

Disaster Survivors Evaluate "Recovery After Disaster: The Family Financial Toolkit"

Sara Croymans, Extension Educator & Extension Professor, University of Minnesota Extension
Lori Scharmer, Interim Family Economics Specialist, North Dakota State University Extension Service

Natural disasters wreak havoc on families in more ways than one. It takes time for survivors to recover emotionally and financially. North Dakota State University Extension Service and University of Minnesota Extension have developed a guide, *Recovery after Disaster: The Family Financial Toolkit*, to help families recover financially from a natural disaster. This poster reports the results of an evaluation of the efficacy of the *Toolkit* after its use by North Dakota families affected by floods in summer 2011.

Toolkit Development

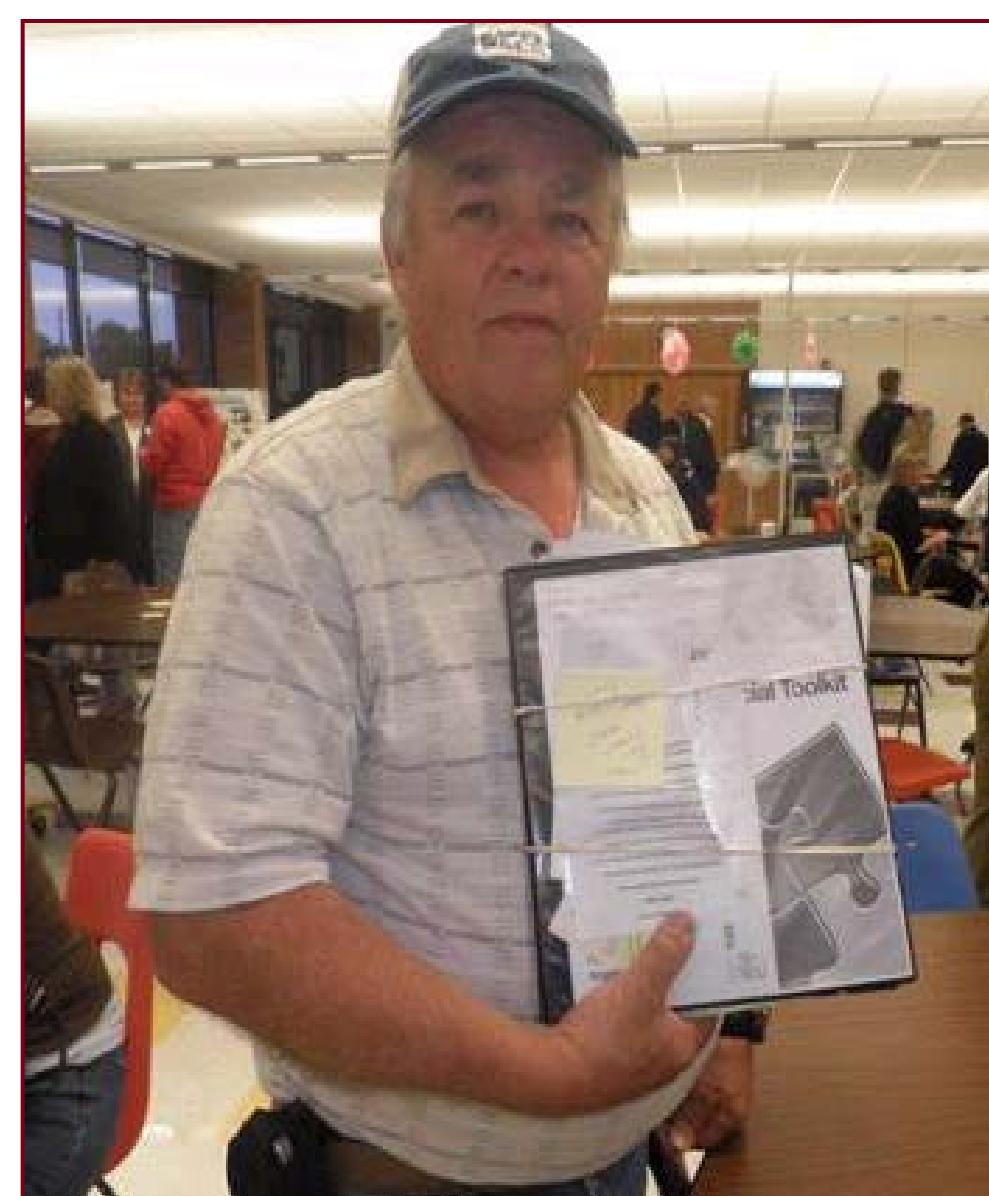
The *Toolkit* was developed with funding from the National Institute of Food and Agriculture. *Toolkit* development was informed by interviews with families affected by floods in Southeast Minnesota in 2007. The *Toolkit* also incorporates findings from reviews of other post-disaster financial recovery guides, as well as content suggestions from long-term disaster recovery professionals in eight focus groups. Finally, the *Toolkit* incorporates ideas from community experts and Extension professionals across the nation. Before publication, the *Toolkit* was reviewed by disaster survivors, case managers, Extension professionals, and representatives from National Voluntary Organizations Active in Disaster, the Federal Emergency Management Agency, and the Small Business Administration.

The *Toolkit* discusses strategies and provides tools, including checklists and worksheets, to help survivors find resources and make difficult financial decisions in the days, weeks, and months following a disaster. Minnesota, North Dakota, and non-state specific versions of the *Toolkit* can be downloaded, printed, or used online at:
<http://www1.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/>

Survey Administration

The *Toolkit* was distributed in North Dakota during floods along the Missouri and the Souris Rivers in summer 2011. Although the *Toolkit* was available via the Internet, NDSU Extension raised over \$22,000 from the community to print 1,745 copies of the *Toolkit* for distribution to flood-displaced families. In addition, in-person training sessions were held for disaster survivors, case managers, and faith leaders in three ND counties. Some 817 survivors requested disaster case managers, who used the *Toolkit* while advising disaster survivors.

In fall 2012, about 15 months after the floods, North Dakota and Minnesota Extension professionals worked with disaster case managers and others in the community to administer an online survey of disaster survivors to determine whether the *Toolkit* was useful in the financial recovery process. Invitations to take the survey were delivered via email, U.S. Mail, and hand delivery by disaster recovery case managers and staff from Lutheran Disaster Relief Project Renew.



Survey Responses

A total of 53 survivors completed the survey. Of those, 47 (90.4%) had received a copy of the *Toolkit*, with most receiving the North Dakota version. The majority of participants were over 31 years of age, with 14 ages 31-45 and 27 ages 46-60. A total of 16 respondents (30%) said they had applied for disaster case management, with 13 reporting they had actually met with a case manager.

Who provided a copy of the <i>Toolkit</i> for you?	n
North Dakota Extension Service	24
Minot AFB Airman & Family Readiness Center	0
Disaster Recovery Center	7
Financial Resource Fair	6
Lutheran Disaster Relief Project Renew	1
My bank or credit union	1
My place of worship	0
My disaster case manager	2
Downloaded from Internet	1
Other	4
Not sure	4

Eleven respondents indicated they attended a *Toolkit* workshop or educational program. Thirteen indicated they have shared information from the *Toolkit* with other disaster survivors. Several said that someone encouraged them to read or use tools in the *Toolkit*.

Please identify who encouraged you to read or use tools [in the <i>Toolkit</i>]. Please check all that apply.	n (%)
Friend, relative or neighbor	6 (42.9)
Bank/Credit Union representative	1 (7.1)
NDSU Extension Staff	3 (21.4)
Disaster Case Manager	4 (28.6)
Other (please specify)	0
Total Response	14

How useful were the resources in each unit?	Mean	SD*
(1= Not at all useful; 3= Somewhat useful; 5=Very useful)		
Unit 1: How do I use this toolkit?	3.18	0.88
Unit 2: What are key strategies for financial recovery?	3.21	0.72
Unit 3: What tools do I need to implement key strategies?	3.24	0.83
Unit 4: Where do I start?	3.67	0.69
Unit 5: Where am I financially?	3.44	1.13
Unit 6: Where will I live if I am a homeowner?	3.56	1.24
Unit 7: Where will I live if I am a renter?	3.00	**
Unit 8: The "New Normal"	3.43	1.13
Unit 9: Disaster recovery resources for families	3.50	0.54

*SD = Standard Deviation

** SD not available due to low response rate



Survey respondents commented about parts of the *Toolkit* they found useful:

- “The housing flow charts helped us sort through our options.”
- “The *Toolkit* helped to keep me organized.”
- “The *Toolkit* let me know it is okay to ask for and receive help.”
- “The financial section was most helpful to us.”
- “The *Toolkit* helped me look ahead financially.”
- “It confirmed decisions we were making at the time.”
- “For me the *Toolkit* was another source of information and an aid to not forget to overlook critical steps in the recovery process.”
- “Logging contact information.”
- “I believe if you hadn't been following the tips in the *Toolkit* before the flood, it's a great place to start. The fact that there is a *Toolkit* made me feel less alone, that there was a need for it.”
- “I liked how it worked for anyone – owner or renter; didn't matter how much money you made or what your resources were. It was easy to read, understand and use.”

Financial recovery is a long-term process, so we're encouraged that 53% of survey respondents said they were back in their repaired homes. Returning home is a significant step toward financial recovery. However, survey respondents also said they aren't doing as well as they were before the disaster, which could indicate they still need some recovery assistance.

Generally, how do you think you and your family members were doing before and after the disaster? (1 = Not at all well; 5 = Very well)	Mean	SD
Before Disaster	4.70	0.50
After Disaster	3.19	1.06

Future Work

Additional analysis of the survey data is required to inform future revisions of the *Toolkit*. The team is in the process of interviewing disaster case managers about their use of the toolkit with survivors.

NDSU Extension Service and University of Minnesota Extension have received funding from NIFA to enhance the *Toolkit* by developing a series of short, on-demand videos. These videos will help families understand the benefits of using multiple resources to recover financially after a natural disaster.