

Recovery after Disaster: The Family Financial Toolkit

An Evaluation of its Efficacy April 2013

Natural disasters wreak havoc on families in more ways than one. It takes time for survivors to recover emotionally and financially. Our focus here is on financial recovery, which is often a complex, lengthy, and frustrating process. North Dakota State University (NDSU) Extension Service and University of Minnesota Extension have developed a guide to help families recover financially from a natural disaster: The guide is entitled *Recovery after Disaster: The Family Financial Toolkit* — hereafter called *Toolkit*. This paper 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.

Content Development

As noted, the *Toolkit* was developed by Extension professionals at North Dakota State University and the University of Minnesota. Funding for the *Toolkit* was provided by the National Institute of Food and Agriculture (NIFA). *Toolkit* development was informed by stories from families affected by floods in Southeast Minnesota in 2007. Those families were interviewed during and two years after the floods. 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 from North Dakota and Minnesota. 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 (VOAD), the Federal Emergency Management Agency (FEMA), 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.

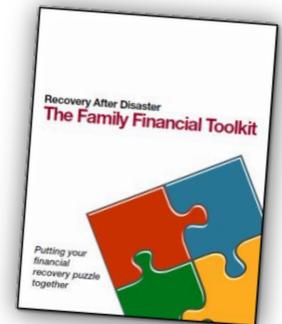
Minnesota, North Dakota, and non-state specific versions of the *Toolkit* can be downloaded, printed, or used online at: <http://www1.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/> Versions range from 180 to 185 pages in length; there are nine units in the *Toolkit*.

Extension professionals have conducted three national webinars, as well as in-person training sessions on the *Toolkit* for National VOAD, the Association for Financial Counseling Planning & Education, and the National Extension Association for Family and Consumer Sciences.

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, Extension agents emphasized the importance of making print copies available during the floods. As a result, Ward County 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 Morton, Burleigh, and Ward 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, 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 in a number of ways, including 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, or 90.4 percent, had received a copy of the *Toolkit*, with most receiving the North Dakota version. The majority of participants were over 31, with 14 ages 31-45 and 27 ages 46-60. A total of 16 respondents (30 percent) 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
Project Renew Lutheran Disaster Services	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* (see following table).

Please identify who encouraged you to read or use tools [in the Toolkit]. 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

Survey respondents rated the usefulness of each unit of the *Toolkit*, with Units 4, 6, 9 and 5 ranking as the top four.

How useful were the resources in each unit? (1= Not at all useful; 3= Somewhat useful; 5=Very useful)		
	Mean	SD*
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		

Following are comments from survey respondents 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 percent 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.

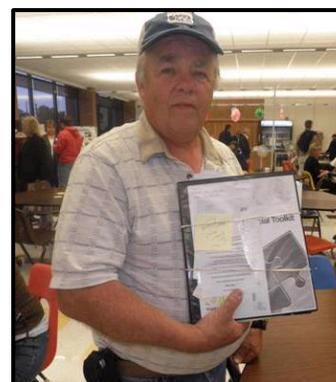
Generally, how do you think you and your family members were doing before and after the disaster? (1= Not at all well; 5= Very well)		
	Mean	SD
Before Disaster	4.70	0.50
After Disaster	3.19	1.06

Future Work

Additional analysis of the survey data is required to inform future revisions of the *Toolkit*.

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 would help families understand the benefits of using multiple resources to recover financially after a natural disaster.

In addition, FEMA and the Consumer Financial Protection Bureau (CFPB) are funding projects to improve services to disaster survivors; projects include updating and translating the *Toolkit* into Spanish. FEMA and CFPB also are updating a disaster recovery mobile phone application, and they are adding more resources to the www.ready.gov disaster website.



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