where adaptations are required, partners should promote a 'whole-home' approach – aligning accessibility, energy efficiency and climate resilience works – to minimise disruption and avoid repeated interventions. This work should include coordinated planning and clear communication. Where works are disruptive,

multi-agency arrangements should ensure that appropriate support is in place, including accessible temporary accommodation where needed, to protect the health and wellbeing of Disabled household members.

- **Insurance:** Multi-agency partners – including insurers, housing providers, regulators, government bodies, and the voluntary and community sector – should work together to ensure that Disabled people on low incomes can access affordable and appropriate insurance in areas of flood risk. This work may include developing targeted financial support, improving access to inclusive insurance products that are explained in clear language, and addressing systemic barriers to uptake. Housing providers, landlords and managing agents should ensure that adequate building and contents insurance arrangements are in place for rented properties, with clear and accessible communication to tenants about what is covered and any actions for them to take. Partners should also recognise and respond to emerging risks associated with changes in property use in flood-prone areas, including the increasing use of homes as rental or holiday accommodation. Measures are needed to raise awareness of flood risks amongst tenants and short-term occupants (for example, using online tools), and to provide accessible, inclusive and relevant information on how to prepare for, respond to and recover from flooding. Across all sectors, there should be a consistent focus on accessible, timely and tailored risk communication and preparedness.

- **Business continuity planning for essential service sectors**: Multi-agency partners – including utilities providers, telecommunications companies, health and care services, housing providers, and voluntary and community organisations – should ensure that robust and regularly tested business continuity arrangements are in place to minimise disruption for Disabled people who rely on essential services. While local authority emergency planning teams cannot enforce standards without additional statutory powers being conferred, they can play an important role in

promoting good practice, facilitating partnerships and supporting coordinated preparedness across sectors. Utilities providers should maintain and promote Priority Services Registers and ensure that those most at risk are proactively identified and supported during outages. Local resilience partners, including local authorities, can support this process by raising awareness of registration schemes and working with partners to identify individuals who may benefit from inclusion. During incidents (such as power, water or telecommunications failures), multi-agency coordination is essential to identify and support affected Disabled people. Local authorities may use vulnerability data, working alongside utilities providers, health and care services, and voluntary sector partners to provide assistance, such as access to power, water, medication, food supplies, assistive devices and appropriate care. Planning assumptions across all agencies should recognise that Disabled people may require additional support to maintain access to essential resources during outages. The financial burden of preparedness and response measures should not fall on Disabled individuals, particularly in the context of wider cost-of-living pressures, and should instead be addressed through coordinated organisational and system-level approaches.

- **Evacuation and Personal Emergency Egress Plans (PEEPS):** Multi-agency partners (including social housing providers, residential care providers, building managers, fire and rescue services, and regulators) should develop and maintain accessible evacuation plans, building on models such as Personal Emergency Egress Plans (PEEPs). These plans should clearly set out individuals' access requirements and the nature of assistance needed. While local authority planning teams do not have the authority to require such plans beyond statutory fire safety duties, they can play a key role in promoting good practice and embedding inclusive evacuation planning within wider multi-agency resilience guidance. The Fire Safety (Residential Evacuation Plans) Regulations 2025 introduced requirements for evacuation plans for residents who are unable to evacuate independently from certain high-risk residential buildings from April 2026. This introduction provides an

opportunity for responsible persons and duty holders to take a broader, person-centred approach to evacuation planning, considering a range of hazards where possible (especially given increased wildfire risks with climate change and their disproportionate impact on Disabled people). Evacuation operations are led by the emergency services (primarily Fire and Rescue Service and Police). Planning across agencies should support safe, dignified evacuation processes, ensuring Disabled people are able to leave with essential assistive devices, medications and support. Following evacuation, local authorities and partners have a key role in supporting individuals at places of safety, including meeting immediate care, accessibility and welfare needs in coordination with health, housing and voluntary sector partners.

- **Creating an emergency grab bag:** Multi-agency partners should promote inclusive personal preparedness by signposting Disabled people to accessible and trusted guidance on preparing emergency grab bags. This guidance should outline key items that individuals might need to take with them when asked to leave quickly in an emergency, such as essential documentation, medication, mobility aids, assistive equipment and personal care items. Partners should ensure that preparedness information is accessible, widely shared and tailored to the needs of Disabled people, recognising that some individuals may require support from trusted family members, carers, Deaf and Disabled People's Organisations (DDPOs) or wider support networks to develop and maintain a grab bag. The Household Flood Plan guidance, produced by the Centre of Expertise for Waters, provides an example of an effort to produce more accessible information about how to create a grab bag and prepare for a flood event, with information available (at the time of writing) in screen-reader accessible and Easy Read formats. It is, however, important to recognise that the costs of creating a grab bag will be prohibitive for many Disabled people who are grappling with the ongoing cost-of-living crisis alongside significant reductions in welfare and social care support.

- **Accessible rest centres / places of safety**: Multi-agency partners should prioritise accessibility when identifying and operating rest centres / places of safety, recognising their role as safe spaces and distribution points during incidents such as power or water outages. Pre-identified locations should include public buildings with existing accessibility features (e.g. schools, libraries, community centres), although availability will depend on the nature and impacts of the incident. Since local authorities and partners do not control all venues, they cannot guarantee the availability of fully accessible buildings in every scenario (especially when required at short notice). However, efforts should be made to scope the accessibility of potential evacuation points in advance, with all reasonable adjustments made where possible. Partners should incorporate core accessibility considerations, such as step-free access, accessible toilet facilities, appropriate seating (including options for those unable to sit for long periods), and clear communication support. Contingency options – such as access to clean water and to power for essential medical equipment – must be planned for. Training and guidance for staff and volunteers should include awareness of disability and practical approaches to supporting Disabled people in emergency settings, recognising that specialist staff may not always be available. Accessibility considerations are relevant not only for acute incidents but also for longer-duration pressures (e.g. heatwaves or cost-of-living impacts), where community spaces may be used as 'warm' or 'cool' hubs.

- **Inclusive community resilience planning**: Multi-agency partners should seek to enable inclusive participation in community resilience activity, recognising that strong, connected communities are an important component of resilience, particularly where emergency responders may not be able to reach individuals immediately. Since community resilience groups are voluntary and locally-led, partners cannot mandate their formation or inclusive practice. However, local authorities and emergency planning teams can play a key role in promoting good practice by signposting relevant guidance and

encouraging inclusive approaches wherever community activity exists or emerges. Partners should encourage community groups to consider Disabled people as a priority within their planning, recognising the value of their skills and lived experience, and the importance of understanding support needs within a local context. Guidance created to support community resilience practices should promote the use of accessible meeting spaces, inclusive communication approaches and awareness of different needs during emergencies. Without support from national government, local emergency planning teams may have limited capacity to deliver engagement programmes or fund accessibility adjustments directly, but could share accessible information and support a culture of inclusive community resilience through existing networks and resources.

- **Identifying needs that cannot be met by people's existing support networks in the context of an emergency:** Multi-agency partners should recognise the importance of identifying and understanding the needs of Disabled people who may require additional support during emergencies. National UK government guidance for identifying and supporting persons who are vulnerable in an emergency frames the creation of a single, centralised list of individuals requiring assistance as not viable within current legal, ethical and practical constraints around data sharing and data accuracy. Relevant information is held across different organisations, for example, within local authority adult and children's social care services, health partners and utility providers' Priority Services Registers. While key principles for safe data-sharing amongst essential service providers have been developed, such datasets are currently held for specific purposes, are often incomplete or voluntary in nature, and are not routinely shared across Local Resilience Forums.[1]

  During an incident, partners may draw on a 'list of lists' approach, bringing together relevant datasets where legally permitted to

1. The 2004 Civil Contingencies Act requires agencies known as Category 1 responders (including emergency services, local authorities, the National Health Service, the Environment Agency etc.) to develop plans to both prevent emergencies from happening and minimise the risk of adverse impacts when they do occur. Local Resilience Forums (LRFs) are multi-agency partnerships that coordinate action by Category 1 responders.

help identify and support individuals who may be at increased risk. This approach requires clear data-sharing agreements, strong information-sharing arrangements, improving awareness of existing registration schemes (such as Priority Services Registers), and encouraging individuals and their support networks (for those who have them) to self-identify where appropriate.

Partners should use anonymised and aggregated data, alongside local intelligence, to inform risk assessment and planning. Where resources are limited, an initial step would be to raise awareness among communities living in high-risk climate hazard areas, which can be identified by existing local and regional flood and heat risk maps (such as the Keep Bristol Cool mapping tool). Recognising the limitations of formal data systems, partners should draw on complementary approaches such as community awareness, inclusive communication and engagement with relevant voluntary and community sector organisations (including DDPOs), while acknowledging that not all Disabled people will be visible through these routes.

- **Accessible and inclusive risk communications**: Multi-agency partners, including local authorities, should ensure that risk communications are as inclusive and accessible as possible. It is important to recognise that Disabled people are part of a diverse community, whose experiences and communication priorities and needs are shaped by a range of social and economic factors. At a local level, such efforts include using clear, plain language, providing information in accessible formats (e.g. Easy Read, sign language, audio etc.), and recognising the barriers that some people encounter with digital information. Local authorities can promote inclusive approaches and, where capacity allows, work with Disabled people and DDPOs to inform the development of local communications. Greater consistency and impact will require enhanced national leadership, including the development of inclusive, trauma-informed and accessible risk communications at scale. Nationally produced communications should set a high standard for clarity, accessibility and emotional sensitivity, supporting local partners to adapt and amplify messaging within

their communities. Across all levels, communications should seek to build trust and confidence, recognising concerns amongst Disabled people that their needs may not be met during emergencies, and ensuring that information is understandable, relevant and actionable. The UNDRR checklist and implementation guide for inclusive early warning and action for all offers a useful resource to draw on.

- **The language of 'vulnerability'**: Reflecting on the language of 'vulnerability' in resilience and emergency preparedness planning, it is important to recognise that while this terminology is embedded within government and multi-agency guidance, it may not resonate with, or be accepted by, all the individuals that it is used to describe. Some Disabled (and non-disabled) people who require additional support in preparing for, responding to or recovering from emergencies may not identify as 'vulnerable', and the term can be unhelpful or stigmatising. Within the constraints of national frameworks and required terminology, local partners should consider how messaging can be adapted to be as clear, respectful and person-centred as possible. Such efforts may include focusing communications on specific risks, support needs and practical actions, rather than labels. Supporting people to understand what risks may affect them, and what types of assistance may be needed across different stages of an emergency, can be a more empowering and accessible approach. This work includes considering needs related to staying safe at home, evacuating safely, accessing support in rest centres or temporary accommodation, and recovery following an incident. Multi-agency partners should aim to balance adherence to required national guidance with flexibility in local communication, prioritising language that supports understanding, dignity and engagement.

- **Exercising of emergency preparedness, response and recovery plans**: Multi-agency partners should work collaboratively to review and test emergency preparedness, response and recovery plans, recognising that inclusive and effective planning is a shared responsibility. This work may include the use of exercising approaches – such as table-top discussions or simulation exercises

– to identify potential gaps and improve coordination across organisations. Where possible, partners could seek to incorporate the perspectives of Disabled people and DDPOs to help ensure that plans are responsive to a diverse range of needs and contexts. Multi-agency exercising should aim to test how effectively plans support Disabled people across all phases of an emergency, including response and recovery, and to identify practical improvements that can be implemented. Equality considerations, including the use of Equality Impact Assessments (EqIAs) should be embedded within planning processes where appropriate. Recognising the constraints of local emergency planning teams, support may be required at an organisational and/or national policy level to resource the involvement of DDPOs in these processes.

- **Planning for temporary and long-term relocation**: Multi-agency partners should work collaboratively to consider the needs of Disabled people in planning for both temporary and longer-term relocation following severe flooding or coastal change. This work includes organisations involved in housing, planning, infrastructure, health and care, and environmental management, recognising that responsibilities are shared across the system. When rebuilding or developing communities, partners should embed accessibility and inclusion from the outset, ensuring that new homes, services and infrastructure do not replicate existing barriers. While planning decisions sit primarily with planning authorities, developers and national policy frameworks, planning decisions at the local level should take account of current and future flood risk. Where relocation is required, the needs of Disabled people must be given particular consideration, especially where individuals are moving away from homes that currently meet their access requirements. Recognising ongoing national challenges around the availability of accessible housing, partners should ensure that alternative accommodation and local services are appropriate and accessible. In areas where long-term approaches, such as managed realignment or ‘no active intervention’ are being considered, meaningful engagement with communities is

important. Multi-agency partners should promote inclusive engagement practices that enable the involvement of Disabled residents in shaping local decisions (see our Supplementary Resources on Inclusive Engagement and Co-production). Equality considerations, including EqIAs, should be undertaken by organisations that are leading on these planning and relocation policy and processes.



Credit: Tom Pilston Panos Pictures

Introducing Muhammed

Muhammed is a man in his twenties with a spinal cord injury who uses a wheelchair. He was moved into temporary housing recently but the only flat available to him was across town from his support networks. The insulation of the flat is very poor and in a recent heatwave he could not afford the extra electricity costs of running a fan and fainted several times from the heat. As a result, he was also too unwell to attend a number of important hospital appointments. His mother's house is cooler but is not wheelchair accessible, and limited transport links make it hard to reach.

There are also limits on how long he is allowed to stay out of his accommodation without risk of it being revoked. These challenges are compounded as the lift in his apartment block keeps breaking, with long waits for it to be repaired.

When Muhammad watches reports of flooding in other parts of the country, he is terrified. He knows that his accommodation is on a flood plain and doesn't know what would happen to him if there was a flood and he lost access to water, power or food supplies. He has no plan of action for what to do in this situation and doesn't know who he could ask for support. He has recently been encouraged to join a Priority Services Register but he is unsure how that will help in the event of a flood or heat wave.

(Muhammad is a fictional composite character taken from the real lived experiences of multiple Disabled people.)



Key questions to reflect on when engaging in emergency preparedness, response and recovery planning

- **Have Equalities Impact Assessments (EqIA) been conducted on key emergency preparedness, response and recovery plans?**

- **If so:**
    - Have impairment-specific effects been considered? E.g. extra sensitivity to heat amongst people with impaired thermoregulation, challenges in accessing early warning information amongst people who are d/Deaf or learning disabled, difficulties in self-evacuation for people with energy-limiting conditions, mobility, sensory and/or cognitive impairments?
    - Has intersectionality been taken into account? E.g. the financial challenges of incurring extra energy costs to run a fan during heat waves when navigating disability and energy poverty, the extra risks of living in poorly built rented housing with limited means or agency to make property-level adaptations, the risks of exclusion from community emergency resilience planning if navigating multiple forms of marginalisation etc.
    - Is there scope to work with a Deaf and Disabled People's Organisation (DDPO) to review and feed into the EqIA to identify potential gaps?
    - Have other organisations fed in from the perspective of communities who may not specifically identify as Disabled but who often experience high levels of impairment or illness? E.g. people who are homeless, van dwellers, refugees and asylum seekers?
    - Have tangible actions been set out to address any identified gaps in the plans?

- **If not:**
    - Could a DDPO be resourced to review key emergency preparedness, response and recovery plans to identify gaps?

- Could DDPO representatives be involved within an equalities partnership to embed such insights and EqIA processes into long-term resilience planning and monitoring?

- **Has the accessibility of risk communications (digital and otherwise) been reviewed, and the potential for improvement through working with DDPOs explored?**

- **Have DDPOs been involved in the testing of emergency preparedness, response and recovery plans (in table-top and simulation exercises)?**

- **Are strategies in place for identifying who is at risk in different emergency contexts, where they live and what forms of (otherwise unmet) assistance they need to stay safe in an emergency and in the recovery phase?**

- **If so:**
    - Are there mechanisms for sharing that information (via safeguarded access and in line with GDPR), with emergency response teams in the event of an emergency?
    - Do emergency response teams have the training required to ensure people's needs are met with dignity and respect? Is this training mandatory for all Emergency Response personnel?
    - Have key access needs been considered when identifying potential rest centres and places of safety in the community? Has accessibility information about these venues been made available for Disabled people to research in advance so they know what they might need to add to a grab bag to ensure their needs are met? (while recognising that the selection of these centres/places will depend on the nature and location of the incident in question).
- **If not:**
    - Is there scope to work with a DDPO to explore options to address support needs that cannot be met by people's existing networks in the context of an emergency?

    - Is there a way for Disabled people to discuss their needs with a trusted intermediary once in a way that minimises stress or duplication of effort?

- **Where responsible persons for buildings risk assessment have undertaken a person-centred risk assessment, have they taken the opportunity to adopt a multi-hazard approach?**

- **Have the business continuity plans of essential service providers that Disabled people may rely on been reviewed, e.g. utilities, telecommunications, domiciliary care, social housing, health care etc.?**

- **What partnerships are needed to ensure Disabled people are supported to develop personal emergency egress plans and grab bags? E.g. with housing associations, DDPOs, health and social care providers, or trusted community groups involved in community resilience planning?**

- **Have links been made between DDPOs and community leaders, community development workers, community flood forums or other relevant groups to support safe and empathetic participation (and/or leadership) of Disabled community members in community resilience planning processes?**

- **Have effective links been established between key council departments and agencies that have a role in climate resilience planning? e.g. to ensure community cool networks and nature-based solutions do not create new barriers for Disabled people (see our 'nature' resource), that transport links provide safe and reliable access to community warm and cool spaces (see our 'transport' resource), that property-level flood resilience and energy efficiency retrofits do not compromise key accessibility features (see our 'housing and energy' resource).**

Case studies

- **London Resilience Equalities Partnership**: The London Resilience Forum is currently working with Protection Approaches to develop a new equalities partnership, which aims to support the inclusion of marginalised communities in emergency planning and response in London. A number of organisations are feeding into this work, including the DDPO – Inclusion London – with efforts underway to scope out how the Partnership can create a long-term space for equity-focused and equality-led organisations to share expertise, shape policy, and influence how London responds to emergencies. Find out more online

- **Beacon, VIPER and SAVVI:** Local Resilience Forums have been developing digital tools to support emergency teams to identify potentially at risk households quickly in an emergency in order to improve situational awareness. For example, Cumbria's Local Resilience Forum has developed a tool called VIPER, while Wiltshire and Swindon LRF are developing Beacon, with each system working to distil key vulnerability indicator data from across multiple agencies into one dataset. At the time of writing, these tools only include the addresses of people who may be considered vulnerable (no names or personal details) and they can only be used by emergency responders during an incident. Another initiative hosted by Tameside Council, called SAVVI, is looking into processes, standards and data sharing to support early identification and intervention to identify households who might need more support in the context of an emergency. This tool could potentially support more proactive planning for people's needs in advance of an emergency.

- **Exercise Torrent, Melbourne:** in 2022, the City of Melbourne's Emergency Management Department and artist facilitators from an organisation called Arts House, co-designed and ran a creative simulation exercise that aimed to imagine and rehearse more inclusive, empathetic models of flood response and

recovery; foregrounding approaches that listen, connect, anticipate and adapt to the needs of a diverse community. You can hear more about this exercise in the Creative Recovery Network Creative Responders podcast, 'Putting the pieces together: how the City of Melbourne is strengthening disaster preparedness through creativity'. A subsequent episode reflects in more detail on how the lived experience of Disabled people can enhance disaster planning exercises.

Areas to prioritise

- Disabled people's safety needs to be a top priority in planning for emergencies.
- Work that is about preparing for disasters as communities should include Disabled people as a key community.
- Engage with Disabled people so they understand and are supported to prepare for dangerous weather.

Read the full list of actions to consider around disability and emergency preparedness planning in Bristol's community climate action plan by and for Disabled people.



Credit: ShamPhat photography

Further resources

- **C40 Cities 'Mainstreaming disability inclusion in disaster risk management' policy paper:** https://c40.my.salesforce.com/sfc/p/#36000001Enhz/a/Hp000000GMzN/Nz5NQaqcWvr86_1LQroasAX0iTN9Z3HNzNYestGowUM
- **The Disability Inclusive Emergency Management Toolkit:** https://collaborating4inclusion.org/didrr-australia/disability-inclusive-emergency-management-diem-toolkit/
- **Disability Inclusive Disaster Risk Reduction Network**: https://didrrn.net/
- **National Consortium for Societal Resilience, Local Resilience Capability Modules training:** https://www.alliancembs.manchester.ac.uk/research/recovery-renewal-resilience-from-covid-19/national-consortium-for-societal-resilience/download-the-local-resilience-capability-modules/
- **The Partnership for Inclusive Disaster Strategies is a US-based disability-led organisation that has produced a range of resources to support disability-inclusive disaster risk reduction, preparedness and response:** https://disasterstrategies.org/
- **UN Disaster Risk Reduction Inclusive Early Warning Early Action Checklist and Implementation Guide:** https://www.undrr.org/publication/inclusive-early-warning-early-action-checklist-and-implementation-guide
- **European Disability Forum briefing, 'Disaster by Design: the costs of inaccessible climate responses and why we urgently need disability-inclusive climate action':** https://www.edf-feph.org/publications/disaster-by-design-the-need-disability-inclusive-climate-action/
- **The Money Advice Trust 2024 report, 'A once in 25 years opportunity: ten principles for designing vulnerable consumer data-sharing programmes':** https://moneyadvicetrust.org/wp-content/uploads/2024/05/10-design-principles-consumer-vulnerability-data-sharing.pdf



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