

Ripple Effect



The Crisis in NYC's Low-Income
Communities after September 11th

A report by The Urban Justice Center
September, 2002



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Acknowledgements

The authors would like to thank:

The Emergency Food Providers that generously offered us the space to conduct the surveys:

Clyde Barker at Holy Apostles Church; Kelly Beckwith, Larry Gile and Sister Madeline Cavanagh at St. John's Bread and Life; Johnny Hoffman and Katie Boyle at Part of the Solution; and Doreen Wohl at Westside Campaign Against Hunger.

All the volunteers and interns that conducted the surveys and assisted in research and production of the report:

Anika Singh, Melissa Montenes, Nicole Brown, Kary Collado, Ivy Colomba, Therese Conners Ebarb, Andreana Joannidis, Kimberly Kessler, Laura Lassor, Susan Matlock, Anna Roberts, Serena Scott-Ram, Doug Singleterry, Caitlin Sislen, and Amber Vernon.

Our funders for their support of the Urban Justice Center's September 11th work:

New York Times Company Foundation, The September 11th Fund, the Tides Foundation, and the Robin Hood Foundation.

To Christopher Chaput, for his artistic contributions to this report: the cover art, layout and design are all his handiwork.

To the law firm of Shearman & Sterling, for assistance reproducing this report.

The authors would also like to thank Jarrett Alexander, Jasmine Elwick, and Doug Lasdon for their invaluable assistance throughout the development of this report.

This report would not have been produced without the hard work and dedication of all these individuals and organizations.

**This report is dedicated to the clients of the
Urban Justice Center.**

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EXECUTIVE SUMMARY



In the wake of the events of September 11th, New York City's economy generally, and low-income communities in particular, continue to feel the economic "ripple effect" of the attacks on the World Trade Center. The city's shelter census has reached record proportions, unemployment has skyrocketed, and soup kitchens and food pantries have seen a marked increase in requests for assistance. Over three months in the spring and summer of 2002, researchers from the Urban Justice Center interviewed 112 homeless, precariously housed, unemployed and under-employed users of soup kitchens and food pantries in New York City. We set out to understand the reasons for the rise in demand for these services and their relation, if any, to the events of September 11th. Our findings after interviews with those visiting emergency food providers confirm that those on the fringes of New York City's economy are suffering profoundly as a result of September 11th, and the private and government safety net put in place to help low-wage workers, both victims and non-victims of the attacks, is leaving far too many without the assistance they desperately need. "Ripple Effect" is our attempt to tell their stories.

As our survey results reveal, the main problem with disaster aid was not that too many individuals and families sought aid; to the contrary, despite potential eligibility, many economic victims we interviewed did not seek and were not receiving disaster aid at all. The report addresses three inter-related issues: the economic impact of the disaster on low-wage workers, the effectiveness of the disaster-relief system and the traditional safety net, and the impact of the attacks on the mental health of low-income communities. In light of our research as well as our experience representing hundreds of economic victims of September 11th in the past year, we put forward a detailed set of recommendations for government agencies as well as private charities. We also include a detailed set of recommendations to address the mental health needs of low-income individuals.

Most striking of our findings, we discovered that an overwhelming number of individuals who were impacted economically by September 11th failed to receive any type of disaster aid whatsoever.

The following are some of our most significant findings from the information we obtained from the individuals we surveyed:

» 35% showed some type of job loss or negative job change (which could include reduced wages or hours) since September 11th.

» Of those who experienced some type of job loss or change, 71% identified September 11th as the source of this job loss, income or hour reduction.

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» Only 21% of those who identified September 11th as their source of job loss or change had sought out disaster-related assistance.

» 50% of those who responded to the question “Have your visits to soup kitchens or food pantries increased since September 11th,” answered “yes”.

» Of the 71% that felt their job loss was due to September 11th, 89% reported an increased use of soup kitchens or food pantries since September 11th.

» Of the 71% who felt their job loss was due to September 11th, 43% of these individuals were still not receiving any form of public assistance.

» Of the 71% who felt their job loss was due to September 11th, only 7% of these interviewees (two individuals) received any form of disaster-related assistance.

In addition to the findings on economic impact from our surveys, we also review the state of the disaster relief system and the government safety net for meeting the pressing need for assistance in the wake of September 11th.

In the area of the provision of disaster relief, our principle findings are as follows:

1. Although charities and government agencies charged with the difficult task of distributing September 11th funds have provided extensive assistance to many of the victims of the attacks, as a result of the imposition of geographic, as opposed to sector-based and individual fact-based guidelines on the distribution of economic aid, many individuals who can clearly trace their economic crisis to September 11th are not obtaining adequate relief.

2. Excessive documentation requirements are preventing many low-wage workers from receiving aid.

3. Changing guidelines for the distribution of relief and a lack of outreach to potential beneficiaries are hampering the ability of low-wage workers to access assistance.

4. Immigrant communities are facing particular barriers to obtaining relief.

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We call for the Federal Emergency Management Agency and the private charities involved in providing aid in the wake of September 11th to take the following steps:

1. Eliminate geographically-defined eligibility requirements for disaster aid and replace them with looser, "relationship to disaster," sector-based and need-based guidelines like those followed by the Unmet Needs Roundtable.
2. Allow alternative forms of documentation to verify employment and housing, including self-verification, and verification by community organizations.
3. Expedite decision making in cases before government agencies, especially FEMA and the New York State Crime Victims Board.
4. Give both applicants and their advocates access to information regarding current eligibility guidelines and agency records on individual applicants. In addition, where requests for relief are denied, applicants should have a meaningful review and appeal process available to them.
5. The September 11th Fund recently announced the creation of a health insurance program for certain economic victims of the attack: individuals who worked below Canal Street or between Delancey, Essex, and Broadway, and lost at least 30% of their income at some point between September 11, 2001, and January 11, 2002. We applaud this program and call for other, similar programs, either from other private charities or from public sources. Such programs must provide health care to cover economic victims who, although they did not lose income from work in Lower Manhattan, nevertheless lost significant income from severely economically impacted industries in all five boroughs of New York City.

In our analysis we examine not only the disaster-specific relief system but also the public benefits system's ability and willingness to assist those not eligible for disaster benefits. Data clearly indicates that, primarily due to overly restrictive welfare guidelines and a culture of deterrence endemic to the provision of public benefits in New York City, the traditional safety net does not stand ready to assist the apparent increase in demand for public assistance due to the rising rolls of the unemployed. However, given the need, the public benefits system must ensure that individuals receive the full range of benefits to which they are entitled. To accomplish this for all benefits, the Human Resources Administration must no longer deter applicants and can no longer look to eliminate individuals from the welfare rolls. Although detailed recommendations on how this might occur are beyond the scope of this report, at a minimum the agency should do the following:

1. Discontinue all policies designed to deter eligible individuals from applying for and receiving aid.
2. Discontinue the practice of reducing and terminating benefits for minor program violations.

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3. Conduct culturally appropriate outreach in immigrant communities to ensure that those immigrants eligible for benefits receive accurate information about the availability of benefits and are encouraged to apply for assistance.

4. Conduct outreach in all poor communities to signal that applicants and recipients will not be deterred from applying for benefits.

5. Replace the Work Experience Program with a public jobs program that pays a living wage.

6. Allow recipients to access the education and training necessary to enable them to transition from welfare to employment that provides a living wage.

In addition, in the face of a deepening and worsening recession, unemployment benefits provide a vital safety net for low wage workers. Unemployment benefits should be extended, at a minimum, an additional 26 weeks.

Even though government aid programs must meet the needs described in this report, private charities will continue to play a critical role in helping New York City to rebuild and recover from the events of September 11th. Accordingly, we make the following recommendations with respect to the private charities involved in the provision of disaster-related relief:

1. Private charities can help fill critical gaps in assistance where the government "safety net" does not operate: e.g., for the many classes of immigrants who are ineligible for most types of public assistance.

2. Analysis of the full economic impact of the attacks on low-income communities is desperately needed. This report is barely a start of such an analysis; charities have the resources to engage in such a comprehensive economic analysis of the city's and the region's economies to assess the true toll of the terrorist attacks.

3. Finally, private charities, those entities that channeled the overwhelming outpouring of generosity towards the direct victims of September 11th, have the daunting task of leading the future of the discussion of the long-term needs of New York City. Charities, working in conjunction with government, social service agencies, and communities, must educate the public and must remain committed to the development of programs that address the long-term needs of all of the victims of September 11th.

The events of September 11th and their aftermath also had a noticeable impact on the mental health of those we surveyed. Although Post-Traumatic Stress Disorder (PTSD) and depression may not be evident or documented for many years after a traumatic event, the need for mental health services is already apparent.

» 63% of those surveyed answered "yes" to at least one of the questions exploring changes in their mental health, potentially identifying symptoms commonly associated with trauma-related psychiatric disorders.

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» 42% of those surveyed reported some type of change in their sleeping pattern and their mood since September 11th.

» 30% reported some change in their activity level and/or daily life.

» 32% indicated that they had recurring thoughts about the World Trade Center attacks.

For those who had experienced job loss or reduced work schedules or wages that they attributed to September 11th, the results were even more striking. Of those individuals:

» 86% of those surveyed answered “yes” to at least one of the questions exploring changes in their mental health, potentially identifying symptoms commonly associated with trauma-related psychiatric disorders.

» 68% of those surveyed had reported some type of change in their sleeping pattern and their mood since September 11th.

» 61% reported some change in their mood since September 11th.

» 54% reported some change in their activity level since September 11th.

» 54% reported some change in their daily life since September 11th.

» 54% indicated that they had recurring thoughts about the World Trade Center attacks.

Homeless individuals living on the streets were also particularly vulnerable to a change in their mental health after September 11th.

» 69% reported changes in their sleeping patterns and 62% said they have had changes in their daily living since September 11th.

Mental health services and counseling have not been readily available to low-income and homeless individuals who need such assistance. As stated above, 63% of those surveyed answered “yes” to at least one of the questions exploring changes in their mental health. Such responses revealed symptoms commonly associated with trauma-related psychiatric disorders. We asked these respondents whether they had sought mental health services and received the following responses:

» 13% of this group of interviewees sought counseling/mental health services since September 11th to deal with their feelings about the WTC attacks.

» 16% said that they would like to receive services, yet 46% of these individuals said that they were unaware of how to access services; 18% cited cost as a barrier; and 9% fear the stigma related with seeking mental health services.

We have just passed the one-year anniversary of the tragic and traumatic events of September 11th, yet we are still continuing to see that many struggle with the psychological fallout from that day, and that many are not receiving the psychiatric assistance they need. As highlighted in the research in this area and cited in this report, common symptoms of PTSD appear widespread throughout New York City after the attacks. Moreover, the emotional impact took its toll beyond those considered “direct victims,” as everyone present that day experienced the trauma, albeit in different ways, and were repeatedly exposed to the events through media coverage for days and months following the events. Many of the individuals we interviewed, especially those who were homeless, suffered mental illnesses previous to the attacks. In many instances, these illnesses were exacerbated by the attacks and their aftermath. Moreover, few of those that we interviewed had the support system or the resources to help them cope with the emotional impact of the attacks, and most did not seek out or have access to professional help for their trauma.

Given the broad emotional impact of the attacks, especially on low-income and homeless communities, we make the following recommendations:

1. Pro-active policies and programs must be developed that appropriately address the long-term mental health needs of all communities, especially low-income, unemployed, immigrant, and homeless individuals and communities. Mental health must be integrated into all services and programs offered to individuals and communities in the recovery and redevelopment process post-September 11th.

2. Outreach is critical in order to ensure that all those who need mental health services have access to them. All services must be culturally competent and appropriate according to race, ethnicity, gender, class, and as well other important and defining characteristics such as homelessness, recent unemployment, and previous history of mental illness.

3. Research related to the mental health impact of September 11th must be incorporated into all policies and programs developed for long-term, mental health responses to the attacks.

4. The added stressors of homelessness and economic deprivation that many of the survey participants were experiencing call for nothing short of the creation of more affordable housing options for homeless and low-income New Yorkers, many of whom were already homeless, were on the brink of homelessness, or had experienced some kind of negative change in their housing status since September 11th.

The individuals we interviewed humanize the statistics: the 110,000 workers who have exhausted their Unemployment Insurance benefits, the tens of thousands of individuals who are currently homeless in New York City, and the 75,000 workers on reduced wages. The narratives that are interwoven into this report supply but a small sense of the economic crisis in low-income communities as a result of September 11th.

OVERVIEW:

Ripple Effect: The Crisis in NYC's Low-Income Communities After September 11th



The September 11th attacks brought unprecedented devastation to New York City. Lower Manhattan was physically scarred, and those who lost family and loved ones, or were injured at or near the World Trade Center on that day, suffered unspeakable loss and profound trauma. Quickly after the tragedy, however, it became evident that the impacts of the attacks would be broader than initially feared. The city's economy plummeted, and we are still measuring the full mental health impacts of the attacks. While many have suffered, and no one has suffered more than those who lost loved ones on September 11th, those on the social and economic margins of city life, already struggling to survive without an effective safety net, were particularly vulnerable to the economic after-effects of the attacks. In the months following September 11th, low-income, immigrant, working poor, and homeless communities in New York City began to suffer in countless ways. Now that a full year has passed since the tragic events of September 11th, it is clear that low-income communities in New York City will continue to feel the ripple effect of the events of that day for many years to come.

There is no shortage of evidence that the economic aftershocks of the attacks are pushing poor communities deeper into poverty. For example, the Fiscal Policy Institute estimated that two-thirds of the 131,300 jobs lost in 2001 were lost in the last quarter of the year, a record for a single quarter in New York City history. Sixty percent of this job loss was experienced by low-income workers.¹

Poverty indicators in New York City showed ongoing increases in claims for unemployment, high shelter usage, and increased reliance on emergency food providers well into 2002 and show no signs of stabilizing in the immediate future. The city's poor are facing a crisis of record proportions. Unemployment in New York City has reached 8%, and is predicted to rise over 9% before the end of the year. The shelter census is the largest in the city's history. On September 3, 2002, a week before the anniversary of the World Trade Center attacks, food pantries and soup kitchens had to turn away many of those seeking assistance.² In June, Food for Survival noted that the increased demand at soup kitchens peaked a full eight months after September 11th.³ Remarkably, the city's welfare rolls were slashed 9% from January 2002 through July 2002, to 418,277 from 459,056, the lowest level since January 1965.⁴ So, at a time when the poor and working poor of this city are still suffering the economic impact of the events of September 11th, the Human Resources Administration, the city agency responsible for making sure there is an economic safety net in times such as these, continues to go about its business as if nothing has happened, relentlessly pushing people off welfare.

This report focuses on the increase in one of these poverty indicators — the dramatic rise in reliance on emergency food providers such as soup kitchens and food pantries — to assess the causes of the

¹ Fiscal Policy Institute, *The Employment Impact of the September 11 World Trade Center Attacks: Updated Estimates based on the Benchmarked Employment Data*, March 8, 2002.

² Moritz, Owen, "Food Agencies Can't Feed All In Need," *New York Daily News*, September 3, 2002.

³ Food for Survival, *Changes in Demand for Food Assistance at New York City Emergency Food Programs After September 11th, 2001*, June 2002.

⁴ David Saltonstall, "Welfare Cases Tumble Even As Homelessness Soars," *New York Daily News*, August 22, 2002.

increase, to determine the connection to the events of September 11th, if any, and to make recommendations for ways the city can respond to the current and growing crisis in low-income communities.

In February, 2002, the Urban Justice Center's (UJC) Homelessness Outreach and Prevention Project (HOPP) and Community Development Project (CDP) together initiated a research project to document the effects of September 11th on homeless and low-income communities. From April through July, 2002, UJC staff and volunteers interviewed 112 people visiting soup kitchens and food pantries in the Bronx, Brooklyn and Manhattan. In our research, we discovered an economic "ripple effect" that had spread across the city and across industries after September 11th. The individuals we surveyed were street vendors, taxi drivers, restaurant workers, and airport staff. They were also temporary clerical workers, maintenance workers, messengers, truck drivers, and those working in security, storage, publishing, and marketing. They were temporary workers, undocumented workers, workers paid "under the table," immigrant workers and part-time workers who often found disaster aid networks and public assistance doors closed to them. The majority of those we interviewed were people of color. Before September 11th, many were walking on the margins of economic and physical security. Now they are finding themselves unemployed or underemployed, without food, and facing eviction if they have not already become homeless.

Our interviews revealed that the effects of September 11th are widespread and not easily measurable. Much of the specific disaster-related relief, from both private charities and through government programs, has been almost uniformly restricted to those who were living or working below Canal Street. The individuals we interviewed reveal a much more complicated story of the economic impact of September 11th on low-income workers throughout New York City. Their stories put a human face on the economic toll and compel us to ask hard questions about the devastating reach of September 11th.

As we started conducting these surveys at soup kitchens and food pantries throughout the city, we were struck by the frequency with which we met individuals affected by September 11th. During each visit to a soup kitchen or food pantry, we spoke to a small percentage of the individuals seeking assistance that day and yet, during each visit, we would come across someone who had experienced a job loss or a reduction in his or her wages or work schedule since September 11th.

This report is divided into three chapters. In each chapter, we rely on research materials, the quantitative analysis from the survey, and the testimonies of the individuals we interviewed. Following this introduction, we provide background information on the documentation project itself. In Chapter One, we provide a detailed analysis of the economic impact of the attacks on low-income communities. The state of the social safety net is assessed in Chapter Two. In that chapter, we describe the disaster relief system put in place in the aftermath of September 11th and assess its success in providing relief to all those impacted by the attacks. In addition, we also review the

record of government welfare programs and their ability and willingness to meet the growing need for assistance. In Chapter Three we discuss the mental health impacts of the attacks on low-income communities. We conclude Chapters Two and Three with recommended responses to the needs identified in the areas discussed in those chapters.

ORIGINS OF THE DOCUMENTATION PROJECT

The Homelessness Outreach and Prevention Project (HOPP) at UJC holds legal clinics every day in various locations throughout New York City where homeless and marginally housed individuals and families gather to meet their basic needs, like soup kitchens and emergency food pantries. Soon after September 11th, we noticed a marked increase in the number of individuals seeking assistance at these emergency food providers. An informal survey of the food providers showed that, for example, St. John's Bread and Life, a soup kitchen in Brooklyn, and the Holy Name Center, a "drop-in" facility in the Bowery, had both seen a 40% rise in demand since September 11th. In addition, the demand at the soup kitchen at the Holy Apostles Church had risen by 23%.

In an effort to understand this disturbing trend, the Community Development Project (CDP) and HOPP initiated an independent research project to document the effects of September 11th on the city's homeless, low-income and working poor communities. Through extensive interviews with visitors to emergency food providers, one of the goals of this report is to convey the experience of individuals who are homeless and/or residents of poor communities in the wake of September 11th, with a particular focus on the economic and emotional impact of the attacks on these communities, in order to ensure that these voices are heard and incorporated into recommendations for how the city rebuilds and recovers from the attacks.

As "Eugene," who used to beg and use the facilities downtown before September 11th and is still searching for many of his friends, told us in July during a visit to the Holy Apostles soup kitchen: "What hurt most was how homeless people were overlooked as victims of September 11th – not mentioned in the newspapers or anywhere – disregarded."

METHODOLOGY AND DEMOGRAPHICS

This research project relies heavily on the testimonies of the homeless and low-income individuals interviewed in soups kitchens and food pantries, with the understanding that the stories of a few can often illustrate the experiences of many.

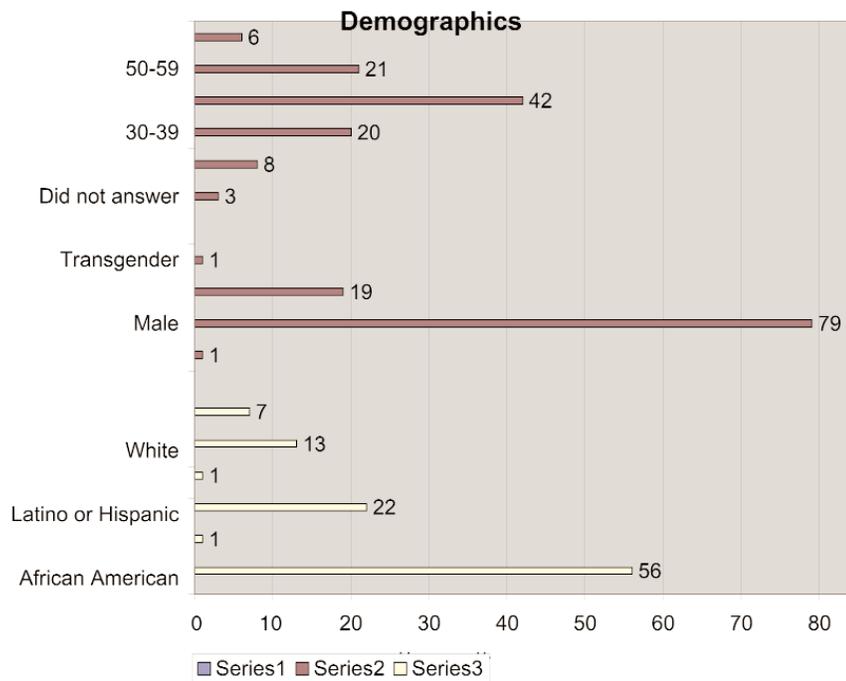
The surveys were administered by volunteers and staff at soup kitchens and food pantries throughout the city. The survey administrators asked individuals who had come to receive the services of the soup kitchen or food pantry if they would be willing to respond to survey questions about September 11th. The survey was confidential and voluntary. The individual administering the survey asked a number of general questions of the person interviewed to get basic demo-

graphic information about him or her. Then, the interviewer asked if the subject had experienced some type of change since August 2001 in benefits, employment, mental health, or housing. If the subject responded that he or she had experienced a change in one or more of these areas, the interviewer gathered as much information about that change as the participant was willing or able to provide. The interviewer would also ask if the participant believed that such changes were related to September 11th. The Mental Health section of the survey was designed to capture more qualitative data. Participants were asked to respond voluntarily to a series of questions designed to assess behavioral, cognitive, emotional, and physical changes since September 11th. If a participant did indicate a change, he or she was then asked by the interviewer to provide a brief narrative describing this change. Participants were informed that all information shared through this survey would remain confidential. The survey instrument is attached to this report.

In our discussion of disaster relief, in an attempt to illuminate some of the problems applicants faced in accessing such assistance, we describe the experiences of some of the Urban Justice Center's clients in attempting to access disaster-related aid and other government programs. Some of these clients were also individuals we interviewed while conducting the survey. The survey results for these individuals, particularly as they relate to these individuals' ability to access disaster-related assistance, did not include their subsequent success in gaining such assistance with Urban Justice Center representation. In other words, through the survey process, we identified individuals who were clearly eligible for disaster-related assistance, even though they were not receiving it, or were not even aware of its availability. We helped many of these individuals obtain the benefits to which they were eligible. Our success in doing so after our initial interviews with these individuals at emergency food providers is not reflected in our survey results.

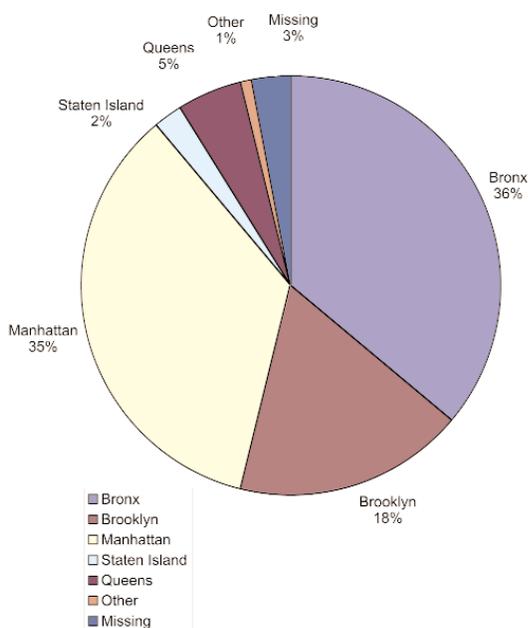
The results of this project incorporate interviews with 112 randomly selected individuals. Because the survey results were confidential with respect to our subjects' name, throughout this report we use fictitious names for those interviewed. The following table provides demographic information about our survey pool. Primarily because of the organization's long-standing relationship with the sites where we conducted the surveys, the majority of interviews occurred in soup kitchens. Soup kitchens, as opposed to food pantries, tend to be utilized by more men than women, resulting in an unintended gender imbalance in our survey.

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The experiences represent those individuals from communities in all five boroughs, although the majority of individuals in the survey pool were residents of the Bronx and Manhattan, as the surveys were administered primarily in soup kitchens and food pantries located in these two boroughs. Overall, 15% of the interviews occurred in Brooklyn, 57% of the interviews occurred at sites in Manhattan, and 28% occurred in the Bronx.

Geographic Breakdown of Survey Participants



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During each visit, we spoke to a handful of the individuals present at a particular location on that day (i.e. 7-8 interviews out of 200-1,000 individuals visiting a particular site on a given day).

This report documents not only the statistical results, but also provides narrative descriptions that can barely begin to describe the full brunt of this economic impact.

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Ripple Effect



THE ECONOMIC AND SOCIAL IMPACTS OF THE ATTACKS

THE ECONOMIC AND SOCIAL IMPACTS OF THE ATTACKS



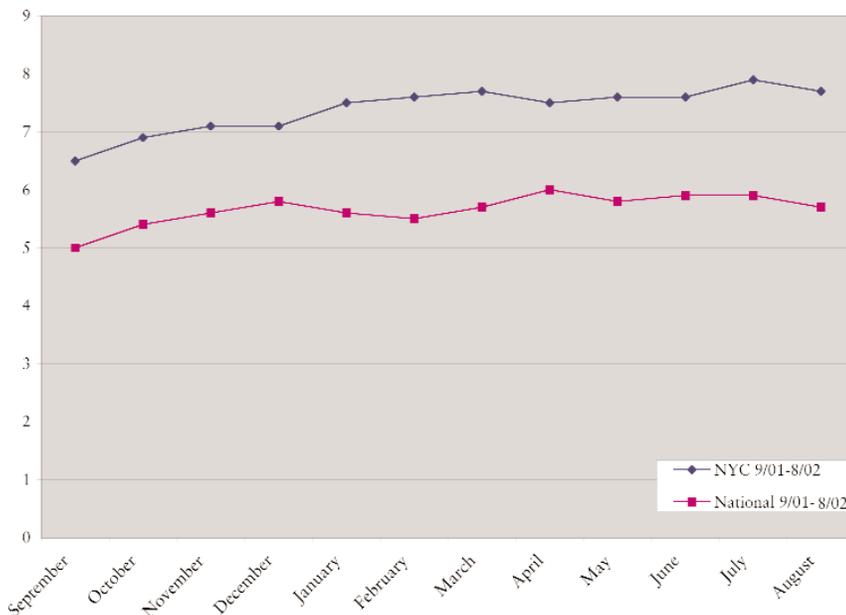
The Impact of September 11th on the Economy and Workers

The aftermath of the World Trade Center attacks devastated the city's economy, which was already in decline throughout the summer of 2001. Given the multiple and complex factors that impact an economy as diverse and as large as New York City's, it is difficult to separate the effects of the attacks from the national recession. What we do know is that the city's unemployment rate exceeds the current national average and, at a time when many leading indicators show that the national economy may be stabilizing, experts predict that the city's unemployment rate will actually increase in the immediate future and the city's recovery from the attacks is still years away.

New York City's Economy Has Been Deeply Impacted by the Attacks

In 2001, the city lost 131,300 jobs¹. This was the largest 12-month job loss in the city since the recession of 1991. Nearly two-thirds of these jobs, 84,000, were eliminated after September 11th.² In October 2001 alone, 79,000 workers were laid off, a record number for city job loss in a single month³. In January 2002, the unemployment rate in NYC was 7.5%, well above the national rate of 5.6%⁴.

Comparison of NYC and national unemployment rates from September 2001-August 2002



¹ Fiscal Policy Institute, *The Employment Impact of the September 11 World Trade Center Attacks: Updated Estimates based on the Benchmarked Employment Data, March 8, 2002* (cited hereinafter as "FPI Report").

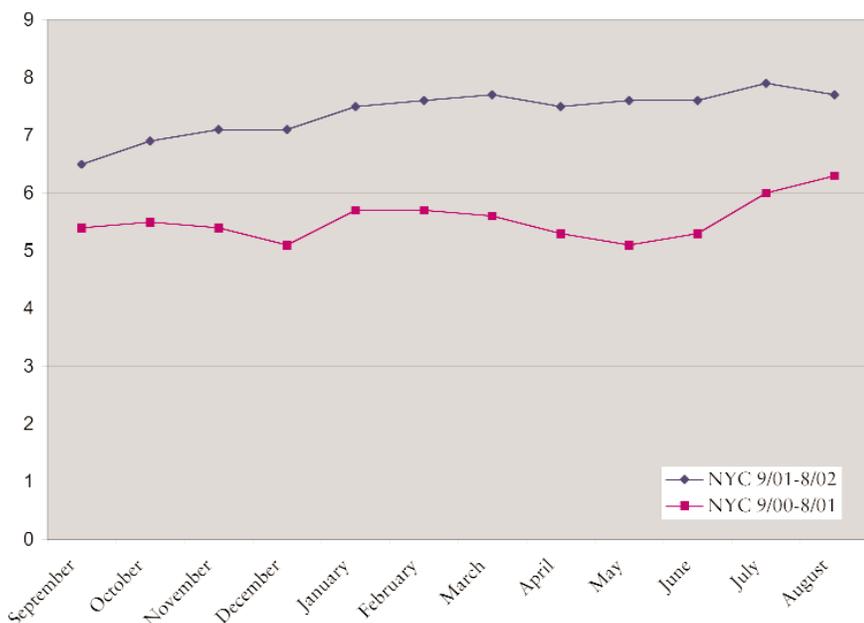
² FPI Report.

³ Milken Institute, *Metropolitan Economies in the Wake of 9/11, January 2002*

⁴ U.S. Department of Labor, Bureau of Labor Statistics, www.bls.gov.

In February 2002, the Fiscal Policy Institute estimated that by the end of 2002, the city’s unemployment rate could rise to as high as 9%, with the rate for African-American and Latino communities reaching 11-14%.⁵ As of August 2002, New York City’s unemployment rate had risen to 7.7%, a full two percentage points above the unemployment rates of both New York State and the United States, and 1.5% higher than it had been a year prior.⁶ In late September 2002, the City’s unemployment rate reached 8%.⁷ It is important to note that, although there was a rise in unemployment in New York City immediately following the attacks, the unemployment rate has remained high, peaking in September 2002, reflecting the ongoing nature of the economic harm caused by the attacks.

Comparison of NYC unemployment rates for years prior and post 9/11



The weakened economy has had, and will continue to have, a disparate impact on poor communities and communities of color. Sixty percent of jobs lost after the attacks were in low-wage occupations.⁸ Since September 11, 2001, the industries with the greatest number of jobs lost have been restaurant, retail trade, hotel, air transport, building services and apparel manufacturing, all sectors using large numbers of low-wage and low-skilled laborers.⁹ One industry that has suffered significantly over the last year is tourism, a sector that is not concentrated in Lower Manhattan.¹⁰ While occupancy rates at New York hotels have rebounded, prices and revenues have decreased, in part due to the shift in the mix of tourists visiting New York as wealthy foreign tourists have been staying away from the city.¹¹ Similarly, retail has suffered. Seventy-seven percent of retailers claim that they have suffered a 20% or greater decrease in sales.¹² With the loss of tourism dollars, it can be expected that employment rates among low-skilled workers in restaurant, hotel, and transportation will decrease further. And economic harm caused by the attacks has by no means been limited to the neighborhoods below Canal Street.¹³ Quite clear-

⁵ The Fiscal Policy Institute, testimony before the City Council of the City of New York Economic Development Committee, Jointly with the Select Committee on Lower Manhattan Redevelopment, February 25, 2002. (cited hereinafter as "FPI Testimony").

⁶ New York State Department of Labor, Local Area Unemployment Statistics.

⁷ Clinton, Hilary Rodham, "Helping the Jobless," *New York Times* September 20, 2002.

⁸ The Fiscal Policy Institute, *Learning from the 90's*, September 1, 2002.

⁹ FPI Report.

¹⁰ *The Economist*, *A Tale of Two Cities—New York's Difficult Year*, September 14, 2002. (cited hereinafter as "A Tale of Two Cities").

¹¹ *A Tale of Two Cities*.

¹² Hetter, Katia, *Newsday*, *Downtown grants plan is defended*, September 19, 2002.

¹³ FPI Testimony.

ly, the negative impact on the hotel and airline industries in particular is widespread throughout Manhattan and Queens, at the least. Just as workers in these industries are spread throughout the neighborhoods where workers displaced by the attacks live, their loss of employment and income impacts on their ability to spend their wages in these same neighborhoods.

Reflecting this clearly weakening economy, the demand for unemployment benefits has been overwhelming. In January 2002 alone, four months after the attacks, 50,000 people applied for unemployment benefits in New York City. During the six-month period post-September 11th, the total number of New York City unemployment claims reached 260,000.¹⁴ A majority of this job loss, 60%, was experienced by low-income workers.¹⁵ Fifty-six percent of the unemployed are people of color.¹⁶ Of the first 22,000 unemployment claims filed after September 11th, only 4% came from Wall Street brokerage firms. Half of the claims were from individuals who worked in bars and restaurant, hotels, and air transportation.¹⁷ The remaining applicants had lost employment in business services, including a large number of temporary workers, janitors, cleaning personnel, maids, and housekeepers.¹⁸

For many of these unemployed workers, Unemployment Insurance is no longer an option. Generally speaking, qualified applicants are eligible for up to 26 weeks of Unemployment Insurance. In March 2002, the newly established Temporary Emergency Unemployment Compensation (TEUC) program permitted states to seek extensions of these benefits, up to 26 weeks. Employees in some states were granted an additional 26 weeks of benefits, while employees in other states, like New York, were granted an extension of only 13 weeks. Despite this disparity, the city's unemployment rate is well above the national average, and as of July, New York had the largest number of workers in the country (110,000) that had exhausted their TEUC benefits.¹⁹

Those who applied for Unemployment Insurance in September and October of 2001 are no longer eligible for these benefits, but still face an ever-tightening job market. Moreover, low-income workers who have lost their jobs since September 11th are now in competition with one another for the same jobs at a time when the Human Resources Administration continues to place enormous pressure on welfare recipients to enter the low-wage workforce. Quite simply, the tightening job market means that there are simply not enough jobs for all of the unskilled and other low-wage workers seeking employment.

The Impact Has Cut Across Economic Sectors as Well as Geographic Lines

As stated above, the industries most affected by the events of September 11th were restaurants, retail trade, hotel, air transport, building services, and apparel manufacturing. Many of those jobs were not located in Lower Manhattan.²⁰ According to the Fiscal Policy Institute, in the six weeks following September 11, 2001, at least 76,000 workers in just three industries—clothing manufacturing, taxi

“Stanley,” an African-American in his thirties, receives Food Stamps. He has been coming to the soup kitchens more often after September 11th because his employer, a messenger company in midtown Manhattan, “downsized” and laid off a number of employees. Most of the company’s business used to come from the World Trade Center. Although he used to live in Queens, “Stanley” was evicted four weeks after September 11th and is now living temporarily with friends. He has been unemployed since April 2002. He did not visit any of the disaster aid offices because he did not think he would qualify for relief.

“Jacob” lives in midtown Manhattan with a friend. He is not on the lease. His temporary agency located on Chambers Street temporarily closed down after September 11th. He had been working in telemarketing on Long Island. In October, work slowed down and he lost employment. He was being paid off the books and, thus, could not claim Unemployment Benefits. He recently applied for Medicaid, Food Stamps, and public assistance.

¹⁴ FPI Report.

¹⁵ FPI Report.

¹⁶ FPI Report.

¹⁷ The Century Foundation, *Economic Impact of Terrorist Attack New York City Fact Sheet*, February 5, 2002 (cited hereinafter as “CF Fact Sheet”).

¹⁸ CF Fact Sheet.

¹⁹ Center on Budget and Policy Priorities, “Number of Workers Exhausting Federal Unemployment Insurance Benefits will reach an estimated 1.5 million by the end of September and exceed levels in the last recession,” September 19, 2002.

²⁰ FPI Testimony.

²¹ FPI Testimony.

and limousine drivers, and graphic artists—experienced deep earning cuts due to reduced work hours and decreased wages.²¹

Many workers whose company's offices were not located in Lower Manhattan were significantly impacted by the attacks. Reduced business from the Financial District, Chinatown, and Tribeca took a heavy toll on bike messengers, warehouse employees, building services employees, and others.²² One industry that has been particularly impacted has been by the events of September 11th and their aftermath has been the taxi industry.²³ In fact, the devastation in Lower Manhattan has dramatically decreased the potential of workers in many affected industries, like garment workers and taxi drivers, to obtain stable income.

The impact that we can trace across industry lines also crosses geographic boundaries, not just beyond Lower Manhattan, but also in the outer boroughs. In the month following the attacks, more than 15,000 restaurant employees were laid off. Of these, one-third worked in areas outside of Manhattan south of 96th Street.²⁴ Twenty one thousand jobs located in Queens were lost between October and December 2001.²⁵ Business advocates in Brooklyn and Queens have argued that while their businesses have suffered as a result of the attacks, they have not been eligible for any form of relief. In one example, a small business owner noted that her business, a fitness center in Fort Greene, Brooklyn, lost revenue when several of her clients died in the attacks and a number of her employees were called into service by the National Guard.²⁶ Tim Zagat, chairman of Zagat Survey, noted that not only were restaurants in the outer boroughs suffering from loss of tourists, they also suffered from decreased patronage by local residents, many of whom worked in affected industries, including hotel and retail.²⁷

In addition, while much of the post-9/11 job loss took place in Manhattan's Chinatown, approximately half of Chinatown's workers live and contribute to the economies of the outer boroughs, particularly Queens and Brooklyn.²⁸ In testimony before the City Council of the City of New York Economic Development Committee on Lower Manhattan Redevelopment, the Chief Economist of the Fiscal Policy Institute noted that of applicants for unemployment benefits whose claims resulted from the World Trade Center attacks, 26% were residents of Brooklyn, 24% were residents of Queens, and 11% were residents of the Bronx.²⁹

New York's Economic Recovery Will Proceed Slowly

A year after the World Trade Center attacks, commentators lament that prospects for short-term job growth are dim.³⁰ As a result, there is no immediate hope of improvement in the economic situation of the poor and working poor of New York City. In early September 2002, the New York City Comptroller's office released a report on the fiscal impact of September 11th on the city. The report found that the economic cost to the city will total between \$83 billion and \$95 billion.³¹

In the Executive Budget, Fiscal Year 2003 released in April, Mayor Bloomberg notes that New York City is not in tandem with the recovery of the national economy.³² A recent story in the *Los Angeles*

"Joe," an African-American in his late fifties who lived in the Bronx, is a bike messenger working for a midtown company where his wages have decreased. He currently receives Food Stamps and Medicaid. As a bike messenger, he is paid \$3 for every trip he makes. He said that a number of his usual "clients" have gone out of business since September 11th. While he could make 25-30 runs a day, or \$75-\$90 per day, before September 11th, he now makes fewer trips. He currently makes roughly 17-18 runs, which means that he averages between \$51 and \$54 per day.

²² For more information on the economic impact of 9/11 on Chinatown, see Asian American Federation, *New York Chinatown After September 11th: An Economic Impact Study*, April 4, 2002.

²³ Bhairavi Desai of the Taxi Workers' Alliance points out that "70 percent of yellow taxi trips transported Manhattan residents and that 80 percent of those involved travel in the business district from 60th Street to Battery Park City." "New York's Taxi Drivers Need Disaster Relief," *New York Times*, March 2, 2002.

²⁴ Blair, Jayson "Restaurants on Other Rows Are Suffering," *The New York Times*, May 28, 2002.

²⁵ Woodberry, Warren "Biz Owner Still Reeling post-9/11: Slow economy slashes spending" *Daily News*, May 12, 2002 (cited hereinafter as "Biz Owners Still Reeling").

²⁶ Hetter, Katia, "Business Owners Top the Agenda," *Newsday*, April 12, 2002.

²⁷ Blair, Jayson, "Restaurants on Other Rows Are Suffering," *The New York Times*, May 28, 2002.

²⁸ Biz Owner Still Reeling.

²⁹ FPI Testimony.

³⁰ Grant, Peter and Motoko, Rich, *The Wall Street Journal*, "How Damaged is Downtown: Lower Manhattan is Fighting for its Future as Jobs Disappear and Companies Move Elsewhere," September 11, 2002.

³¹ The New York City Office of the Comptroller, *One Year Later: The Fiscal Impact of 9/11 on New York*, September 4, 2002.

³² New York City Office of Management and Budget, *The City of New York Executive Budget Fiscal Year 2003: Message of the Mayor*, April 17, 2002 (cited hereinafter as "OMB Report").

³³ Mulligan, Thomas, "A Year After: New York a City in Flux as Its Economy Struggles," *Los Angeles Times*, September 15, 2002.

Times indicated that New York City’s economy was lagging behind the rest of the country both in the creation of jobs and economic output.³³ Industries like tourism, advertising, transportation, and financial services will continue to experience the aftershocks of the reduction of business and will have far greater impact on New York than other parts of the country.³⁴ In fact, it may not be until 2004 or 2005 that New York City will have regained the job and revenue levels it had one month before the attacks on World Trade Center.³⁵ In March of 2002, the United Way estimated that New York City’s economic recovery will lag behind that of the country by approximately one year, thus postponing the city’s recovery until 2005.³⁶

“Bob,” an African American in his early forties, knew why he had been laid off. He lost his job working for a storage company in Brooklyn at the end of October of 2001. Most of the company’s clients were commercial clients located in Lower Manhattan and, more specifically, in the World Trade Center. The storage company lost a significant portion of this business immediately after September 11th and, as a result, Bob was laid off. He has been collecting regular unemployment benefits since losing his job. Since losing his job, he has had trouble paying bills, has had to skip meals, visits the soup kitchen, and thinks he will lose his insurance soon. The job loss and the emotional effects of September 11th have drastically changed his life. He dreams of dangerous things and of death. He has stopped going to movies or to clubs because he feels that it is not safe to do and he has lost weight since losing his job.

Loss Of Employment And Reduced Wages Due To 9/11

Did you lose your job or have hours or wages cut after September 11th?

Yes 35%

No 65%

If experienced job change, did you consider the job loss or reduced hours/wages a result of September 11th?

Yes 71%

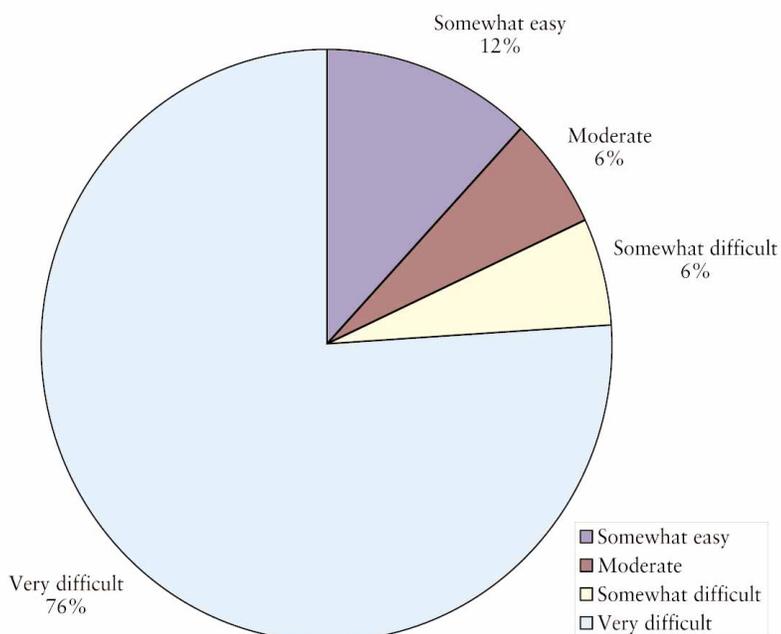
No 29%

Our survey results mirror these trends. More than a third of the total individuals interviewed, 35%, reported that they had lost employment, had their hours reduced or had experienced wage reductions since September 11th. Seventy-one percent of these individuals attributed the change in their job status to September 11th.

According to our surveys, the tight labor market was not providing opportunities

for the unemployed to find new employment. We asked those who had lost their job or experienced reduced wages or hours and considered this change a consequence of September 11th if they were still looking for employment. Sixty-one percent responded that they

How would you define your job search?



³⁴ Marshal, Randi, “9/11 One Year Later; Terrorism’s Shock Wave,” *Newsday* September 9, 2002.

³⁵ OMB Report.

³⁶ United Way of New York City, *Beyond Ground Zero: Challenges and Implications for Human Services in New York City Post September 11*, March 2002.

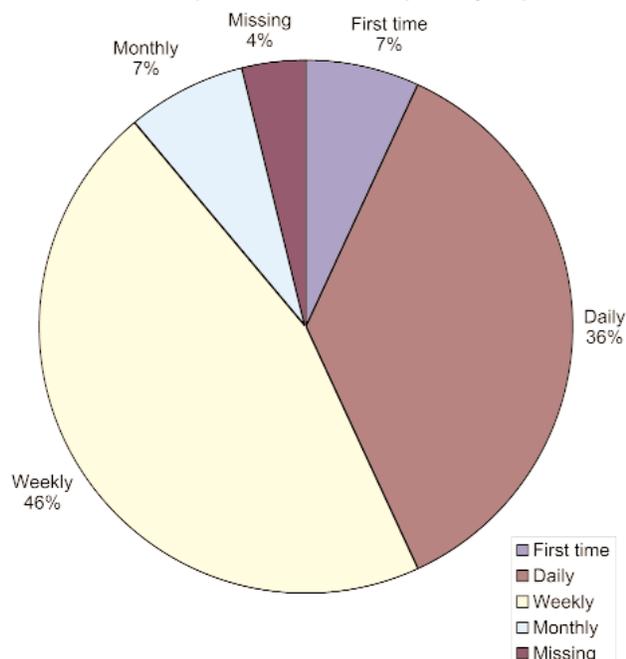
were still searching for employment, while 11% had stopped looking altogether (the remainder did not respond to the question). For those who were still looking for work, 76% of them described the job search as “very difficult.”

Survey Results: the Social Impacts of the Economic Crisis

The loss of employment or reduction in wages has driven many low-income people and their families into severe economic crisis. In addition to staggering unemployment statistics, other major poverty indicators in New York City also reveal the dire state of the City’s poor (e.g., record shelter usage and increased reliance on emergency food providers well into 2002). On September 3, 2002, a week before the anniversary of the World Trade Center attacks, food pantries and soup kitchens had to turn away many of those seeking assistance.³⁷ In June, Food for Survival noted that the increased demand at soup kitchens peaked a full eight months *after* September 11th.³⁸

Survey participants themselves noted a marked increase in food insecurity and instability with regard to their housing situations. Eighty-nine percent of the individuals surveyed who experienced job loss or wage reduction that they attributed to September 11th also reported an increased use of food pantries and/or soup kitchens since September 2001. The large majority of those individuals were frequent users of emergency food providers, as 82% said that they visited a food pantry or soup kitchen either daily or weekly.

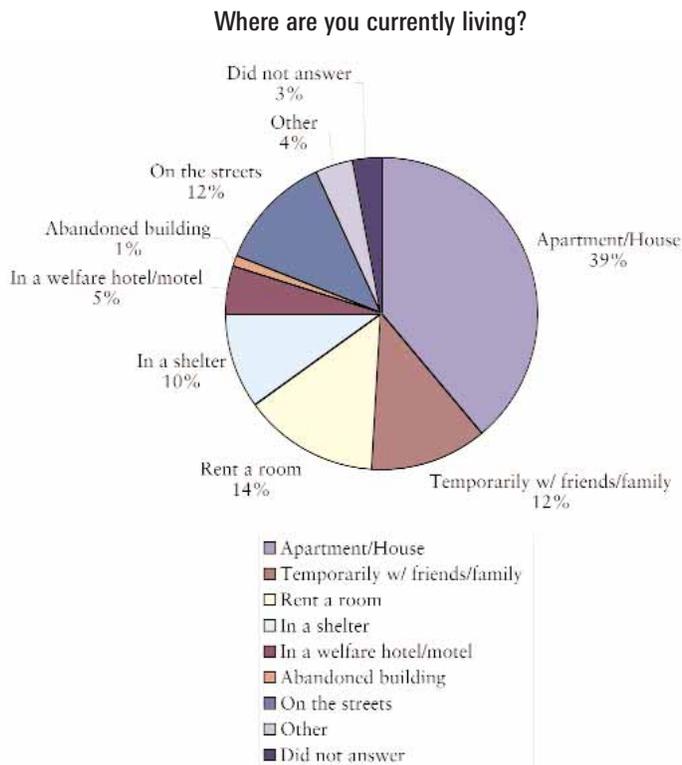
How often have you visited this or any Emergency Food Provider?



³⁷ Moritz, Owen, “Food Agencies Can’t Feed All In Need,” *New York Daily News*, September 3, 2002.

³⁸ Food for Survival, *Changes in Demand for Food Assistance at New York City Emergency Food Programs After September 11th, 2001, June 2002.*

Furthermore, the effects of the job loss and stable income impacted other aspects of their lives: for example, a loss of stable housing. Sixty-one percent of those who reported job loss or reduced wages due to September 11th had experienced a change in their housing situation since August 2001. Seventy-five percent of these said that this change resulted in eviction, homelessness, rent arrears, or some other worsening of their housing situation.



Housing Change

Of those who identified their job loss or wage reduction due to 9/11, was there been a change in his/her living circumstances?

Yes 61%

No 39%

Of those that reported a change in their living circumstances, did that housing change result in eviction, homelessness, rent arrears, or another downward move?

Yes 75%

No 25%

Each of the individuals we interviewed who had experienced job loss since September 11th had some other changes in their lives as a result of this loss of income: the frequency of their visits to food pantries or soup kitchens increased, they had to take out loans from family members, and many were displaced and had to move in with family members.

Conclusion

The September 11th attacks had a profound impact on low-income communities throughout New York City. There is no question that September 11th, along with the recession and other related systemic issues, was part of the cause of this current crisis. For low-wage workers, those who are homeless or on the brink of homelessness, and those unable to meet their most basic needs, the consequences are far more important than the cause. There is no question that the impact of September 11th on low-wage workers and low-income communities has been devastating. In the following chapter, we will assess public and private efforts to respond to this economic crisis.

2



Ripple Effect

DISASTER AID: THE RESPONSE TO THE ECONOMIC CRISIS

DISASTER AID: THE RESPONSE TO THE ECONOMIC CRISIS



As the preceding chapter of this report points out, the impact of the World Trade Center attacks on an economy that was already weakening has been devastating. Government agencies and private charities have attempted to draw distinctions between those who have lost jobs or wages as a direct result of the attacks and those who might simply be the victims of a weak economy.¹ Representatives from these different sources of relief have argued that drawing such distinctions is a necessary element of the provision of relief. For private charities, they are legally bound to distribute the funds they received in a manner that is consistent with their donors' intent. With government resources, officials responsible for overseeing the administration of disaster programs have expressed concern that broad definitions of eligibility would result in commitments to provide relief to too many people.

As our surveys revealed, however, the problem with the administration of aid programs is not that too many families are receiving aid² Indeed, the most startling result of our surveys was that a remarkably small percentage of individuals surveyed were receiving disaster aid. Only 21% of individuals surveyed who stated that they could trace their job loss or reduced wages to September 11th sought disaster-related assistance, and, of those, only 7% received any disaster aid. Equally disturbingly, only 57% of those who traced their job loss or reduced wages to September 11th were receiving any form of public benefits at the time we interviewed them, despite their obvious need. Clearly, the social safety net, consisting of both disaster-specific relief and more general government benefits programs, has not met the challenge of providing for those in need after September 11th.

This chapter focuses first on why workers may not have received the types of disaster assistance for which they might qualify and then, briefly, on the frayed state of the traditional safety net and its current inability to meet the need of low income workers affected by the disaster.

Overview of the Disaster Relief System

September 11th revealed the great generosity of countless thousands of individuals throughout the United States. Donations poured in, and many reputable foundations have distributed these funds to worthy recipients. Staff at the private charities responsible for collecting and distributing these funds worked tirelessly to ensure that they are being responsive to the needs of those impacted by the attacks while keeping within the spirit of their donors' intent.

Generally speaking, there were two categories of "victims": those who lost family members in the attacks, and those who lost employment or income as a result of the attacks or lived near the World Trade Center site. This section focuses on programs that were giving aid to

Assistance To Those Who Lost Employment/Experienced Reduced Wages

Of those who associated job loss or wage reduction to 9/11, did s/he visit any of the disaster aid centers?

Yes 21%

No 79%

Of those who associated job loss or wage reduction to 9/11, 7% received aid.

¹ *United Way of New York City, "Beyond Ground Zero: Challenges and Implications for Human Services in New York City Post September 11," (cited hereinafter as "United Way Report"); p. 1.*

² *In contrast to the rest of this report, several of the individual case stories in this chapter are drawn not from survey information but from the experiences of Urban Justice Center attorneys and advocates who have assisted economic victims of September 11th since shortly after the tragedy. The facts of these clients' cases, however, are included here as illustrations and are not part of the survey results quoted throughout the report.*

displaced workers.

For displaced workers, there have been two distinct periods of disaster relief: first, the period from September 11, 2001, through mid-April, 2002, and second, the period mid-April, 2002, to the present³ The first period was marked by several private charities taking responsibility for the delivery of assistance, primarily through two disaster relief centers, as well as the provision of Disaster Relief Medicaid; the second period is marked by the effective end of the charities' financial assistance and the closing of the disaster centers, with the federal government, through FEMA, serving as the main source of aid.

With regard to the first period, a disaster relief system was established in the weeks following September 11th that stayed largely intact until mid-April, 2002. Two large disaster assistance centers were opened in Manhattan. While they were managed by FEMA, the main sources of cash assistance for needy displaced workers and Lower Manhattan residents during this period were three major private charities: the American Red Cross, Salvation Army, and Safe Horizon⁴ The needs these three charities covered for disaster-affected workers and residents and their eligibility guidelines for much of the September 2001—April 2002 period are summarized below.

American Red Cross

The American Red Cross (ARC) provided financial assistance to displaced workers and Lower Manhattan residents for rent, mortgages, utilities, food, clothing and, in exceptional circumstances, for unusual expenses such as tuition and medical bills. To be eligible for assistance from ARC, an individual had to have worked South of Canal Street.⁵ In addition, an individual had to have lost his or her job or had reduced wages or hours prior to December 31, 2001. Individuals were eligible for assistance regardless of immigration status.

Salvation Army

For most of the period from September 11th through mid-April 2002, the Salvation Army served essentially as the “back-up” agency to the Red Cross, covering monthly bills not covered by Red Cross, such as phone bills and minimum credit card payments. To be eligible, an individual's workplace had to be located south of Canal Street. Notably, the Salvation Army extended its assistance to workers in a select group of impacted industries beyond the Canal Street border: 1) hotel workers (including restaurants in hotels) south of 59th Street; and 2) Airline or airport workers.⁶ Further, to be eligible, an individual had to have lost his or her job or had a reduction in wages or hours prior to January 11, 2002. Individuals were eligible for aid regardless of their immigration status.

³ It should be noted that Lower Manhattan residents were also eligible for disaster relief under several government and charitable programs. The aid available to residents was typically different, and more extensive, than that available to workers. This report focuses on aid provided to displaced workers because our client advocacy has been focused on providing assistance to this class of individuals impacted by the attacks

⁴ Two disaster centers were established in Manhattan, one at 141 Worth Street and the other at Pier 94. The Pier 94 Center was later relocated to 51 Chambers Street.

⁵ Individuals were also approved who could show that their employer's business relied on significant revenue from business south of Canal Street. However, the documentation requirements for this kind of applicant were quite strict.

⁶ Based on our experiences with disaster-affected airport workers who sought Salvation Army aid, the agency presented onerous documentation requirements that left these workers without any financial aid and deeply frustrated with the agency.

Safe Horizon

Safe Horizon provided compensation for lost wages to workers who had lost their jobs or had reduced wages or hours due to the disaster. For workers eligible for Unemployment Insurance, Safe Horizon functioned as a transition program until the worker started receiving his or her Unemployment Insurance payments.⁷ For workers ineligible for Unemployment Insurance but worked south of Canal St., Safe Horizon provided up to a maximum of \$10,000 in assistance. Safe Horizon made payments to applicants every two weeks based on their bi-weekly salaries, up to a maximum of \$1,500 per worker. To be eligible, an individual had to have lost his or her job or had a reduction in wages or hours prior to January 11, 2001. Individuals were eligible for aid regardless of their immigration status.

In general, for applicants to receive assistance, the following documentation was required by the three major charities and other charities:

Proof of meeting geographic requirement: *Generally an original letter from an employer was required. On occasion, workers who were self-employed and did not have standard documentation (e.g. street vendors) could supply notarized letters from customers and/or businesses in the area in which they worked to establish the geographic requirement.*

Rent: *Letter from landlord showing delinquency and lease signed by landlord and applicant.*

Lost wages: *Pay stub or letter from employer or tax returns.*

Utilities, phone and credit card bills: *Original bills in the worker's name.*

As we explain later, documentation—even original bills in the worker's name—could be difficult to provide. Such documentary requirements presented often insurmountable barriers to aid for the many low-wage and undocumented workers, many of whom are paid in cash and live in substandard conditions, often through illegal arrangements. They are also, more often than not, living doubled-up and are not the listed on the lease, the housing court papers, or rent bills.

In addition, many of the charities set what many perceived as unreasonably early deadlines for accessing financial assistance. The ARC, the Salvation Army and Safe Horizon initially announced a date of February 22, 2002, as the deadline for workers to “get into the system” to receive disaster aid by making an appointment at the Disaster Center. After an outcry from advocates who learned of this hastily made deadline, the three major charities extended this deadline to March 8, 2002. In late March, the three charities again extended the deadline for the termination of their operations at the disaster centers to mid-April 2002. For ARC and the Salvation Army, this date also marked the end of their financial assistance to workers and residents. For Safe Horizon, financial assistance continued after mid-April 2002 only for those workers who had entered into the Safe Horizon system and already received some aid from that agency prior to mid-April 2002. These workers were (and continue to be) eligible for lost wages

⁷ Under federal law, to be eligible for Unemployment Insurance, workers must be “able and available to work.” With regard to immigrants, this means that the immigrant worker must have employment authorization. To qualify, an applicant could not have a work visa that specifically permitted work with a particular employer, such as an H-1B visa, because the displaced worker was no longer employed by that employer. A significant number of September 11th—impacted workers were H-1B visa holders.

assistance up to the cap of \$10,000, as long as they continue to be ineligible for Unemployment Insurance and have not found work.⁸

In addition to the private aid available in the first period of relief, the Disaster Relief Medicaid (DRM) program was instituted immediately after September 11th, and families could apply through January 31, 2002 for four months of free health coverage. The application for DRM was a simple, one-page form, and applicants could “self-verify” that they met the income guidelines, were expected to show some form of photo identification, and were not subject to an “asset” test. It is no surprise then that almost 400,000 individuals were enrolled in DRM. Despite the number of individuals who received DRM, only 7% of those who we surveyed who attributed their job loss or change to September 11th received this benefit.

Turning to the second period of disaster aid, with the effective end of assistance from the three major charities (except, to a limited extent, some assistance from Safe Horizon), FEMA is now the main source of disaster aid, particularly through its Mortgage and Rental Assistance (MRA) program. In addition, a private charitable entity, the Unmet Needs Roundtable, is also functioning.⁹

FEMA MRA

FEMA’s MRA program provides mortgage and rental assistance to eligible disaster-affected workers. To be eligible for MRA, an applicant must show the following: 1) that the workplace was located in the borough of Manhattan or, if outside Manhattan, that the business received 75% of its revenue from businesses in Manhattan; 2) a 25% reduction in household income as a result of the disaster; 3) rent or mortgage delinquency through a signed notice or letter from a landlord (or mortgagee); and 4) proof of U.S. citizenship or qualified immigrant status.¹⁰ Once an applicant is found eligible, FEMA provides assistance covering the amount of the delinquency. Thereafter, if the applicant remains delinquent and without work, the applicant may recertify for assistance, with the possibility of up to 18 months of assistance from the date the applicant was first found eligible. The deadline to apply for MRA is January 31, 2003.

Unmet Needs Roundtable

This avenue of relief was established through funds held by national churches, including the Lutheran, Methodist and Presbyterian churches. In the planning stages of the program, representatives from private charities and governmental entities explained the rationale behind the Roundtable; typically following the disaster, they explained, a percentage of the disaster affected population has basic needs that remain unmet despite the efforts of charities and government agencies.

Assistance is available through the Roundtable regardless of immigration status. The basic criteria are as follows: documentation showing basic needs, including rent, utilities and medical expenses; exhaustion of all other possible sources of assistance; and a sensible, long-term recovery plan for the applicant to get back on his or her feet economically. Once these criteria are met, the Roundtable donors make contributions according to what they deem reasonable to meet

⁸ It should be noted that during the period from September 2001 to mid-April 2002, a number of other private charities and churches extended similar assistance with meeting basic needs to workers and residents to cover rent, utilities food and other household expenses. These charities included Catholic Charities, UJA Federation of New York, Brooklyn Bureau of Community Service, World Vision, Community Service Society, Children’s Aid Society, St. Francis of Assisi Church, and the First Broker’s Securities Good Samaritan Fund. Generally, these charities provided less assistance per individual than did the Red Cross, Salvation Army or Safe Horizon, in accordance with their limited funds. A number of these charities specifically assisted impacted workers whose place of employment was located north of Canal Street, primarily through funding from the New York Times’ 9/11 Neediest Fund. Some of these charities were able to extend their assistance beyond mid-April 2002, but, due to high demand, such resources were quickly exhausted.

⁹ After September 11th, FEMA put into effect several disaster aid programs besides MRA, but these have either served limited populations, had limited time spans, or served needs other than basic material assistance. These include the Disaster Housing program, which provided housing to residents in the immediate area whose housing was made “unlivable” due to the disaster; the Disaster Food Stamps program, which had an application deadline of October 31, 2001; and the Individual and Family Grant program (IFG), which has mostly been limited to supplying air purifiers, air filters, and vacuum cleaners. It should be noted that under the federal law governing the operation of FEMA, the IFG program is meant to provide grants to cover “serious needs” of disaster impacted persons. “Serious needs” are defined in the law as including medical needs, among others. On its website and publicly, FEMA has stated that grants of up to \$14,800 are available to meet these needs. In practice, however, in the case of the WTC disaster, FEMA has apparently chosen to narrow this program’s scope significantly despite the full range of relief described by federal law. FEMA is almost exclusively providing funds for the purchase and repair of air purifiers, air filters, air conditioners and vacuum cleaners. The maximum grants under the IFG program are reimbursements of up to \$500 for an air purifier, up to \$300 for an air filter, up to \$300 for a vacuum with a HEPA filter, up to \$150 for repairs to an air conditioner, and up to \$500 to replace an air conditioner.

¹⁰ Qualified immigrants include legal permanent residents (“green card” holders), refugees, asylees, and a number of other more specialized categories of immigrants.

the applicant's need. Applicants have requested amounts ranging from \$150 to \$13,000, according to their need. The Roundtable has provided approximately \$175,000 in assistance to date. The Roundtable's members do not impose any geographic or other limitations; instead, they use a case-by-case analysis to evaluate both the claimant's linkage to the disaster and the level of need. A critical limitation of the Roundtable program is that only advocates, not claimants themselves, may present the case to the Roundtable. This limits the programs to those applicants fortunate enough to have an advocate assisting them.

Relief through the Roundtable remains available for the foreseeable future, as the flow of individuals impacted by the disaster who still require assistance meeting their basic needs remains constant.

Availability of Benefits Has Not Met the Need or Fully Responded to the Impact

As our survey results reveal, the main problem with disaster aid was not that too many individuals and families sought aid; to the contrary, despite potential eligibility, many economic victims we interviewed did not seek and were not receiving disaster aid at all. While it is impossible to tell exactly why this has occurred, there are several likely reasons. First, while the attacks clearly hit certain sectors of the economy harder than others — e.g., tourism, travel, restaurant, taxi/limousine services — as discussed above, most government and charitable relief programs were designed to serve, and those that are still operating continue to serve, a narrowly drawn class of workers and residents using geographic boundaries to determine who qualifies for relief.¹¹ Such geographic boundaries bar some of the most profoundly affected workers from receiving disaster-related assistance. Second, for some of those workers who would qualify as “direct victims” of the attacks by any definition, the application process for relief was too difficult to complete, or the reporting requirements too daunting. Lack of effective outreach severely limited relief efforts. Third, some individuals (particularly workers, like street vendors) who are not connected to unions, large companies or other similar networks through which they might have learned of the existence of disaster benefits, were unaware of the availability of such assistance for which they might qualify. Finally, low-income immigrant workers faced particular obstacles. Language and cultural barriers as well as fear resulting from anti-immigrant attacks after September 11th, strongly ingrained beliefs that government is hostile to immigrants, and widespread and often accurate perceptions that immigrants are not eligible for assistance led to severe underutilization of disaster aid in immigrant communities.

Geographic Restrictions on Aid Prevent Many Displaced Workers from Receiving Disaster-Related Assistance.

Many of the government programs and charities distributing disaster-related assistance have used strict geographic lines as a way to determine eligibility for benefits. As more fully described above, most of the charities determined that they would only provide assistance to “direct victims” of the attacks defined as those who either lived or

¹¹ “United Way Report,” p. 4.

worked in Lower Manhattan, generally speaking, below Canal Street.¹² FEMA changed its narrow definition of “direct victim” for the purposes of awarding grants through its Mortgage and Rental Assistance (“MRA”) to include anyone who worked or lived in Manhattan and could trace his or her economic loss to September 11th (still excluding workers from the outer boroughs, like airport personnel, from relief).

But these distinctions were not based on an economic analysis of the impact. Analyses by the Fiscal Policy Institute, the New York Taxi Workers’ Alliance and the Asian American Federation of New York, discussed in more detail in the previous chapter, have revealed an economic impact across industry lines, rather than strict geographic boundaries. For example, there was a considerable impact on the restaurant industry. Twelve thousand five hundred restaurant workers were laid off in the last quarter of 2001.¹³ And an analysis by the Century Foundation of the first 22,000 unemployment claims out of 25,000 claims filed shortly after September 11th found that 16% came from the restaurant industry.¹⁴ The stories of both our survey participants and the clients of the Urban Justice Center reflect these findings.

One of the most important programs still available to economic victims of the attacks is the FEMA Mortgage and Rental Assistance program (MRA) and the Individual/Family Grant program (IFG). The MRA program came under immediate and heavy criticism from the press and local communities because the agency initially rejected a vast majority of applicants for this program. Records showed that seven out of every ten people who applied to the program following September 11th were rejected.¹⁵ Of the 78,718 people in New York who contacted FEMA for help following September 11th before June 25th, 33,000 were deemed potentially eligible for the MRA program. Of that group, only 11,000 finished their applications and only 3,585 applications were approved, and a total of \$20.6 million was awarded in assistance.¹⁶ Responding to criticism, FEMA said it would reopen 7,000 previously rejected applications. By mid-June, FEMA had reviewed less than 600 of those applications and approved only 85 additional applicants.¹⁷

FEMA was also criticized for its narrow eligibility guidelines. It imposed a “South of Houston Street” restriction, which was somewhat broader than most other charities, but, in practice, it basically denied any applications from individuals who worked or lived north of Canal Street. In late June, FEMA further revised its guidelines for the MRA program and said that anyone who had suffered a loss of income, for whom 75% of his or her earnings came from Manhattan and had received a late rent notice, or an eviction or foreclosure notice, would qualify for this program.

During the following months, almost the same number of inquiries were made and amount of assistance distributed as in the entire nine months prior to this change. From June 26th to August 22nd 2002, 27, 282 requests were made, 3,053 applications were approved, and a total of \$25.3 million was distributed in assistance.¹⁸ By the end of the summer, FEMA had approved 6,638 applicants for the MRA program,¹⁹ an astoundingly low number as compared to the level of requests and apparent need.

“Aziz”, an immigrant from Bangladesh, worked as a waiter north of Canal Street and had the assistance of an advocate during his attempts to seek disaster assistance. The restaurant at which he worked closed shortly after September 11th; ; for this reason, he was ineligible for any aid from the large providers of relief (Red Cross, Salvation Army, Safe Horizon). He has three young children and was advised to apply for public benefits. He was paid in cash, which resulted in complications in applying for regular Unemployment Insurance. With the help of the Urban Justice Center, he applied for assistance meeting basic economic needs by calling and visiting several public charities. He was able to get limited assistance from just one of these charities. He was finally able to find new employment. Because of the assistance of an advocate, Aziz was able to obtain some relief, although he was unable to obtain the full relief to which he was entitled.

“Frank,” an individual of African-American and Latino descent, in his mid-twenties, worked as a chef in a restaurant in an area airport. He was laid off on January 10, 2002. He said he was denied public assistance and Unemployment Insurance and did not know about disaster aid until after the deadlines had already passed for many of the disaster programs. (He believed this relief was only for families or individuals “directly” affected, though he was not sure of the definition of “direct” effect). His employer refused to write a letter saying that his termination was September 11th related. He surrendered his apartment and has had to live doubled-up with a family member.

¹² “United Way Report,” p. 20.

¹³ FPI Report.

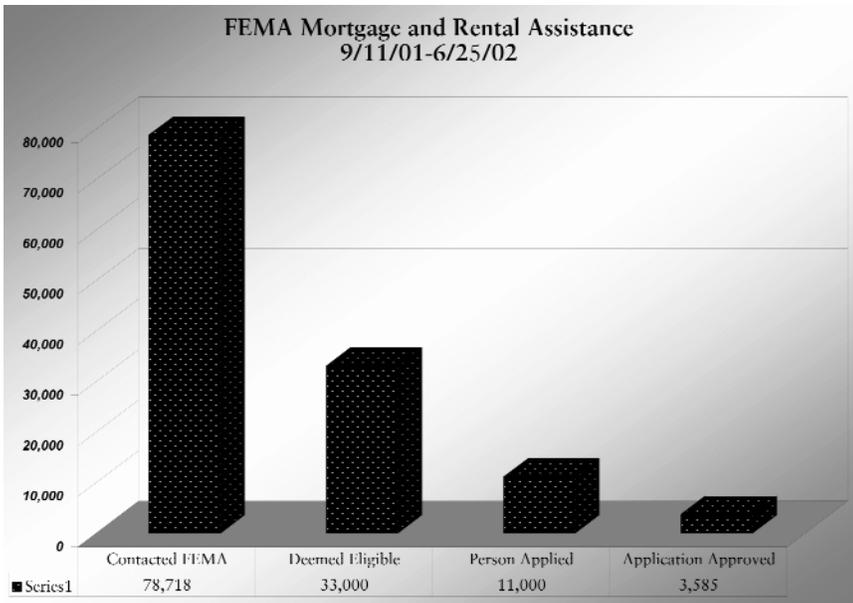
¹⁴ The Century Foundation Economic Impact of Terrorist Attack New York City Fact Sheet , February 5, 2002. http://www.tcf.org/publications/terrorism_fs.pdf. (cited hereinafter as “Century Foundation Report”).

¹⁵ “Report: FEMA Has Not Reviewed Many Rejected Housing Aid Applications,” The Associated Press, June 14, 2002 (cited hereinafter as “FEMA: Many Rejected Housing Aid Applications”).

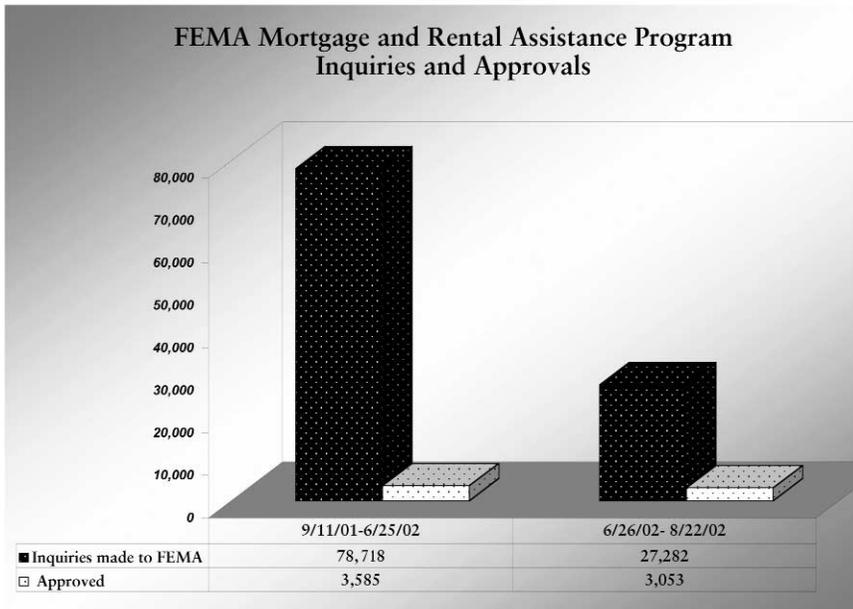
¹⁶ Chen, David, “More Get 9/11 Aid, but Distrust of U.S. Effort Lingers,” New York Times, August 27, 2002. (cited hereinafter as “More Get 9/11 Aid”).

¹⁷ FEMA: Many Rejected Housing Aid Applications.

¹⁸ More Get 9/11 Aid.



Although FEMA’s expanded criteria bring potential assistance to far more individuals, the lack of an industry-based analysis still leaves significant gaps in the relief system. Using an industry-based analysis, as opposed to a geographic analysis, would help “Mark,” an individual working in a heavily impacted sector — air transportation — technically outside of the geographic scope of FEMA’s guidelines, even after they were expanded.



Similar to the MRA program, Disaster Unemployment Assistance (DUA) was specifically designed to help those displaced workers who could not qualify for regular unemployment: e.g., independent contractors, self-employed persons, or those who had worked for less than the required amount of time, or earned less than the required wages prior to the disaster to qualify for Unemployment Insurance. The Century Foundation notes that 37,500 people were initially

¹⁹ “As One-Year Anniversary of 9/11 Attacks Approaches, Federal and State Programs Continue Assisting Individuals, Families and Businesses,” Federal Emergency Management Assistance Press Release, August 26, 2002, <http://www.fema.gov/diz01/d1391n143.shtm>.

expected to receive DUA.²⁰ In the end, as with so many of the other benefits, DUA helped far fewer workers than originally projected.²¹ Only 3,210 workers and business owners received DUA. The deadline to apply for DUA was June 16, 2002. For any otherwise eligible worker laid off after that date, or who had failed to apply before that date, DUA is unavailable. None of the clients represented by the Urban Justice Center since the attacks have qualified for this form of aid.

Complex Application Processes and Onerous Documentation Requirements Prevent Many from Receiving Disaster-Related Assistance.

For many, the disaster aid system has proven confusing and daunting. Some of the private charities that provided direct assistance to individuals offered conflicting information to applicants about those charities' eligibility guidelines and requirements. In addition, many of the requirements that the government and charitable programs have imposed create insurmountable barriers to residents of low-income and immigrant communities. Many low-income workers, particularly low-income immigrant workers, have been unable to provide the types of documentation required by many governmental and private disaster-related programs.²² For example, in the cash economies of Chinatown and other immigrant communities, landlords often accept payment only in cash, do not provide receipts and charge more for rent than city rent regulations allow. They are often unwilling to document how much immigrant tenants owe them in rent because that would require them to admit that they are overcharging their tenants, which might subject them to fines and other penalties. Similarly, employers paying their employees in cash, who are not paying payroll or other taxes, or are employing undocumented workers, are often unwilling to present proof that a particular applicant for disaster relief was an employee, or provide information about that applicant's earnings. Without such proof of rent arrears or earnings, however, government programs will most often deny relief. "Aziz," the Bangladeshi restaurant worker discussed above, was found ineligible for Unemployment Insurance because he could not provide proof of his earnings.

"Katya," a naturalized US Citizen from the former Soviet Union, was employed as an independent contractor providing language instruction at a law firm across the street from World Trade Center. Her services were terminated immediately after September 11th. She suffered a complete loss of income, yet had not received any charitable assistance. An advocate at Urban Justice Center assisted her with the Disaster Unemployment application and FEMA MRA. She had already been sued by her landlord for nonpayment of rent and was facing eviction. She was also advised to apply for public assistance. She was denied Disaster Unemployment because it was determined that her unemployment was not a direct result of the attack because her former employer was unwilling to admit that she was actually an employee of the firm and that it had to lay off anyone after September 11th.

Finally, after four months of continued advocacy, she was approved for regular Unemployment Insurance. Nearly seven months after she had fallen into rent

Before September 11th, "Mark" worked as a supervisor for an airline caterer at JFK airport. Immediately after September 11th, he was switched from his regular day-time shift to the late-afternoon/early evening shift, and then to the overnight shift. To avoid missing work after his schedule was changed, Mark slept either at the airport or with a friend. As a result, he did not return home for ten days, prompting his landlord to perform an illegal lockout by removing Mark's possessions from his apartment. On October 5, 2001, Mark was unofficially terminated from his job as a result of September 11th; the lay-off became official on November 1, 2001.

Mark applied for assistance from FEMA, but was denied for three reasons. First, his job did not meet FEMA's eligibility criteria because it was not located in Manhattan. Second, his eviction occurred before his lay-off. Third, FEMA was unable to communicate with Mark's landlord to verify his eviction because his landlord had an unpublished number.

Mark was forced to live in a shelter, but could not remain there because the poor regulation of the temperature aggravated his asthma and other respiratory conditions. He had never lived in a shelter before, and was also afraid for his physical safety. For months, he paid friends to let him stay with them overnight a few nights a week. He spent the rest of each week living on the streets.

"Li," a legal immigrant from China and a limousine driver, had the majority of his business come from south of Canal Street and had a reduction in his income of approximately 60% since September 11th. He applied for Disaster Unemployment Assistance. He also applied for government benefits available from FEMA and the Small Business Administration, as well as private charity benefits from the Red Cross and Salvation Army. He was denied DUA because his loss of income was not a direct result of the disaster. His case is still in the appeals process.

²⁰ Century Foundation Report.

²¹ "United Way Report," p. 19.

²² "United Way Report," p. 19

arrears, she was finally approved for FEMA MRA also because of advocacy on her behalf.

Living in midtown and in his mid-thirties, "Jasper" applied for Food Stamps, Medicaid and public assistance in April 2002. On the day we interviewed him, it was the first time he had visited the soup kitchen in seven years. He was working for a temporary agency in Long Island and lost that position in October 2001. He was always paid in cash, so he could not provide the documentation necessary for Unemployment Insurance. He applied to the Red Cross but was unable to receive any assistance from this charity because of his lack of documentation of his earnings.

Because so many low-wage and immigrant workers are frequently paid their entire or partial wages in cash, they often lack documentation required by potential funding sources.²³ "Jay," an Indian immigrant who worked in the World Trade Center itself, ran into this problem because his employer paid part of his wages in cash.

Jay was a restaurant worker in Tower Two. He injured his shoulder when he fell trying to get out of the burning tower. He is, by anyone's definition, a "direct victim" of the World Trade Center attacks. A portion of his income came in the form of unreported tips. Pay stubs showed that he made \$300 a week, although his actual earnings were \$400 a week. Because of his injury, he applied for Workers' Compensation, which generally provides two-thirds of one's normal earnings. The Workers Compensation board offered Jay just \$40 per week. With the assistance of an advocate, he appealed this ruling to obtain a greater award. That appeal lasted for several months, but was ultimately successful. In the end, he found this process nearly inaccessible and extremely frustrating. Without an advocate, he would not have been able to obtain the full compensation to which he was entitled.

Jay also applied to the Crime Victims Board (CVB), but was immediately denied. His appeal of this decision took five months before he was found eligible. When CVB issued its determination, it ruled that his income was \$300 (although the Board was given contact information for the supervisor regarding his full pay). Furthermore, CVB determined that he was only eligible for assistance from CVB through mid-April 2002, even though he had not recovered from his injury as of July 2002.

In addition, when we interviewed him, Jay was still in the process of legalizing his immigration status. According to law, his status at the time of his application for disaster assistance was "PRUCOL" (Person Residing Under Color of Law), which made him eligible for Medicaid. After four months of Disaster Relief Medicaid lapsed, HRA was supposed to determine his eligibility for regular Medicaid. HRA reviewed his case, but Jay was told that he did not have the proper proof of his immigration status and was rejected. By law, the agency was required to assist Jay in verifying his PRUCOL status instead of simply rejecting him for his inability to provide such documentation on his own. Jay's appeal of this decision, which he is prosecuting with the assistance of an advocate, is still pending.

Jay was able to obtain assistance from Safe Horizon and Red Cross to cover some of his expenses while he has sought the other forms of relief described above. However, after the disaster relief centers were closed in April 2002, he received no more assistance from the Red Cross and limited financial assis-

²³ "United Way Report," p. 20

tance from Safe Horizon. Since then, he has struggled to get by and has had to rely on family members and friends to meet his basic subsistence needs.

Insufficient Access to, And Information About, Disaster-Related Assistance Has Left Many Potentially Eligible Applicants Without Aid

Although outreach was carried out to disseminate information about the availability of disaster relief, many individuals we interviewed were unaware of their potential eligibility for disaster assistance. Until mid-April 2002, potential beneficiaries could visit the Disaster Relief Centers, which were set up in several places from September 12, 2001, through mid-April, 2002. There, representatives of private charities, grief counselors and other service providers and advocates were available to assist applicants for disaster aid. After the close of the relief centers in mid-April, 2002, however, sources of relief became much more difficult to access. Individuals have had to register for assistance with FEMA, or they require advocates who can present their requests for assistance to the “Unmet Needs Roundtable.”

In addition, the information that was communicated to the general public was frequently confusing and in constant flux. Each of the private charities overseeing the distribution of disaster aid and services had their own eligibility guidelines. Often, the guidelines would change without public input or publicity. For example, in mid-October, Safe Horizon suddenly changed its guidelines so that limousine drivers could no longer apply for assistance for lost wages.

“Peter” is an example of an individual who might be eligible for FEMA MRA assistance under the revised guidelines, as he worked in a business in Manhattan that was impacted by the attacks. However, likely due to the constant confusion in eligibility definitions and deadlines that have plagued FEMA since September, he was unaware that he could apply and missed the application deadlines for many of the charitable programs that had already stopped providing relief by the time we interviewed him.

Peter, an African-American man who lives on the Upper West Side of Manhattan and is in his mid-forties, used to work for a catering company that had most of its accounts in the World Trade Center area. He was laid off after September 11th because his employer lost many of those accounts. He did not apply for disaster aid because he did not think he would qualify. Due to a sanction in his public assistance case, Peter is currently only receiving Medicaid. He is depressed, does not socialize as much as he used to and is sleeping less than normal.

Too often, eligibility requirements were changed from one day to the next. Advocates dedicated to following these issues on a daily basis frequently could not access current, accurate information. Individuals and families seeking assistance, in a state of emotional upheaval due to their economic situation, were, at times, overwhelmed by the confusing and often contradictory requirements imposed by government relief programs and private charities.

“Michael” and “Jake,” two of the individuals we interviewed, would

have qualified for disaster relief, as they operated small businesses in Lower Manhattan, yet they either could not produce the information required to qualify for relief, or there was inadequate outreach to help them access benefits.

Michael and Jake both worked within the vicinity of the World Trade Center and both lost their sources of income after September 11th.

Michael, a Spanish immigrant in his mid-twenties, lives in a shelter in midtown. He is a licensed food vendor and set up his food cart next to the World Trade Center. After the attacks, he had a significant loss of income. For now, he is no longer seeking employment. He had not applied for any type of disaster aid.

Jake, an African-American in his early forties who was also not receiving any disaster-related benefits, also used to work downtown as a vendor and lost income as a result of the attacks. Due to this loss of income, he was evicted from his apartment in November 2001, and was in rent arrears for three months at his current residence. He was unaware of the availability of disaster aid benefits.

Both Michael and Jake were searching for job training programs at the time we spoke to them. Both of them were without any form of disaster-related assistance despite the fact that they were both "direct" economic victims of the attack.

Low Income Immigrant Communities Faced Particular Barriers to Accessing Relief

Despite enormous need, low-income immigrants face particular obstacles to receiving disaster aid and other forms of assistance. A study by the Urban Institute showed that 30% of immigrants in New York City are poor and 53% are low-income even if they are working.²⁴ Immigrant communities were therefore particularly vulnerable to economic crisis. In addition, many of the industries, such as the taxi/limousine and garment industries, most severely impacted by the aftermath of the attacks and the coinciding recession, largely employed immigrants, and the climate had become increasingly unfriendly toward certain immigrants. In the aftermath of the attacks, immigrants were increasingly targeted for abuse and discriminatory treatment. The American-Arab Anti-Discrimination Committee issued a report that summarized over 600 violent incidents against Arab-Americans or those perceived to be such (including Sikhs, South Asians and Latinos) in the months following September 11th.²⁵

Undocumented workers, although not able to qualify for federal disaster aid, could access some of the private charities. Encouraging them to come into the Disaster Relief Centers or agency offices is far more difficult. The Daily News noted that "despite assurances from federal immigration officials, the undocumented are often afraid to step forward and report their losses."²⁶ This makes sense in the face of increased coverage, like the report issued by Amnesty International, that count over 1,200 individuals, mostly men, from Muslim or Middle Eastern countries that were taken into custody for minor visa violations and were deprived of their basic rights under international law.²⁷ All of these factors could have a significant impact

²⁴ Berry, Deborah Barfield "Seeking Return of a Safety Net," *Newsday*, May 19, 2002 (cited hereinafter as "Seeking Return of a Safety Net").

²⁵ The American-Arab Anti-Discrimination Committee ADC Fact Sheet: *The Condition of Arab Americans Post-9/11*, <http://www.adc.org>.

²⁶ Casimir, Leslie, "Disaster Aid Available to Immigrants," *Daily News*, October 13, 2001.

on the lives of immigrants and the undocumented. “Stanley’s” story provides us with some insight to this fear:

Stanley, an immigrant from the Caribbean, used to work as a security guard at a local college. Right after September 11th, his full-time job was shifted to part-time. In December 2001, he lost his job completely. He related this change in his working status as a result of September 11th. Most of the international students, he told us, had left the school at which he worked after September 11th. When he went to Red Cross to apply for disaster aid, he was rejected. The college would not make a statement that his lay off was due to September 11th. He walked away with Disaster Relief Medicaid, but nothing else.

Stanley was denied access to assistance from Red Cross. He lived and worked in Brooklyn and that alone is grounds for rejection based on geographic restrictions on aid. But what also differentiates his story from many others that we had heard is that he worked at a college dormitory that relied heavily on foreign students. Taking into account the current climate, with increased assaults on immigrants and detentions based on minor violations of immigration laws, the fact that most of the international students left the university clearly relates to the events and aftermath of September 11th. This is an example of the complicated set of factors that constitute the ripple effect that has spread across the city. It traveled on a range of trajectories impacting so many in countless ways.

The fear of seeking out assistance from the disaster centers was also no doubt exacerbated by the increased physical assaults on individuals from certain immigrant groups. Many did not feel safe enough to try to access benefits and services for which they were eligible. Therefore, during these increasingly vulnerable economic times, access to public assistance and disaster aid assistance needs to be made available, through changes in policy and extensive outreach, to immigrant communities that have been impacted by the attacks.

For the low-income and homeless individuals who participated in our survey, and for all those they represent, the disaster relief system has not met their enormous need. Moreover, as time passes and specific disaster-related relief systems become less and less available, these communities will need to rely on the traditional social safety net to meet their basic needs. It is to the state of that safety net, and its ability to meet this need, that we now turn.

A Frayed Social Safety Net

In late August 2002, the New York City Human Resources Administration (HRA) announced that the welfare rolls had dropped to only 418,277 recipients, a decrease of 9.5% since the start of the year,²⁸ and a level not seen since January 1965.²⁹ This was true despite the shocking and deeply disturbing rise in unemployment, homelessness, and soup kitchen and food pantry use that we discussed in the Economic Impact chapter of this report. Although the cause of these seemingly disparate trends are the subject of debate, the implications are very clear. HRA, the agency charged with pro-

²⁷ Amnesty International, “USA: Post 11 September Detainees Deprived of Their Basic Rights,” March 14, 2002, www.amnesty.org.

²⁸ Kaufman, Leslie, “Economy Dips While Welfare Drops in Cities.” *The New York Times*, August 31, 2002 (cited hereinafter as “Economy Dips”).

²⁹ “Welfare Cases Tumble Even As Homelessness Soars,” *The Daily News*, August 22, 2002.

viding subsistence level benefits in the form of cash assistance, Food Stamps, and Medicaid, to those most desperately in need, is failing to meet its mandate.

The drop in welfare roles is echoed in statistics about the underutilization of other government benefits. By all estimates, there are hundreds of thousands of Food Stamps eligible individuals in New York City who do not currently receive Food Stamps. According to the *New York Times*, while over 800,000 low income New Yorkers receive Food Stamps, at least that many (and probably more) do not receive this benefit even though they are eligible.³⁰ Like welfare statistics generally, Food Stamp usage statistics indicate that, instead of being responsive to the economic downturn and rise in poverty indicators, Food Stamp program usage is actually dropping. According to a report recently released by the New York City Public Advocate comparing Food Stamp usage in ten major urban areas from June 2001 to June 2002, while Food Stamp usage increased in every other city, in New York City, it decreased by 2%.³¹ The lack of receipt of Food Stamps is reflected in our survey results. Only 36.6% of survey participants were receiving Food Stamps, despite the obvious need indicated by their presence at a soup kitchen or food pantry.

HRA consistently attributes the drop in the welfare roles to its success in moving individuals from welfare to work. There is, however, virtually no data to support this assertion. In a recent City Council Hearing concerning a proposed bill to increase access to education and training for welfare recipients, HRA Deputy Commissioner Seth Diamond admitted that the city's job training and placement services agencies had found jobs lasting more than 90 days for only 10% of the individuals that they served.³² The city's Work Experience Program also has a notoriously poor record with respect to placing individuals in employment. Less than 6% of participants have been able to get jobs from "workfare" placements.³³ These statistics strongly suggest that, although the agency has been highly successful at forcing people off the rolls, the vast majority of these individuals did not transition from welfare to economic stability. Rather, they were simply removed from the rolls and forced deeper into poverty.

This trend, although profoundly troubling, is not surprising. The recent drop in the welfare rolls reflects over five years of punitive, restrictive policies explicitly designed to divert people from applying for assistance and to force those who receive assistance off the rolls. Ending welfare was, in fact, an explicit and often stated goal of the previous administration. In July 1998, then Mayor Giuliani pledged that, "by the year 2000, New York will be the first city in the nation, on its own, to end welfare."³⁴ Although the city never met this dubious goal, it has accomplished a dramatic drop in the rolls through a variety of means. Notorious among them are explicit policies designed to divert individuals from applying for public assistance.³⁵ The city also very effectively reduces the rolls by sanctioning individuals for minor program violations. Clients of the Urban Justice Center are routinely threatened with, and suffer, loss or reduction in benefits for infractions such as appearing 10 minutes late to an appointment, losing an appointment notice, failing to bring in a demanded piece of documentation, failing to secure childcare within five days, asserting that they are too sick to participate in the work

³⁰ Editorial, "The City's Hunger Crisis," *New York Times*, August 9, 2002.

³¹ *Economy Dips*.

³² "A New Welfare Policy for New York," *The New York Times*, June 5, 2002.

³³ Cohan, Marc, Letter to the Editor, "City's Poor Do Not Need More Belt-Tightening," *Newsday*, October 12, 2001.

³⁴ "Giuliani Proclaims Success on Pledge to End Welfare," *The New York Times*, December 29, 1999.

³⁵ See for example, *Reynolds v. Giuliani*, (35 F. Supp. 2d 331 (S.D.N.Y.1999) in which the Southern District of New York found that the New York City Human Resources Administration's policy of converting welfare centers from "income support centers" to "job centers" resulted in fewer applicants being approved for benefits, large numbers of prospective applicants being turned away without filing applications, a decline in the number of emergency cash grants, and a decline in the number of applicants who received expedited Food Stamps. *Welfare Law Center, Docket of Major Legal Representation Matters*, September, 2002, <http://www.welfarelaw.org/docket/docket2002-09.htm#a>.

program, requesting that they be permitted to engage in training instead of sweeping the streets, and countless other minor infractions. The punishments imposed for these infractions, however, are not minor. Families either lose a substantial portion of their welfare grant for up to six months or are entirely cut off from assistance. These policies are both draconian and extraordinarily effective. In June 2002, over 33,000 individuals were in the process of or were currently being sanctioned for alleged failures to comply with work requirements, and this figure does not include all those cut off in that month for other, non-work related program infractions, nor does it include those rejected for failing to complete the onerous application process.³⁶

Accessing benefits is particularly difficult for many low-income immigrants. Before September 11th, access to public assistance for immigrants had been severely limited by welfare reform. With the 1996 passage of federal welfare reform, stringent restrictions were placed on access to public assistance benefits for immigrants. At least 120,000 to 150,000 legal immigrant families who entered the country after 1996 (and were not eligible to receive benefits) were poor enough to qualify for benefits based on their income.³⁷

Although some immigrants were still eligible for certain benefits, and although some of the restrictions have been eased in recent years, the widespread belief in immigrant communities is not only that welfare benefits are unavailable to them, but also that any attempt to seek these benefits could negatively impact their immigration status. *Newsday* notes that “New York’s safety net for immigrants may not be enough. Local groups say that immigrants fearful and confused about the 1996 law have shied away from applying for help, turning instead to community groups.”³⁸ Catholic Charities in Long Island reported that more immigrants have been showing up at food pantries since welfare reform.³⁹

Moreover, even for those immigrants who remain eligible for government benefits, lack of translation services creates often insurmountable obstacles for immigrants with language barriers. All these restrictions in access to public benefits left the low-income, immigrant communities in New York particularly vulnerable to the economic devastation after September 11th and without the same access to the safety net.

This was, in effect, the state of affairs on September 10, 2001. The continued drop in the welfare rolls indicates that, rather than revising their policies to meet the extraordinary need created by the disaster and the ensuing recession, the current administration is proceeding with business as usual: making welfare as inaccessible as possible and removing individuals from the rolls by all the means at their disposal. If the government, working in conjunction with private charities, is to fulfill its essential role in providing a safety net for New York City’s hundreds of thousands of needy families, it must drastically change its policies. So far, there is no indication that this will happen.

³⁶ June 2, 2002 - Monthly Report, *Weekly Caseload Engagement Status*, <http://www.nyc.gov/html/hra/pdf/citywide.pdf>.

³⁷ Berry, Deborah Barfield, “Bush Food Stamp Plan Would Aid Immigrants,” *Newsday*, April 9, 2002.

³⁸ *Seeking Return of a Safety Net*.

³⁹ *Seeking Return of a Safety Net*.

Conclusion and Recommendations

The stories of the individuals in this report, beyond the numbers and statistics, show that many people who were not officially recognized as directly affected by the attacks, have experienced and are still suffering from the weakened economy in New York City after September 11th. In most cases, either they did not identify the cause of their job loss or wage reduction as related to these events, or they did not believe that they would be eligible for assistance, whether this was the case or not. Moreover, the government benefits system, traditionally the source of assistance of last resort for poor individuals, is purposely structured to deter rather than assist the needy. As a result, many individuals have struggled without formal assistance to meet their basic needs, frequently resulting in the kind of food insecurity, housing instability, and other situations of crisis reflected in this report.

As discussed in the previous chapter, however, with the benefit of time and hindsight, an in-depth economic analysis of the true impacts of the attacks is necessary to ensure that, moving forward, new policies and programs can be designed and implemented that can ameliorate these economic impacts.

Although charities and government agencies charged with the difficult task of distributing September 11th funds have provided extensive assistance to many of the victims of the attacks, as a result of the imposition of geographic, as opposed to sector-based and individual fact-based guidelines on the distribution of economic aid, many individuals who can clearly trace their economic crisis to September 11th are not obtaining adequate relief.

Excessive documentation requirements are preventing many low wage workers from receiving aid. Changing guidelines for the distribution of relief and a lack of outreach to potential beneficiaries are hampering the ability of low wage workers to access assistance. Additionally, immigrant communities are facing particular barriers to obtaining relief.

Recommendations:

We call for the Federal Emergency Management Agency and the private charities involved in providing aid in the wake of September 11th to take the following steps:

- 1. Eliminate geographically-defined eligibility requirements for disaster aid and replace them with looser, "relationship to disaster," sector-based and need-based guidelines, like those followed by Unmet Needs Roundtable.*
- 2. Allow alternative forms of documentation to verify employment and housing, including self-verification, and verification by community organizations.*
- 3. Expedite decision making on cases by government agencies, especially FEMA and the New York State Crime Victims Board.*
- 4. Give both applicants and their advocates access to information regarding current eligibility guidelines and agency records on individual applicants.*

In addition, where requests for relief are denied, applicants should have a meaningful review and appeal process available to them.

The September 11th Fund recently announced the creation of a health insurance program for certain economic victims of the attack for individuals who worked below Canal Street or between Delancey, Essex, and Broadway, and lost at least 30% of their incomes at some point between September 11, 2001 and January 11, 2002. We applaud this program and call for other similar programs, either from other private charities or from public sources. Such programs must provide health care to cover economic victims who, although they did not lose income from work in Lower Manhattan, nevertheless lost significant income from severely economically effected industries in all five boroughs of New York City.

The Human Resources Administration must do the following:

- 1. Discontinue all policies designed to deter eligible individuals from applying for and receiving aid.*
- 2. Discontinue the practice of reducing and terminating benefits for minor program violations.*
- 3. Conduct culturally appropriate outreach in immigrant communities to ensure that those immigrants eligible for benefits receive accurate information about the availability of benefits and are encouraged to apply for assistance.*
- 4. Conduct outreach in all poor communities to signal that applicants and recipients will not be deterred from applying for benefits.*
- 5. Replace the Work Experience Program with a public jobs programs that pays a living wage.*
- 6. Allow recipients to access the education and training necessary to enable them to transition from welfare to employment that provides a living wage.*

In addition, in the face of a deepening and worsening recession, unemployment benefits provide a vital safety net for low wage workers. Unemployment benefits should be extended, at a minimum, an additional 26 weeks.

Even though government aid programs must meet the needs described in this report, private charities will continue to play a critical role in helping New York City to rebuild and recover from the events of September 11th. Accordingly, we make the following recommendations with respect to the private charities involved in the provision of disaster-related relief:

- 1. Private charities can help fill critical gaps in assistance where the government "safety net" does not operate: e.g., for the many classes of immigrants who are ineligible for most types of public assistance.*
- 2. Charities can continue to develop programs to help immigrants who are otherwise ineligible for government relief programs.*

3. Analysis of the full economic impact of the attacks on low-income communities is desperately needed. This report is barely a start of such an analysis; charities have the resources to engage in such a comprehensive economic analysis of the city's and the region's economies to assess the true toll of the terrorist attacks.

4. Finally, private charities, those entities that channeled the overwhelming outpouring of generosity towards the direct victims of September 11th, have the daunting task of leading the future of the discussion of the long-term needs of New York City. Charities, working in conjunction with government, social service agencies, and communities, must educate the public and their donor pool and must commit to the long-term development of programs that address the many needs of all of the victims of September 11th

3



Ripple Effect

MENTAL HEALTH IMPACT

MENTAL HEALTH IMPACT



In addition to the physical and economic effects of the events of September 11th, these attacks had a considerable impact on the mental health of New York City's residents. Because of a variety of factors, including the stigma that is often associated with mental illness as well as the likelihood of delayed symptoms, a full assessment of the immediate mental health impacts of the attacks may be impossible. The long term needs, however, have only begun to emerge and will continue, experts speculate, for years to come.¹ Most mental health professionals agree that those who lost loved ones on September 11th or who witnessed the attacks are most vulnerable to psychiatric trauma as a result. Our research shows, in addition, that there were repercussions among a broader population of individuals who experienced the events less directly, including a large number of low-income and homeless people.^{2 3}

Research on the psychiatric impact of September 11th shows elevated levels of Post-Traumatic Stress Disorder and Depression in New York City after the attacks. Post-Traumatic Stress Disorder is the term used for the syndrome commonly associated with the psychiatric effects of experiencing or witnessing a traumatic event or events. According to the American Psychiatric Association's *Diagnostic and Statistical Manual of Mental Disorders* (Revised 1994) ("DSM-IV"), the diagnostic manual used by mental health professionals, PTSD symptoms typically include: difficulty falling asleep, irritability or outbursts of anger, hyper-vigilance and an exaggerated startled response. Depression is a psychological condition which affects an individual's mood and cognitive functioning and can impact an individual's social functioning. For Depression, such common symptoms can include depressed mood, reduced concentration and attention, reduced self-esteem, ideas of guilt and worthlessness, disturbed sleep, and diminished appetite.

As is generally the case with mental illness, accurate diagnosis of PTSD and depression is a complex process that can only be performed by an experienced professional. In this chapter, we draw from scientific research as well as the interviews of the survey participants themselves. We do not draw sweeping conclusions about the prevalence of certain psychiatric disabilities among the survey participants. Rather, this chapter attempts to assess, preliminarily, some of the psychiatric impact of the attacks on low-income communities and the homeless.

Recent studies clearly indicate that the attacks had an immediate mental health impact on New York City, especially with respect to the prevalence of symptoms consistent with PTSD and depression. According to a study published in the *Journal of the American Medical Association*, approximately half a million people in New York City are believed to have developed PTSD following the World Trade Center attacks. Results from this national study showed the preva-

¹ Goode, Erica and Emily Eakin, "Mental Health: The Profession Tests Its Limits," *New York Times*, September 11, 2002 (cited hereinafter as "The Profession Tests Its Limits").

² Boodman, Sandra, "The Vulnerable; For Others, Exposure to Horrific Events Can Trigger Serious Mental Disorders," *Washington Post*, September 18, 2001. (Cited hereinafter as "The Vulnerable").

³ United Way of New York City, "Beyond Ground Zero: Challenges and Implications for Human Services in New York City Post September 11," (cited hereinafter as "United Way Report"); p. 32.

lence of probable PTSD during the second month following September 11th among residents of the metropolitan area was 11.2%, as compared to 4.3% for the nation as a whole. Moreover, the levels of probable PTSD were significantly associated with the number of hours of television coverage of the attacks that individuals watched on the day of the attacks and during the following days, as well as the number of potentially traumatic events the participants reported seeing.⁴

A study published in *The New England Journal of Medicine* reported that, of more than one thousand individuals interviewed who were living below 110th Street in Manhattan, 7.5% met the diagnostic criteria for PTSD. This number increased to 20% among those who lived south of Canal Street. Almost 10% reported symptoms consistent with current depression. They additionally found a correlation between a low level of social support and both PTSD and depression.⁵

Another study released just this month in *The Journal of Urban Health* found that 8.8% of the over 900 Manhattan residents surveyed reported symptoms consistent with a diagnosis of PTSD within five to eight weeks after the attacks. In addition, nearly 58% had experienced at least one symptom of PTSD.⁶ The Center for Disease Control and Prevention surveyed over 3,500 residents of New Jersey, Connecticut, and New York and found that 75% reported having emotional problems after September 11th, showing a broader geographical impact. The symptoms reported included an increase in anger, nervousness, worry, feelings of hopelessness, sleep disturbance, loss of control of external events, and increased use of substances after September 11th. Importantly, only 12% of those who reported experiencing emotional problems sought help from professional or informal supports.⁷

Although the cited studies illustrate the immediate mental health impact among New Yorkers, we still have yet to understand the longer term effects that are beginning to manifest themselves a full year after the attacks. We can, however, learn from the experience and recommendations of other professionals who studied the effects of similar events, such as the 1995 bombings in Oklahoma City. Nancy B. Anthony, Executive Director of the Oklahoma City Community Foundation, emphasizes that it took two to three years before some survivors of the Oklahoma City bombings sought assistance, despite the fact that they had experienced severe psychiatric trauma.⁸ A US Department of Justice report released in 2000 also highlights the ongoing need for mental health support for not only primary victims, but also secondary and tertiary victims of catastrophic events. They especially emphasize the psychological effects that emerge once the context around the person returns to “normal,” and the psychological difficulties of making this transition for many who experienced the trauma. The report outlines four key phases of recovery from a disaster commonly recognized by Mental Health professionals, including the “Heroic” phase, the “Honeymoon” phase, the “Disillusionment” phase, and the “Reconstruction” phase. They stress the importance of helping individuals transition to that fourth phase within at least five years, otherwise they will face increased difficulty overcoming the psychological impact from the traumatic event or events.⁹

⁴ Schlenger, William, et. al., “Psychological Reactions to Terrorist Attacks: Findings from the National Study of American’s Reactions to September 11,” *Journal of the American Medical Association*, August, 7, 2002 (cited hereinafter as “Psychological Reactions to Terrorist Attacks”).

⁵ Galea, Sandra, et. al., “Psychological Sequelae of the September 11 Terrorist Attacks in New York City,” *The New England Journal of Medicine*, V.346(982-987), No. 13, March 28, 2002 (cited hereinafter as “Psychological Sequelae”).

⁶ Galea, Sandra, et. al., “PostTraumatic Stress Disorder in Manhattan, New York City, After the September 11th Terrorist Attacks,” *The Journal of Urban Health*, September 1, 2002, Volume 79, Issue 3.

⁷ Center for Disease Control and Prevention, *Psychological and Emotional Effects of the September 11 Attacks on the World Trade Center—Connecticut, New Jersey, and New York 2001*, Press Release, September 6, 2002.

⁸ *The Profession Tests Its Limits*.

⁹ US Department of Justice, Office of Justice Programs, Office for Victims of Crime, *Responding to Terrorism Victims: Oklahoma City and Beyond*, October 2000.

Evaluations of PTSD in trauma victims and in the general population suggest that symptoms of PTSD decrease significantly within three months after the traumatic experience, however one third of cases of PTSD may never fully remit.¹⁰ “Everything we know about post-traumatic stress disorder suggests that it takes a long time for the serious cases to make an appearance,” Dr. Yehuda of Bronx Veterans Affairs is quoted saying to *The New York Times*.¹¹ Moreover, the ongoing threat of terrorist attacks may continue to affect both the severity and the duration of psychological symptoms,¹² and anniversary commemorations can have similar effects.¹³

Both on-going mental health illnesses and trauma-related disorders such as PTSD, Acute Stress Disorder (ASD), a less protracted form of PTSD, and Depression, can have many long term effects if not treated. A study released a few days before the World Trade Center attacks by the National Mental Health Association (NMHA) addresses the high economic costs of unmet mental health problems.¹⁴ The NMHA report estimates that the annual direct and indirect costs of mental illness and addictive disorders in both public and private sectors in the United States is \$205 billion, of which only \$92 billion is money spent on treatment. The remaining amount is attributed to lost productivity (\$113 billion) and crime and welfare costs (\$8 billion).¹⁵ Beyond the economic cost to the local and national economy, unmet mental health problems can also have calamitous social consequences for the individual, such as family disruption, loss of employment, and homelessness.¹⁶

The NMHA report emphasizes that mental health is treatable, which runs counter to the national trends which reveal cutbacks to mental health care.¹⁷ Just a 5% increase in annual expenditure for treatment of mental health care could decrease the cost of untreated mental illnesses in the national economy by between \$10 billion and \$56 billion.¹⁸ Moreover, the report stresses the cost effectiveness of preventive and early, community-based treatments.¹⁹

There was a significant investment in responding to the expected mental health impact, as Project Liberty, a government funded counseling program, was set up soon after the World Trade Center attacks. Lifenet, a 24-hour mental health hotline, has consistently received calls throughout the year following September 11th from individuals struggling with the psychological and emotional impact of September 11th. Moreover, this hotline has experienced a significant increase of calls this past August as the year anniversary of the attacks approached, suggesting the serious need of long-term mental health services.²⁰

In response to this continued need, the Red Cross and the September 11th Fund announced that they would shift their priorities to focus on longer-term mental health support.²¹ In addition, FEMA extended their guidelines in August for New York State to include more extended treatment, while use of emergency money was previously limited only to emergency counseling. However, even with these resources, agencies recognize that they have been able to reach only a limited number of individuals through their services.²²

¹⁰ *Psychological Sequelae*.

¹¹ *The Profession Tests Its Limits*.

¹² *Psychological Sequelae*.

¹³ Gittrich, Greag, “9/11 Counseling Shunned,” *New York Daily News*, August 21, 2002.

¹⁴ Sherer, Richard, “National Mental Health Association Issues Labor Day Report,” *Psychiatric Times*, March 2002 (cited hereinafter as “NMHA Issues Report”).

¹⁵ *NMHA Issues Report*.

¹⁶ U.S. Department of Health and Human Services, *Mental Health: A Report of the Surgeon General— Executive Summary*, Rockville, MD: U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration, Center for Mental Health Services, National Institutes of Health, National Institute of Mental Health, 1999 (cited hereinafter as “HHS Report”).

¹⁷ *NMHA Issues Report*.

¹⁸ *NMHA Issues Report*.

¹⁹ *NMHA Issues Report*.

²⁰ *The Profession Tests Its Limits*.

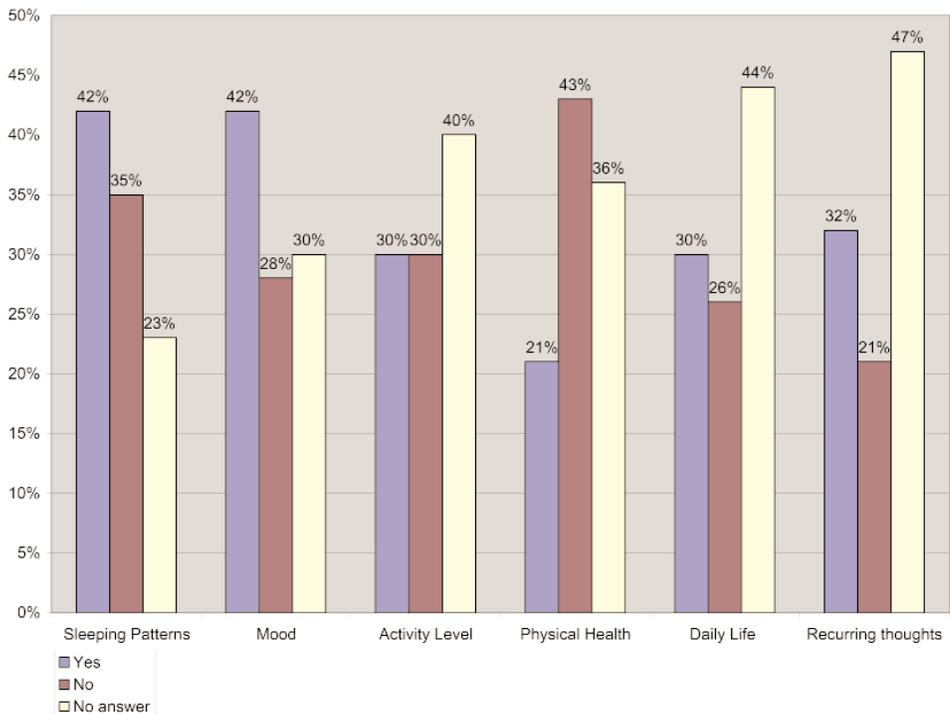
²¹ “Groups To Pay Mental Health Costs For Those Affected By Sept. 11 Attacks,” *Associated Press*, August 21, 2002.

²² *The Profession Tests Its Limits*.

SURVEY RESULTS

It is clear from the responses of the participants in our study that there has been a widespread and continued mental health impact among low-income and homeless people throughout New York City. In the survey, we asked participants if they had experienced changes in sleeping patterns, mood, activity level, physical health or daily life, since September 11th, and if they had experienced recurring thoughts of the disaster. Sixty three percent of those surveyed answered “yes” to at least one of the questions exploring changes in their mental health and potentially identifying symptoms commonly associated with PTSD and ASD. Almost half of the participants have experienced some change in both sleeping patterns and mood. Thirty-two percent said that they have recurring thoughts about September 11th. Thirty percent reported a change in their activity level.

Did you have a change in the following since 9/11



It is important to consider that stigma is often associated with discussing mental health issues. This may be one of the reasons for the relatively high percentage of individuals surveyed who chose not to answer the mental health questions from the survey. However, the number of individuals who did respond positively to experiencing at least a symptom that is connected to trauma-related mental health problems such as PTSD, ASD, and Depression, leads us to believe that the extent of the impact might be broader and more pervasive than expressed by the survey respondents. Moreover, as discussed above and based on previous experience, many mental health needs will continue to emerge during the years following the traumatic event.

It is difficult to quantify the true mental health impact of the attacks, even more difficult than it is to assess their full economic impact. Although the definitions of PTSD and other trauma-related mental health disorders provide a framework to diagnose and treat what an individual is experiencing, each person reacts to a situation of trauma and stress differently. Moreover, the behavior of an individual experiencing these symptoms are frequently critical mechanisms developed by an individual to cope with the situation that has caused such anxiety. It is when the symptoms and behaviors become an obstacle to normal daily functioning, such as avoidant behaviors, extreme anxiety, and depression, among others, that they emerge as a disorder. Our concern is that we identified the existence of these symptoms, six to eight months after the events of September 11th, in a diverse range of individuals who were directly and in-directly impacted by the events of that day and their aftermath. If mental health problems continue untreated, the symptoms can easily spiral into other situations of extreme distress, such as loss of employment, social isolation, and homelessness.

Although this study was limited in its ability to capture a more precise quantitative understanding of the extent of the emotional impact, the qualitative stories help to illustrate the emotional trauma these individuals continued to experience as a result of September 11th.

ACCESS AND UTILIZATION OF MENTAL HEALTH SERVICES

Similar to the findings of the *Journal of American Medical Association's* study, only a small percentage of individuals who participated in our surveys sought out mental health treatment or counseling.²³ Thirteen percent of participants had been receiving counseling at some point prior to September 11th. Ten percent of all participants, and only 11% of those who reported job loss or wage reduction as a result of the events, had sought counseling since September 11th. Those who associated their job loss or wage reduction to 9/11 were more likely to identify a need for mental health support, as 21% of those who had any kind of change in job and 29% of those who reported that their change in job situation was due to September 11th said that they would like to receive counseling services, therefore identifying further the connection between economic instability and mental health needs.

"Maria" lives in the Bronx and has been receiving federal disability benefits for several years. She is of Puerto Rican descent and in her early thirties. Before September 11th, she was already receiving some counseling services for anxiety and depression. After September 11th, her blood pressure rose, although has returned to normal levels. She indicated that she had difficulty sleeping, sometimes for two nights in a row. When she was able to fall asleep, she found that she would usually wake up during the night. She expressed fear of another attack. Before September 11th, she said, she did not experience this type of fear. Now she sleeps with the light on and often in her clothes in case she has to leave her apartment in a hurry. Because she is sleeping less, she finds her days more difficult to get through due to feelings of sluggishness. She is joining a women's September 11th therapy group to help her deal with her feelings about the attack.

"Joanne" is 28 years old and lives in a public housing project in Manhattan. She receives Medicaid and federal disability benefits, due to injuries she sustained in a car accident which make it impossible for her to work. She reported not being able to sleep at night and frequently feeling very frightened. She attributes this to September 11th. She used to feel safe living alone and in Manhattan. She says she is now afraid, is not able to relax at home, and does not want to open the door to her apartment. She feels like she is constantly looking up and fears that something might fall out of the sky. She goes to Brooklyn often to visit her family because she finds it difficult to stay in Manhattan.

²³ Center for Disease Control and Prevention, *Psychological and Emotional Effects of the September 11 Attacks on the World Trade Center—Connecticut, New Jersey, and New York 2001*, Press Release. September 6, 2002.

Those who answered yes:	When asked of all those who took survey	When asked of those who had any job change since 9/11	When asked of those who associated their job loss or wage reduction to 9/11
Had you received counseling/mental health services before September 11th?	13%	8%	11%
Have you sought counseling/mental health services since September 11th to deal with your feelings about the WTC attacks?	10%	13%	11%
Would you like to receive counseling/mental health services to deal with your feelings about the WTC attacks?	11%	21%	29%

Of the 63% who answered yes to any of the Mental Health section questions, only 13% had sought counseling since September 11th and only an additional 16% said they would like to receive it. The low rates of accessing mental health services, even when symptoms are being experienced, potentially speaks to a variety of issues which prevent people from receiving support that might help them become more stable. It also reflects the findings of other research carried out by the New York Academy of Medicine, which found that there was only a slight increase, from 16.9% to 19.4%, in New Yorkers who sought mental health support in the five to eight weeks after September 11th.²⁴ Experts say that there is a tendency for people to wait to seek professional mental health services until there are other situations of crisis, such as problems in their relationships or job loss.²⁵

Of those who responded “yes” to any of the mental health related questions(63%of the total)

	Yes	No	No Answer
Have you sought counseling/mental health services since September 11th to deal with your feelings about the WTC attacks?	13%	51%	36%
Would you like to receive counseling/mental health services since September 11th to deal with your feelings about the WTC attacks?	16%	46%	38%

²³ Center for Disease Control and Prevention, *Psychological and Emotional Effects of the September 11 Attacks on the World Trade Center—Connecticut, New Jersey, and New York 2001*, Press Release. September 6, 2002.

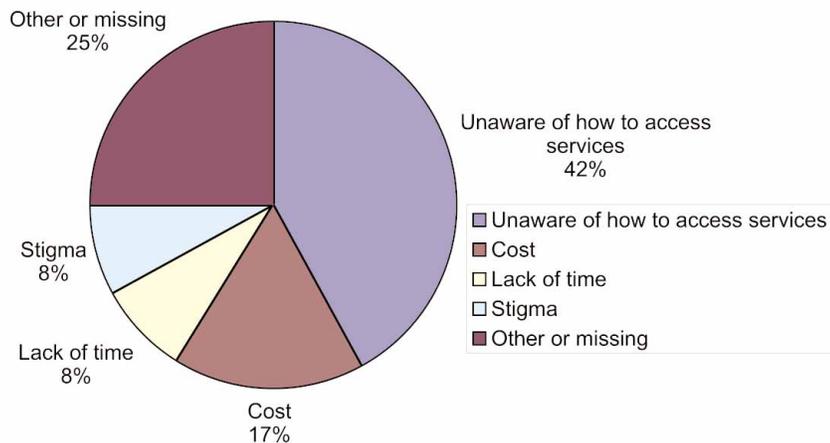
²⁴ *The Profession Tests Its Limits*.

²⁵ *The Profession Tests Its Limits*.

MENTAL HEALTH IMPACT

Our survey also briefly explored the reasons why individuals did not want to access support. Of those individuals who had answered “yes” to at least one change in their mental health and said that they would like to receive counseling or mental health services to deal with their feelings about the World Trade Center attacks, 46% reported that they were unaware of how to access services, 18% cited cost as the principle barrier, 9% cited fear of stigma, and the remaining 27% either marked “other” or did not answer.

For all those who answered “yes” to at least one change and would like to receive counseling services, why are they not accessing services?



ECONOMIC INSECURITY AND MENTAL HEALTH ISSUES

Stressful life events play an important role in the etiology of mental health disorders. Poverty and economic hardship are common psychological and social stressors that impact the mental health of adults.²⁶ Low-income people of color are at an increased risk of mental health disorders, as systemic racism and discrimination can place additional stress on the health of the person.²⁷ Severe traumatic events can further provoke emotional or behavioral reactions that affect mental health.²⁸

As our study was conducted with users of soup kitchens and food pantries all participants were experiencing a certain level of economic insecurity, therefore making them more vulnerable to the psychiatric effects of the attacks and their aftermath. Those who associated their job loss or wage reduction to 9/11 were even more likely to experience mental health-related problems. Eighty-six percent of those who lost a job or had wages or hours reduced and attributed such change to September 11th, answered “yes” to at least one of the questions exploring changes in their mental health, up from the 63% of all the survey participants. Sixty-eight percent of survey participants who reported job loss or wage reduction, up from 42% of the total number of individuals surveyed, reported changes in sleep patterns and 60%, up from 42%, reported mood changes since September 11th. Fifty-four percent, up from 32%, reported recurring thoughts about September 11th. Forty-four percent of individuals surveyed, up from 30%, said that they had experienced changes in their daily life and 54%, up from 32%, had recurring thoughts about September 11th.

²⁶ HHS Report.

²⁷ HHS Report.

²⁸ HHS Report.

MENTAL HEALTH IMPACT

The majority of individuals who experienced job loss or wage reduction and associate it with September 11th have also experienced symptoms related to mental health problems.

Those who associate job loss or reduced work hours or wages to 9/11:

Since, September 11th, have you noticed a changed in	Yes	No	Did not Answer
Sleeping Patterns?	68%	18%	14%
Mood?	61%	21%	18%
Activity Level?	54%	21%	25%
Physical Health?	39%	43%	18%
Daily Life	54%	11%	35%
Do you have recurring thoughts about 9/11?	54%	21%	25%

Of those who associate their job loss or wage reduction to September 11th and experienced change in mental health, do they relate the changes in mental health to the events?

Do they attribute the change to 9/11?	Yes	No	Did not Answer
Sleeping Patterns?	63%	26%	11%
Mood?	65%	23%	12%
Activity Level?	40%	27%	33%
Physical Health?	64%	-	36%
Daily Life	53%	27%	20%

The experience of “Carlos” illustrates the complicated set of factors that come together when a recent disaster experience converges with the profound economic instability of homelessness and a previous traumatic set of events.

Carlos, a Latino in his mid-thirties from Long Island City, says that he comes to the soup kitchen more often after September 11th than he used to due to a decline in income. He became homeless in August 2001 after a fire at his homelessness outreach and prevention project. He is now living in a shelter. He receives no public assistance and currently works part-time, although he worked full-time up until September 11th as a courier. The company for which he worked is located in midtown. Its business was reduced dramatically following the events of September 11th, as many of its clients moved out of Manhattan. Prior to September 2001, the company had 750 employees. Many were fired and others had their hours decreased after the attacks. Carlos said that the couriers working for his company used to make 1,000 runs a day, At the time of Carlos’s interview, a successful day was one on which the couriers made half that number. Carlos was ultimately laid off in March 2002 due to a wrist injury. He then began volunteering at “Ground Zero” to help with the recovery efforts. During that period and after, he had insomnia and nightmares. He recounted his experiences finding human remains at the site. He reported an increase in his intake of alcohol and that he was smoking more. He indicated that he felt more aggressive and more irritable. He was a war veteran, but he said that it was hard to handle his September 11th related experiences. He said he had to stop volunteering and to “block it out”.

IMPACT OF 9/11 ON HOMELESS PEOPLE AND PEOPLE WITH PREVIOUS MENTAL HEALTH PROBLEMS

Twelve percent of participants in our study were living on the streets at the time of the survey, and another 20% lived in a shelter, welfare hotel, abandoned building or another type of living situation that was not either their own house or a rental. In some cases they were homeless before September 11th, however in many of their cases, as discussed in the Economic Impact chapter, the aftermath of these events contributed to their homelessness.

This population of homeless individuals and families is generally experiencing extreme levels of stress and anxiety due to their unstable, and frequently unsafe, living conditions and economic insecurity, increasing their risk of psychiatric illness. Fifty-one percent reported a change in their sleeping patterns and 54% said that they have had mood changes, 49% of those people attributing it to the events of September 11th. Forty-six percent additionally said that they have had changes in their daily life and have had recurring thoughts about the World Trade Center attacks. All of these percentages are higher than the general population surveyed.

Eighty-four percent of those who reported changes in their mood attributed that change to September 11th. Fifty-six percent of those who experienced changes in sleeping patterns, and 55% who experienced changes in activity level connected that change to those events.

Mental health responses of those who are homeless or precariously housed ²⁹

Since, September 11th, have you noticed a changed in	Yes	No	Did not Answer
Sleeping Patterns?	51%	34%	14%
Mood?	54%	29%	17%
Activity Level?	31%	40%	29%
Physical Health?	23%	57%	20%
Daily Life	46%	23%	31%
Do you have recurring thoughts about 9/11?	46%	23%	31%

²⁹ This includes individuals living on the streets, in shelters, welfare hotels, abandoned buildings and other types of living situation that was not either their own house or a rental.

MENTAL HEALTH IMPACT

Of those who are homeless or marginally housed and experienced change in mental health, do they relate the changes in mental health to the events?

Do they attribute the change to 9/11?	Yes	No	Did not Answer
Sleeping Patterns?	56%	11%	33%
Mood?	84%	11%	5%
Activity Level?	55%	9%	36%
Physical Health?	25%	25%	50%
Daily Life	50%	19%	31%

Those who reported being homeless and living on the streets had an even higher level of change in sleeping patterns, as 69% responded “yes” to this question. Sixty one percent said that there had been a change in their daily life. All of the individuals who reported a change in their mood and activity level, attributed that change to September 11th. Sixty seven percent who said they experienced a change in sleeping patterns associated it to these events.

Mental health responses of those who are living on the streets

Since, September 11th, have you noticed a changed in	Yes	No	Did not Answer
Sleeping Patterns?	69%	23%	8%
Mood?	39%	46%	15%
Activity Level?	8%	62%	31%
Physical Health?	31%	46%	23%
Daily Life	61%	15%	23%
Do you have recurring thoughts about 9/11?	38%	31%	31%

Of those who are living on the street and experienced change in mental health.

Do they attribute the change to 9/11?	Yes	No	Did not Answer
Sleeping Patterns?	67%	11%	22%
Mood?	100%	0%	0%
Activity Level?	100%	0%	0%
Physical Health?	25%	25%	50%
Daily Life	50%	13%	37%

Individuals with severe mental illnesses are over-represented among the homeless population. While only 4% of the general U.S. population has a serious psychiatric disability, five to six times as many individuals who are homeless (20-25%) have such a disability.³⁰ Untreated psychiatric disorders can cause distress and dysfunction in all areas of the life, including job loss, failed personal relationships, and social isolation.³¹ Individuals who lived with psychiatric disorders prior to the events of September 11th, were even more vulnerable to ASD or PTSD.³² In addition, many individuals who are homeless and who experience psychiatric disorders have had prior contact with the mental health system. Frequently this experience has not been positive, therefore decreasing the likelihood that they will access help at a time of increased stress, such as the events of September 11th and their aftermath.³³

Only 11% of all people who responded that they were homeless said that had received counseling/mental health services before September 11th. Only 9% reported having sought mental health services since the events. Fourteen percent said they would like to receive them.

Use of Mental Health Services among those who reported being homeless

	Yes	No	Did Not Answer
Had you received counseling/mental health services before September 11th?	11%	57%	32%
Have you sought counseling/mental health services since September 11th to deal with your feelings about the WTC attacks?	9%	51%	28%
Would you like to receive counseling/mental health services to deal with your feelings about the WTC attacks?	14%	43%	43%

³⁰ National Resource Center on Homelessness and Mental Illness, "Get the Facts: Why Are So Many People With Serious Mental Illnesses Homeless?" www.nrchmi.com/facts/facts_question_3.asp (cited hereinafter as "Get the Facts").

³¹ HHS Report.

³² The Vulnerable.

³³ Get the Facts.

“John” is an example someone who was not only impacted economically by September 11th, but who also suffers from on-going psychiatric problems and who is resistant to seeking professional services.

John, a 39 year-old African American, is homeless and lives in a city park. He has experience working in construction. He now collects cans because he was finding it harder to find employment. He lost a friend in the World Trade Center attacks, for whom he grieves. He reports having trouble sleeping since the events of September 11th and that he fears another attack.

CONCLUSIONS AND RECOMMENDATIONS

We have just passed the one-year anniversary of the tragic and traumatic events of September 11th, yet we are still continuing to see that many struggle with the psychological fallout from that day, and that many who are not receiving the psychiatric assistance they need. As highlighted in the research in this area and cited in this report, the incidence of PTSD is widespread throughout New York City after the attacks. Moreover, emotional problems were not limited to those who were considered “direct victims,” as everyone present that day experienced the trauma, albeit on different levels, and were repeatedly exposed to the events through media coverage for days and months following the events. Many of the individuals we interviewed, especially those who were homeless, suffered mental illnesses previous to the attacks. In many instances, these illnesses were exacerbated by the attacks and their aftermath. Moreover, few of those that we interviewed had the support system or the resources to help them cope with emotional impact, and most did not seek out or have access to professional help for their trauma.

RECOMMENDATIONS

A. Long-term and integrated mental health services

It may be years before the full impact of September 11th on people’s emotional lives is fully understood. It is critical that proactive policies and programs are developed that appropriately address the long-term mental health needs of all communities, especially low-income, unemployed, immigrant, and homeless individuals and communities. Mental health must be integrated into all services and programs offered to individuals and communities in the recovery and redevelopment process post-September 11th. In this way, service providers can offer holistic services and individuals will not feel stigmatized by seeking out separate mental health services.

B. Culturally competent outreach and community-based services

Outreach is critical in order to ensure that all those who need mental health services have access to them. All services must be culturally competent and appropriate according to race, ethnicity, gender, class, sexual orientation, and as well other important and defining characteristics such as homelessness, recent unemployment, and previous history of mental illness. Community-based programs that integrate mental health services in other programs and services are necessary to reach traditionally underserved communities efficiently and effec-

tively. Moreover, community-based mental health providers should work to develop new resources to ensure pro-active and long-term responses to mental health needs throughout the city.

C. Research for the effective and appropriate development of policies and programs

Some experts indicate that a valuable opportunity was lost to conduct research to deepen the understanding of how to respond to a traumatic event on the scale of September 11th.³⁴ The fact that charities were not systematically collecting data throughout the past year represents a lost opportunity to understand long term needs and effective mental health responses for the future. The research that does exist must be incorporated into all policies and programs developed for long term, mental health responses to the attacks. It is critical that future research efforts consider and incorporate the voices of those groups of individuals who have been traditionally underserved by the mental health system, including low-income, immigrant, homeless, unemployed, and communities of color.

D. Affordable housing for homeless and low-income communities

The added stressors of homelessness and economic deprivation that many of the survey participants were experiencing call for nothing short of the creation of more affordable housing options for homeless and low-income New Yorkers, many of whom were already homeless, were on the brink of homelessness, or had experienced some kind of negative change in their housing status since September 11th.

³⁴ *The Profession Tests Its Limits.*

URBAN JUSTICE CENTER 9/11 DOCUMENTATION SURVEY

Date: ___ / ___ / ___ Interviewer's Name: _____

Clinic Name: _____

Language of Interview: _____ # _____

BACKGROUND

1. Sex

- a. Male
- b. Female

2. Zip Code where you are currently living

3. Name of neighborhood where you are currently living:

4. How old are you?

_____ years

5. What is your race?

- a. African American or Black
- b. Asian or Pacific Islander
- c. Latino or Hispanic
- d. Native American
- e. White
- f. Other: _____

6. What is your ethnicity?

7. What is your marital status?

- a. Married
- b. Separated / divorced / widowed
- c. Never married

8. What is your immigration status?

- a. Citizen by birth
- b. Naturalized citizen
- c. Permanent Resident (green card holder)
- d. Refugee / asylee
- e. Undocumented
- f. Other _____

9. What is the highest level of education that you completed?

- a. Less than high school diploma
- b. High School diploma
- c. GED
- d. Vocational School
- e. College
- f. Graduate School

PUBLIC BENEFITS

10. Do you currently receive any of the following benefits?

- a. Food stamps
- b. Medicaid
- c. SSI
- d. Social security
- e. Social Security Disability (SSD)
- f. Childcare Vouchers
- g. Unemployment
- h. Other: _____

SURVEY

11. Has there been a change in your benefits since August 2001?
a. Yes
b. No

IF NO, skip to EFP Questions

12. If yes, what changed?
a. Benefits were reduced
b. Benefits were cut off
c. Applied for benefits and received
d. Applied for benefits and was rejected
e. Other _____
13. If benefits reduced or cut off (a or b), please explain why.
a. Got a job / more hours / a raise
b. Got more income from source other than job
c. Missed appointments
d. Paperwork problem
e. Welfare office made mistake
f. Child taken away, moved out or too old
g. Other _____

14. If applied for and rejected for benefits, what reason was given? _____

EFP QUESTIONS
(Emergency Food Providers)

15. Are you traveling outside of your neighborhood to this soup kitchen or food pantry?
a. Yes
b. No
16. In the last year, how often have you visited any soup kitchen or food pantry?
a. this is my first time
b. daily
c. weekly
d. monthly
e. as needed, once every 3-6 months

17. How were you referred to the soup kitchen or food pantry?
a. Friend
b. Family member
c. Church
d. HRA (Human Resources Agency) caseworker/agency rep
e. Other social service agency worker: please name _____
f. Other: _____

18. Since 9/11, do you feel your visits have increased?
a. Yes
b. No

19. If yes, why? _____

HOUSING

20. Where are you currently living?
a. In own apartment or house
b. Temporarily with friends or family in an apt. or house
c. Rent a room
d. In a shelter
e. In a welfare hotel or motel
f. In an abandoned building
g. On the streets
h. Other _____
21. If living in an apartment, house, or room, how many adults (over 18) in total currently live in there? (Please include yourself in the total) _____ people
22. Do you have children?
a. Yes
b. No
23. If yes, how many children do you have? _____

SURVEY

24. What are their ages? _____

25. How many minors (under 18) in total currently live with you? (include your children only if they are living with you)? _____

26. What are their ages? _____

27. Has there been a change in your living circumstances since August 2001?

- a. Yes
- b. No

If **NO** skip to EMPLOYMENT:

28. If yes, what circumstances changed in your housing situation? (please circle all that apply)

- a. Moved (from _____ to _____)
- b. Evicted (when: _____)
- c. Became Homeless (when _____)
- d. Went into rent arrears
- e. Other _____

29. If went into rent arrears, how many months in arrears? _____

30. If went into rent arrears, how much was your monthly rent? \$ _____

31. Did you do any of the following to avoid eviction or becoming homeless?

(circle all the apply)

- a. Apply for private charity
- b. One shot deal from HRA(human resources agency)
- c. Ongoing benefits
- d. Third Party (borrow money)
- e. Other _____

32. Did you get any money?

- a. Yes
- b. No

33. If no, please explain why?

- a. Past arrears
- b. Past FEMA
- c. Unable to prove future ability
- d. Paperwork problem
- e. Failed to complete process
- f. Other _____

34. Any additional information _____

EMPLOYMENT

35. What is your current employment status?

- a. Part Time
- b. Full Time
- c. Temporary / Seasonal
- d. Unemployed (since: _____)

36. What is your yearly income?

- a. Below \$6000
- b. \$6000-\$12,000
- c. \$12,000-\$20,000
- d. Above \$20,000

37. How many people do you support with your income?

38. Do you support family abroad?

- a. Yes
- b. No

39. If yes, how many people does your income support abroad? _____

40. Has your employment status changed since August, 2001

- a. Yes
- b. No

If **No**, skip to DISASTER AID

SURVEY

41. If yes, did any of the following happen? (Please circle all that apply)
- a. Became employed
 - b. Became unemployed
 - c. Were laid off
 - d. Fired
 - e. Changed jobs
 - f. Work hours increased
 - g. Work hours decreased
 - h. Wages increased
 - i. Wages decreased
 - j. Other _____

*If currently unemployed, go to "If Unemployed" questions
If currently employed, go to "If Employed" questions*

"IF UNEMPLOYED" Questions

42. Do you feel your job loss was directly related to 9/11?
- a. Yes
 - b. No
43. If unemployed, lost job or fired, please explain the reasons?
- a. Company closed (Date: ___/___)
 - b. Company moved (Date: ___/___)
 - c. Company downsized
 - d. Personal
 - e. Other _____
44. What industry did you work in?
- a. Clothing Retail
 - b. Clothing Manufacturing
 - c. Taxi/Limousine
 - d. Restaurant
 - e. Airline
 - f. Construction
 - g. Street Vending
 - h. Graphic design
 - i. Other: _____
45. What area of New York did you work in?

- a. Manhattan (neighborhood: _____)
- b. Brooklyn
- c. Bronx
- d. Queens
- e. Staten Island
- f. Other _____

46. Are you currently looking for work?
- a. Yes
 - b. No
47. How would you define your job search?
- c. Very easy
 - d. Somewhat easy
 - e. Moderate
 - f. Somewhat difficult
 - g. Very difficult

48. Any additional information _____

"IF EMPLOYED" Questions

49. Did your hours or wages decrease as a direct result of September 11?
- a. Yes
 - b. No
50. In what industry do you currently work?
- a. Clothing retail
 - b. Clothing Manufacturing
 - c. Taxi/Limousine
 - d. Restaurant
 - e. Airline
 - f. Construction
 - g. Street Vending
 - h. Graphic Design
 - i. Other: _____

SURVEY

51. Where in New York do you work?

- a. Manhattan (neighborhood: _____)
- b. Brooklyn
- c. Bronx
- d. Queens
- e. Long Island
- f. Other _____

52. Any additional information _____

DISASTER AID

53. Did you visit any of the disaster aid centers or neighborhood offices?

- a. Yes
- b. No

54. If no, please explain why:

- a. Didn't need money
- b. Didn't think you would qualify
- c. Didn't know where to go
- d. Other _____

If yes, please fill out below chart:

Circle all that you applied to:	Name of Disaster Aid Organization	Did you see them at their office or the disaster center?	Did you receive money, if yes, how much?	If rejected, give date and reason given for rejection
a.	Red Cross	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
b.	Salvation Army	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
c.	Safe Horizon	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
d.	Other private charity (Catholic Charities, etc) _____	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
e.	FEMA rental assistance	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
f.	Unemployment/ Disaster Unemployment	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
g.	Disaster Medicaid	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
h.	Small Business Administration	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:
i.	Other (please specify: _____	a. Pier 94 b. 51 Chambers c. 141 Worth d. Agency's Office	a. Yes b. No How much? \$ _____	_____(month)/_____(year) Reason:

SURVEY

- 55. If you applied for and received disaster aid, was it sufficient?
 - a. Yes
 - b. No

- 56. If disaster aid never received or insufficient, did any of the following happen? (circle all that apply)
 - a. Evicted
 - b. Moved in with friends or family
 - c. Lights/gas turned off
 - d. Could not pay bills
 - e. Skipped Meals
 - f. Relied on food pantry/soup kitchen
 - g. Lost insurance
 - h. Other _____

- 57. What did you do?
 - a. Loans from family/friends
 - b. Used credit cards
 - c. Other _____

- 61. How were you referred to these services?
 - a. Friend
 - b. Family Member
 - c. Pastor
 - d. Self
 - e. Doctor
 - f. Other _____

- 62. Would you like to receive counseling/mental health services to deal with your feeling about the WTC attack?
 - a. Yes
 - b. No

- 63. If "Yes" what has prevented you from accessing services?
 - a. Cost
 - b. Lack of time
 - c. Unaware of how to access services
 - d. Fear of Stigma
 - e. Other _____

- 64. Have you noticed a change in your sleeping patterns since WTC attacks?
 - a. Yes
 - b. No

MENTAL HEALTH IMPACT

- 58. Were you receiving counseling services prior to September 11?
 - a. Yes
 - b. No

- 59. Have you sought counseling services since September 11 to deal with your feeling about the WTC attack ?
 - a. Yes
 - b. No

- 60. If "Yes" what type of services have you been receiving?
 - a. Counseling (private therapist)
 - b. Support Group
 - c. Pastoral Counseling
 - d. Peer counseling
 - e. Psychiatrist/Psychologist
 - f. Other _____

- 65. If "Yes" please describe the change:

- 66. Do you feel that this change is related to your feeling about the WTC attacks?
 - a. Yes
 - b. No

- 67. Have you noticed a change in your mood since the WTC attacks?
 - a. Yes
 - b. No

SURVEY

68. If "Yes" please describe the change:

- a. Yes
- b. No

75. Have you noticed a change in your daily life since the WTC attacks?
a. Yes
b. No

69. Do you feel that this change is related to your feelings about the WTC attacks?
a. Yes
b. No

76. If "Yes" please describe the change:

70. Have you noticed a change in your activity level since the WTC attacks?
a. Yes
b. No

77. Do you feel that this change is related to your feeling about the WTC attacks?
a. Yes
b. No

71. If "Yes" please describe the change:

78. Do you have recurring thoughts about the WTC attacks
a. Yes
b. No

72. Have you noticed a change in your physical health since the WTC attacks?
a. Yes
b. No

73. If "Yes" please describe the change:

74. Do you feel that this change is related to your feelings about the WTC attacks?

Follow up options:

If REJECTED for disaster aid or could/should qualify for aid, suggest a follow up interview. We could potentially take on their case. Would they like us to contact them regarding disaster aid?

(if they do not have a phone, you may give them my number, Saba Waheed: 646.459.3003)

NAME: _____

TELEPHONE NUMBER: _____

Best time to call: 8am-noon Noon-5 5pm-9pm
9pm-11pm Weekends only Weekdays only

If they need assistance with welfare, food stamps, Medicaid, eviction prevention, etc., please give them a copy of the legal clinic flier.

If they are seeking counseling, please give them the phone number to Project Liberty:

1-800-LIFE-NET