



Recovery After Disaster: The Family Financial Toolkit

Putting your financial recovery puzzle together

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EXTENSION

ISSUE:

Recently, the United States has experienced multiple, significant natural disasters. These disasters wreak havoc on the financial well-being of those in their path. Financial recovery after a disaster is often a frustrating, complex, and long journey. It is vital for disaster survivors and those who help them to understand the financial issues related to a natural disaster and to have the tools and resources needed to assist families throughout the recovery process.

TOOLKIT DEVELOPMENT:

Conducted research project--Life story interview study of families' recovery experiences during and 2 years following the 2007 Southeast Minnesota flood (30 interviews/44 participant)(2009).

Reviewed existing financial recovery guides and principles.

Conducted focus group interviews in MN and ND with professionals that work with disaster survivors on long-term recovery issues. (8 focus groups).

Jointly developed by Extension professionals from MN and ND and funded by a National Institute for Food and Agriculture Special Needs Grant.

Contributions by experts in the field--Disaster Case Managers, Small Business Administrations (SBA), Federal Emergency Management Agency (FEMA), and Extension professionals from across the nation.

Multi-level review process by disaster survivors, case managers, Extension professionals, National Voluntary Agencies Active in Disaster (NVOAD), FEMA, and SBA with adaptations made (2011).

TOOLKIT DESIGN:

✓ Accessible

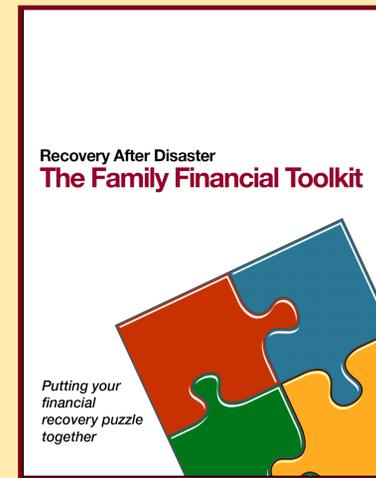
Available online 24/7/365 at:
 Minnesota Extension Center for Family Development:
www.extension.umn.edu/family/tough-times.disaster-recovery/family-financial-toolkit/
 eXtension: www.extension.org/
 Extension Disaster Education Network: www.eden.lsu.edu
 University of MN Extreme Weather:
www.extension.umn.edu/extreme-weather/

✓ Consumable

Download the entire toolkit or just units needed
 Information chunked, color coded
 All forms are "fillable" for online usage
 Hands-on tools: Checklists
 Flowcharts
 Worksheets
 Decision-making guides
 Disaster Recovery Journal

✓ Customizable

Designed for national use -- each state can customize with their unique disaster recovery resources



www.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/

TOOLKIT CONTENT:

- Unit 1: How do I use this toolkit?**
- Unit 2: What are key strategies for financial recovery?**
- Unit 3: What tools do I need to implement key strategies?**
- Unit 4: Where do I start?**
- Unit 5: Where am I financially?**
- Unit 6: Where will I live if I am a homeowner?**
- Unit 7: Where will I live if I am a renter?**
- Unit 8: The "New Normal"**
- Unit 9: Disaster Recovery Resources for Families**
(customizable)

Sampling of tools

STATE & NATIONAL TOOLKIT TRAININGS:

MN & ND Family Development Extension Educators (9/2010), Fargo, ND -- 45 participants
 MN Voluntary Organizations Active in Disaster (2/2011), Minneapolis, MN -- 72 participants
 MN Financial Fitness Conference (4/2011), Alexandria, MN -- 8 participants
 National Voluntary Agencies Active in Disaster Conference (5/2011), Kansas City, MO -- 32 participants
 National Webinar Training -- Extension Professionals (6/2011) -- 157 participants from 32 states
 National Webinar Training -- National Voluntary Organizations Active in Disaster (6/2011) -- 66 participants from 28 states

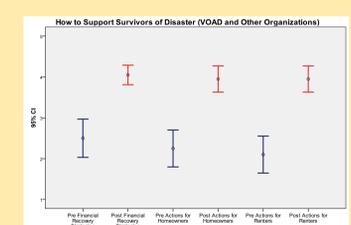
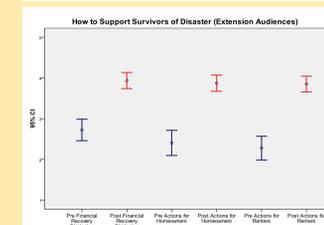
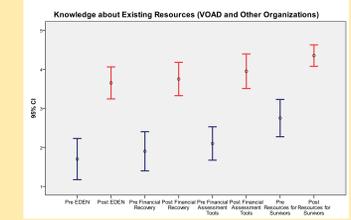
EVALUATION RESULTS: Recovery After Disaster: The Family Financial Toolkit Trainings

Quality of the sessions

Participants (n=113) were asked to rate on a four point scale from "Poor" to "Excellent" the following: **overall quality of the sessions; usefulness of the content for their work; usefulness of the content for their personal use; usefulness of the content for teaching their participants; as well as the quality of the instructor.** Overall, a large majority of the participants found the **content of the sessions useful (as evidenced by 86% to 93%)** of those who said "Good" or "Excellent" on items measuring usefulness). **Nearly all participants rated the sessions and the instructors highly (96% and 98%, respectively).**

Knowledge gain

Knowledge gain was assessed using 5-7 items (depending on the audience) asking **how much they knew about existing resources and how to support survivors of disasters before the session (retrospectively) and then after the session.** Participants rated their knowledge on a 5-point scale from "Very Little" to "Very Much." Paired T-Tests were conducted on all retrospective pre-then post knowledge items. The results of the T-Tests indicated **there was significant learning happening across all knowledge items in all sessions** (t-values ranging from -5.812 to -11.129; all p-values were less than .000). The tables below show ranges (lines) and means (dots) across participant responses to **pre (blue)** and **post (red)** assessment items. **Knowledge changes ranged from a full point to two points on the scale.**



Intention to use the training

Four items were asked of all participants across the sessions to what extent they will: **promote the Financial Management in Times of Disaster eXtension resources; promote the Recovery After Disaster: The Family Financial Toolkit; work with survivors to find the resources online; use the toolkit to work with survivors.** Participants rated their intention to act using a 5-point scale from "Very Little" to "Very Much." The results indicated that **a majority of participants intend to both promote the resources as well as use the resources to support their work with survivors.**

	Very Little	Little	Some	Much	Very Much
Promote "Financial Management in Times of Disaster eXtension"		5%	21%	33%	41%
Promote "Recovery After Disaster: The Family Financial Toolkit"	1%	3%	25%	35%	36%
Work with survivors to find the toolkit online	1%	5%	13%	42%	40%
Work with survivors to select and complete the tools	4%	7%	25%	40%	24%

RAPID UTILIZATION OF TOOLKIT: Since May 2011, Extension colleagues have self reported that the *Toolkit* has been used by disaster survivors in **Minnesota, North Dakota, South Dakota, Iowa, Mississippi, Alabama, North Carolina, Pennsylvania, Montana, Missouri, Kansas and Virginia.**

WEBSITE HITS: From 4/15/2011 to 09/15/11 (5 months) web visits to the toolkit on www.extension.umn.edu/family/tough-times/disaster/ numbered **110,049** due to both the number of disasters in 2011 and the multiple non-profit and government agencies providing direct links to the toolkit from their websites.