



FLOODS: PREPARATION AND WORKPLACE RECOVERY



Table of Contents

Introduction	3
--------------------	---

Articles for Managers

Leading Employees Through Crisis	4
--	---

What to Do and What to Expect: Suggestions for Managers and Supervisors Following Terrorism or Other Trauma	6
--	---

How EAP Consultants Can Help Managers	8
---	---

Articles for Employees

Floods	9
--------------	---

Pets and Disasters	10
--------------------------	----

After a Flood: The First Steps	12
--------------------------------------	----

Clean Up Safely After a Natural Disaster	13
--	----

Support for Disaster Responders	15
---------------------------------------	----

Older Persons and Their Response to Disaster	17
--	----

After a Disaster: Repairing Your Home	19
---	----

Relocation and Stress After a Disaster	20
--	----

Disaster Recovery: Financial Questions	22
--	----

Individual Assistance Programs: The Disaster Assistance Process	24
---	----

Exhaustion in the Wake of Trauma	26
--	----

Survivors of Disasters	27
------------------------------	----

Phases of Traumatic Stress Reactions in a Disaster	29
--	----

Resilience in the Face of Disaster: Lessons From September 11 and Katrina	31
---	----

Am I Depressed?	33
-----------------------	----

What Your EAP Can Do for You	34
------------------------------------	----

Articles for Children

After a Disaster: How to Help Child Victims	36
---	----

Helping Children and Adolescents Cope With Violence and Disasters.....	38
--	----

Introduction

This handbook contains articles for those who were impacted by a flood including information on cleaning up and coping with the aftermath of trauma. These and other disaster-management articles are also available through the Making Life Easier website, Achieve Solutions®, at www.achievesolutions.net/kcmle.

Human Resources Representatives

ValueOptions® recognizes the need for employers and employees to have the appropriate materials available to them to handle the aftermath of a flood. Please distribute the articles in this handbook to managers and employees who need help recovering from a flood.

Managers

The articles in this handbook can help you to effectively lead your employees through a crisis such as a flood and help you to identify what to expect from employees after they have faced such a disaster. It also includes articles for employees who have been affected by the flood. Please feel free distribute the articles to your staff.

Please remember that mental health services are available to help you cope with the disaster. Help is available 24 hours a day, 7 days a week by calling Making Life Easier at **1-888-874-7290**.

Employees

Please use the materials in this handbook as a starting point on your road to recovery. Information about cleaning up after the flood, rebuilding your life, helping your child(ren) cope with the disaster and taking care of your mental health are included.

Also, your employer has partnered with ValueOptions® to offer you mental health services to help you during the crisis and while you are recovering. Help is available 24 hours a day, 7 days a week by calling the Making Life Easier program. You may obtain individual telephonic or in-person counseling by calling Making Life Easier at **1-888-874-7290**.

Leading Employees Through Crisis

When tragedy strikes a business, all stakeholders immediately look to its leadership for direction. How leaders respond during the first hours after a disaster offers both tremendous opportunity and serious risk for the subsequent outcomes. That positive or negative response will echo throughout the organization's management strata, as junior managers take their cue from the charted direction.

In retrospect, business leaders often pinpoint a workplace tragedy (violence, catastrophic accident, robbery, employee fatality, terrorism) as pivotal to the ongoing productivity of their work teams. Some identify how the incident launched a new sense of loyalty, community and commitment to excellence. Others bemoan the event as triggering a collective negative image, increased conflict and distrust of leadership. Whereas effective leadership manages these risks by addressing the "psychological undercurrent" beneath them, not all business leaders have the training or expertise to do so.

Leaders must be prepared to present that rare combination of compassion and competence—not mutually exclusive terms. Individually and organizationally, recovery is facilitated when a visible leader can acknowledge the personal impact upon involved people while at the same time transitioning them to next steps. The leader must embody and communicate the transitions from chaos to structure and helplessness to effective action. Those watching must witness a confident, competent person who doesn't minimize the effect of the disaster but communicates an expectation of recovery.

Leadership at risk

Trust of leadership and a desirable corporate culture are at risk following a traumatic incident. A dynamic common to work groups following an event is increased "we/they" thinking and blaming of "administration" for problems related and unrelated to the incident. People impacted by trauma predictably tend to:

1. Regress to more basic, primitive impulses and defenses
 - The brain is re-circuited toward use of functions focused upon creating an immediate sense of safety. These thought patterns are not necessarily logical, as the portions of the brain dealing with advanced abstract thought are "put on hold."
 - Decisions tend to be impulsive, extreme and based more on emotion than logic. Emotional responses are magnified and self-protective.
2. Immediately attempt to make sense of the incident in an effort to gain a feeling of control over it
 - The belief is that if one can understand the incident, he can be safer by preventing it next time.
 - When the answer to "why" isn't available, people will create one.
 - The understanding is likely to be reactive and lack objectivity.
3. Isolate from others
 - The lack of control experienced in the tragedy leads people to pull away from others in distrust.

Add these factors together and conditions are ripe for hostility and blame, with the company's leadership positioned as the most convenient target. Following tragedy, the allegations of blame need not be accurate to be powerfully destructive.

The incident and its aftermath will not go away if ignored. Work groups will go through a reactive process—with leadership or without it. If ignored, the employees feel as though insult was just added to injury, and feelings of betrayal further fuel the likelihood of blame. According to Gerry Spence, founder of the Trial Lawyers College, "The pure rage that stems from unredressed injury can be more fearsome than that produced by the original wrong."

The ACT model

The ACT model provides business leaders with a structured process to facilitate both individual and organizational recovery:

1. Acknowledge and name the trauma.

- Have an accurate understanding of the facts and avoid conjecture.
- Demonstrate the courage to use real language that specifically names what occurred. When there has been a fatality it is important to use the word "death."
- Acknowledge that the incident has an impact on team members and that individuals will be impacted differently.
- Personally acknowledge the trauma in order to position leadership as also being impacted by the event, thereby aligning leaders with other employees.

2. Communicate compassion and competence.

- Understand the compassion and competence are not mutually exclusive and must both be present to productively lead a traumatized group.
- Seek the support of a colleague, employee assistance program (EAP) consultant or critical incident response expert to help script a response and provide coaching/feedback.
- Have a crisis response plan that includes use of critical incident response mental health professionals. These experts can help design the response plan and deliver structured interventions to mitigate the effects of trauma. Inherently, exercising this plan communicates compassion and competence.

3. Transition.

- Communicate an expectation of recovery. Those impacted must gain a vision of "survivor" rather than "victim."
- Communicate flexible and reasonable accommodations as people progress back to "return to work" and "return to life" normalcy. Employees should not be expected to immediately function at full productivity, but will recover more quickly if assigned to concrete tasks. Structure and focus are helpful. Extended time away from work often inhibits recovery. ("If you fall off a horse ... get back on a pony.")
- Lead visibly for several days and be especially accessible to employees for support and information.
- De-stigmatize and encourage the use of critical incident response services.

When business leaders manage the risk of a traumatic event via the above process, they speed individual and organizational recovery and gain greater likelihood employees will positively view their involvement. Tragedy needn't lead to additional tragedy.

By Bob VandePol

© 2005-2009 Crisis Care Network. Used with permission.

What to Do and What to Expect: Suggestions for Managers and Supervisors Following Terrorism or Other Trauma

What to expect

Expect things to get worse before they get better. When terror or disaster strikes, people are immediately concerned with their own safety and that of their families. After the safety of those close to them is assured, people begin to feel the impact of the event in their own way. For some people, this means re-prioritizing the role of work and family in their lives; for others this may mean relying on negative coping strategies, like excessive use of alcohol or drugs. Constant news coverage of the event keeps pictures and fears fresh in people's minds, making returning to daily routines more difficult.

Employees may feel depressed, anxious or stressed. These feelings might be seen as physical ailments or emotional expressions. Depression, anxiety and stress are the most common complaints of people who have experienced a terrifying event. People express these emotions through their behavior and language. While some employees may talk about their feelings, others may reveal these feelings as illnesses.

Employees want to get back to work—but at their own pace. Recovering from a terrifying event is an individual process. People who have experienced a tragedy want to return to daily life. How quickly an individual is able to return to their daily routine will depend upon his own prior experiences, the proximity of the terrifying event to himself and the support available.

Increases in turnover, absenteeism, requests for vacation leave and impulsive behavior are typical in the first six months following a tragic event. The first six months following a tragic event are those months in which most employees react. This reaction may be seen as increases in turnover and requests for vacation time as employees re-evaluate their life priorities, absenteeism in people who do not feel safe at work, and impulsive behavior as people "live each day like it's the last."

Increases in stress, concentration difficulties and use of drugs and alcohol can last for up to a year. The natural recovery process can last for up to a year. During this yearlong period, employees may feel stress as they balance the demands of work, family, financial and personal needs. Employees may be distracted and unable to concentrate or communicate clearly. Individuals who have relied on drugs or alcohol as coping strategies may begin to experience negative effects related to their use.

What to do

Be available to your staff. Allow your staff the opportunity to talk with you—and be ready to listen.

Understand that employees will have a difficult time returning to normal and that "normal" may change. As employees come to accept the outcome of the tragic events, their life priorities and abilities will change. Understand that for some employees—and for some workplaces—life will never be exactly the same as it was before.

Monitor workplace safety issues. When trauma results in the death or illness of people who were at work, work no longer feels like a safe place to be. Employees will have higher expectations for workplace security and will want assurances that the workplace is safe. Difficulty concentrating, sleeping, or drug and alcohol use can impair workers from performing at their best and safest.

Be sensitive to employees' needs to put family and self first following a tragic event. Employees need to have permission to think about their own needs and the needs of their families following a tragic event. The needs of the workplace are not as immediately important to an individual who has experienced trauma. Managers who recognize that employees need time to have other priorities besides work gain employee loyalty, and employees are ready to return to work sooner than when not supported.

Let your employees take action. When tragedy strikes, feeling helpless can be immobilizing. Allow employees to take action—whether that means taking a collection for a charity or a demonstration of patriotism.

Build your credibility and reputation for being a leader by identifying work priorities and how your team is functioning. How you manage your team through a tragic event will have a lasting impact on the bottom line. Offering your staff the opportunity to show feelings and take action builds cohesiveness among team members and creates a stronger work environment.

Use your Employee Assistance Program (EAP). Your Employee Assistance Program is available to help you or individual employees address personal concerns about the tragic events and help you in creating a plan to cope effectively with concerns. The Employee Assistance Program is also available to offer critical incident debriefing counseling. The central feature of most critical incident debriefings is a group meeting involving affected employees. It is generally advised that all employees of the given work group or section participate in this group meeting, even if some of these employees were not present at the time of the traumatic incident (or directly involved in the incident). This is done because experience has shown that such a framework best fosters a sense of workplace community surrounding the traumatic event, and that this feeling of community in turn is one of the most critical restorative ingredients in transcending the effects of the trauma.

© 2001-2009 Achieve Solutions®

How EAP Consultants Can Help Managers

From stress on the job to health and wellness and performance-related issues, employee assistance program (EAP) consultants help managers lower absenteeism, decrease tardiness, reduce health care costs, improve safety records and retain valuable employees.

Managers are encouraged to use appropriate internal resources and refer to their company's internal policies and procedures to make sure they are using approved practices. After they've talked with their human resources experts and in conjunction with having accessed all internal company resources, managers can turn to EAP consultants, who can assess the problem, provide consultation, identify external resources and refer managers to professional service providers when appropriate.

Many problems can be handled during a phone consultation. Articles and checklists on this site can help managers prepare for and facilitate an EAP referral.

When to ask for help

If one of your employees shows a change in behavior, such as poor work performance, difficulty concentrating, irritability, tardiness or excessive absence, there may be stresses in her personal life. Perhaps she's struggling with finding child care resources after moving to a new neighborhood, or is coping suddenly with an elderly parent who's ill. She may be dealing with a substance-abuse problem or a case of domestic violence.

Your EAP consultant will talk with you about the history of the problem and any dips in work performance that you've documented. The consultant will coach you on how to approach the employee in a non-confrontational style. It's always best for the manager to take the employee aside privately and discuss job performance or attendance in a straightforward manner, asking if anything is wrong, rather than jumping to conclusions or making accusations. The manager then can weave information about EAP services into the discussion.

While EAP consultants can't solve your workplace problems, they can facilitate resolution of the issues that cause or impact these problems. The goal is to deal with a work-performance or personal problem before it escalates to a safety issue or an incident of workplace violence.

On-site consultations

Sometimes EAP consultants come on-site if there is conflict between departments or co-workers. They meet with supervisors and management teams to facilitate teambuilding workshops that can increase organizational efficiency and effectiveness. Another time EAP consultants sometimes are asked to come on-site is during layoffs or terminations. While EAP consultants can't notify employees of layoffs, they can support managers during this difficult time and provide coping skills.

These situations sometimes are as stressful for the managers who have to deliver the bad news as for the employees receiving the news. Whatever the situation, EAP consultants want to be sure that managers maintain their objectivity and that they take care of themselves before, during and after.

EAP consultants are prepared to work with you to bring balance to your workplace.

By Rosalyn Kulick
© 2001-2009 Achieve Solutions®

Floods

The physical devastation that accompanies a flood is enormous. But as the flood waters recede, there may be more threats to your personal health and safety. By taking some basic precautions, you can help prevent many injuries as well as the possibility of some diseases.

In the midst of all this water, remember that heat or cold can play a major role in your personal health. Drink plenty of fluids, avoid caffeine and do not wait to get thirsty. When possible, take a break, being careful not to get any more exhausted than you already may be. Do not add weather-related health problems, like heat stress or hypothermia, to your other problems.

The weeks after a flood are going to be rough. In addition to your physical health, you need to take some time to consider your mental health as well. Remember that some sleeplessness or anxiety, anger, hyperactivity, mild depression, or lethargy are normal, and may go away with time. If you feel any of these symptoms acutely, seek some counseling. Your state and local health departments will help you find the local resources, including hospitals or health-care providers, that you may need.

In addition to the information provided in this article, local and state health departments or emergency management agencies may issue health advisories particular to your location. For more information, contact your local or state health departments.

Source: Centers for Disease Control and Prevention, National Center for Environmental Health

Pets and Disasters

Make arrangements for your pets as part of your household disaster planning. If you must evacuate your home, it's always best to take your pets with you. For health and space reasons, pets will not be allowed in public emergency shelters. If, as a last resort, you have to leave your pets behind, make sure you have a plan to ensure their care.

Before

Contact your local animal shelter, humane society, veterinarian or emergency management office for information on caring for pets in an emergency. Find out if there will be any shelters set up to take pets in an emergency. Also, see if your veterinarian will accept your pet in an emergency.

Decide on safe locations in your house where you could leave your pet in an emergency:

- Consider easy-to-clean areas such as utility areas or bathrooms and rooms with access to a supply of fresh water.
- Avoid choosing rooms with hazards such as windows, hanging plants or pictures in large frames.
- In case of flooding, the location should have access to high counters that pets can escape to.
- Set up two separate locations if you have dogs and cats.

Buy a pet carrier that allows your pet to stand up and turn around inside. Train your pet to become comfortable with the carrier. Use a variety of training methods such as feeding it in the carrier or placing a favorite toy or blanket inside.

If your pet is on medication or a special diet, find out from your veterinarian what you should do in case you have to leave it alone for several days. Try to get an extra supply of medications.

Include an identification tag that has your name, address, and phone number.

If your dog normally wears a chain link "choker" collar, have a leather or nylon collar available if you have to leave him alone for several days.

Keep your pet's shots current and know where the records are. Most kennels require proof of current rabies and distemper vaccinations before accepting a pet.

Contact motels and hotels in communities outside of your area and find out if they will accept pets in an emergency.

When assembling emergency supplies for the household, include items for pets:

- extra food (The food should be dry and relatively unappealing to prevent overeating. Store the food in sturdy containers.)
- kitty litter
- large capacity self-feeder and water dispenser
- extra medications

Trained guide dogs

In most states, trained guide dogs for the blind, hearing impaired or handicapped will be allowed to stay in emergency shelters with their owners. Check with local emergency management officials for more information.

During

Bring your pets inside immediately. Animals have instincts about severe weather changes and will often isolate themselves if they are afraid. Bringing them inside early can stop them from running away. Never leave a pet outside or tied up during a storm.

If you evacuate and have to leave your pet at home, prepare a safe location for it:

- Leave familiar items such as the pet's normal bedding and favorite toys.
- Leave a two- or three-day supply of dry food, even if it's not the pet's usual food. The food should not be moistened because it can turn rancid or sour. Leave the food in a sturdy container that the pet cannot overturn.
- Leave water in a sturdy, no-spill container. If possible, open a faucet slightly and let the water drip into a big container. Large dogs may be able to obtain fresh water from a partially filled bathtub.
- Replace a chain link "choker" collar with a leather or nylon collar. Make sure the collar has tags and identification.
- Separate dogs and cats. Even if your dogs and cats normally get along, the anxiety of an emergency situation can cause pets to act irrationally.
- Keep small pets away from cats and dogs.

If you evacuate and plan to take your pets, remember to bring your pet's medical records and medicines with your emergency supplies.

Birds

Birds must eat daily to survive. In an emergency, you may have to leave your birds behind. Talk with your veterinarian or local pet store about special food dispensers that regulate the amount of food a bird is given. Make sure that the bird is caged and the cage is covered by a thin cloth or sheet to provide security and filtered light.

After

If after a disaster you have to leave town, take your pets with you. Pets are unlikely to survive on their own.

In the first few days after the disaster, leash your pets when they go outside. Always maintain close contact. Familiar scents and landmarks may be altered and your pet may become confused and lost. Also, snakes and other dangerous animals may be brought into the area with flood areas. Downed power lines are a hazard.

The behavior of your pets may change after an emergency. Normally quiet and friendly pets may become aggressive or defensive. Watch animals closely. Leash dogs and place them in a fenced yard with access to shelter and water.

Source: Federal Emergency Management Agency

After a Flood: The First Steps

Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead.

- Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way.
- Keep listening to the radio for news about what to do, where to go, or places to avoid.
- Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.
- If you must walk or drive in areas that have been flooded.
 - Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
 - Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it.
- Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.

Staying healthy

A flood can cause emotional and physical stress. You need to look after yourself and your family as you focus on cleanup and repair.

- Rest often and eat well.
- Keep a manageable schedule. Make a list and do jobs one at a time.
- Discuss your concerns with others and seek help. Contact Red Cross for information on emotional support available in your area.

Getting help

- The American Red Cross can help you by providing you with a voucher to purchase new clothing, groceries, essential medications, bedding, essential furnishings, and other items to meet emergency needs. Listen to the radio to find out where to go for assistance, or look up American Red Cross in the phone book and call.
- The Red Cross can provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies.
- Contact your insurance agent to discuss claims.
- Listen to your radio for information on assistance that may be provided by the state or federal government or other organizations.
- If you hire cleanup or repair contractors, be sure they are qualified to do the job. Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home. Check references.

Source: Federal Emergency Management Agency, www.fema.gov/hazard/flood/afttrfld.shtm

Clean Up Safely After a Natural Disaster

When returning to your home after a hurricane, flood or other natural disaster protect yourself and your family by following these tips.

Reentering buildings

- Stay away from damaged buildings or structures until they have been examined and certified as safe by a building inspector or other government authority. You may want to wait to return to buildings during daylight hours, when it is easier to avoid hazards, particularly if the electricity is off and you have no lights.
- Leave immediately if you hear shifting or unusual noises that signal that the structure may fall or if you smell gas or suspect a leak. If you smell gas, notify emergency authorities and do not turn on the lights, light matches, smoke, or do anything that could cause a spark. Do not return to the house until you are told it is safe to do so.
- Keep children and pets out of the affected area until cleanup has been completed.

General safety measures

- Have at least two fire extinguishers, each with a UL rating of at least 10A, at every cleanup job.
- Wear hard hats, goggles, heavy work gloves, and watertight boots with steel toe and insole (not just steel shank) for cleanup work.
- Wear earplugs or protective headphones to reduce risk from equipment noise.
- Use teams of two or more people to move bulky objects. Avoid lifting any material that weighs more than 50 pounds (per person).
- When using a chain saw, operate the saw according to the manufacturer's instructions, wear appropriate protective equipment, avoid contact with power lines, be sure that bystanders are at a safe distance, and take extra care in cutting trees or branches that have gotten bent or caught under another object. Use extreme caution to avoid electrical shock when using an electric chain saw.
- If there has been a backflow of sewage into your house, wear rubber boots, rubber gloves, and goggles during cleanup of the affected area.
- In hot weather, try to stay cool by staying in air-conditioned buildings, taking breaks in shaded areas or in cool rooms, drinking water and nonalcoholic fluids often, and wearing light and loose-fitting clothing. Do outdoor activities during cooler hours.

Carbon monoxide exposure

Never use generators, pressure washers, or other gasoline, propane, natural gas, or charcoal-burning devices inside your home, basement, garage, or camper—or even outside near an open window, door, or vent. Carbon monoxide—an odorless, colorless gas from these sources that can cause sudden illness and death—can build up indoors and poison the people and animals inside.

Mold and cleanup

- Remove and discard items that cannot be washed and disinfected (such as mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings and paper products).
- Remove and discard drywall and insulation that has been contaminated with sewage or flood waters.
- Thoroughly clean all hard surfaces (such as flooring, concrete, molding, wood and metal furniture, countertops, appliances, sinks, and other plumbing fixtures) with hot water and laundry or dish detergent.

- If electrical circuits and electrical equipment have gotten wet or are in or near water, turn off the power at the main breaker or fuse on the service panel. If you must enter standing water to access the main power switch, then call an electrician to turn it off.
- Never turn power on or off or use an electric tool or appliance while standing in water.
- Do not connect generators to your home's electrical circuits without the approved, automatic-interrupt devices. If a generator is on line when electrical service is restored, it can become a major fire hazard and it may endanger line workers helping to restore power in your area.

Hazardous materials issues

- Call the fire department to inspect or remove chemicals, propane tanks, and other dangerous materials.
- Wear protective clothing and gear (for example, a respirator if needed) when handling hazardous materials.
- Wash skin that may have come in contact with hazardous materials.
- Wear insulated gloves and use caution if you have to remove a car battery. Avoid any acid that may have leaked from a car battery.

Hygiene and infectious disease issues

- After completing the cleanup, wash with soap and water. If there is a boil-water advisory in effect, use water that has been boiled for one minute (allow the water to cool before washing). Or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- If you have any open cuts or sores that were exposed to floodwater, wash them with soap and water and apply an antibiotic ointment to discourage infection.
- Seek immediate medical attention if you become injured or ill.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.

Water issues

- If the building is flooded, the waters may contain fecal material from overflowing sewage systems and agricultural and industrial waste. Although skin contact with floodwater does not, by itself, pose a serious health risk, there is risk of disease from eating or drinking anything contaminated with floodwater.
- If you have any open cuts or sores that will be exposed to floodwater, keep them as clean as possible by washing them with soap and applying an antibiotic ointment to discourage infection.
- To reduce cold-related risks when standing or working in water which is cooler than 75° F (24° C), wear insulated clothes and insulated rubber boots, take frequent breaks out of the water, and change into dry clothing when possible.

Source: Centers for Disease Control and Prevention

Support for Disaster Responders

National disasters, particularly large-scale disasters such as Hurricane Katrina, have raised many questions about the emotional health of those workers who are called upon to respond.

Nothing can prepare someone for the intensity of a disaster of the size of Hurricane Katrina. These catastrophes thrust first responders, maintenance, utility workers and clean-up crews into life-and-death situations, disorganization, death, confusion and the pain and suffering of victims. Without support and education, some of these men and women could become "secondary victims." They are at greater risk for disaster-related illness, stress disorders and psychological problems.

Effects of disaster on psychological health

Researchers have studied the effects of stress from natural disasters since the 1940s. Most disaster workers only have mild, normal stress reactions. Yet, as many as one out of every three have emotional problems.

In the case of Hurricane Katrina and the terrorist attacks in New York on September 11, 2001, the work to restore the community was overwhelming. It required long stress-filled days away from loved ones and familiar routines. For some, the toll on their lives was high.

- The good news is that there is something that workers can do to better prepare for, and cope with the aftermath of, a disaster. Here are some suggestions.
- Before a disaster
- Make decisions about daily routines. Making lunches, taking kids to school or practice, and grocery shopping may seem like small stuff but when no one is there to do them they can cause great distress.
- Prioritize the essentials and plan to cut out unnecessary activities until things stabilize.
- Ask your employer about available resources to you and your family, and how to make contact if needed.
- Make sure all your affairs are in order, including your will, your bank accounts, investments, etc. Be sure your spouse or significant other knows how to access joint accounts if a need arises for additional funds for emergency, travel or other expenses.
- Arrange for a family member, friend or caregiver to help out in the case of prolonged work duty.
- Talk about your feelings with your spouse or significant other. Assure your loved ones that you will take every precaution available.

After a disaster

- Attend any professional debriefings offered and learn what resources are available to you or your family.
- Talk about feelings as they arise, and be a good listener to your family and co-workers.
- Eat well and try to get caught up on your sleep (this may take several days).
- Understand that it's normal and healthy to want to talk about the disaster. It's also equally normal not to want to talk about it. Be judicious. Keep in mind that others may find it frightening or may simply be satisfied that you returned safely.
- Get "out of yourself." Avoid excessive introspection by focusing on the lives and activities of your loved ones. Ask them how they coped. Praise them for doing well in your absence.
- Find time to recharge doing something you enjoy. Go to a ballgame or to a movie. Get your mind off the disaster.
- Be patient with yourself and others. Remember your family and co-workers are stressed, too.
- Limit your exposure to news media reports about the disaster. While it is natural to want to know more, repetitive or sensationalized images and accounts can be harmful.
- Slow down. Get back to a normal pace in your daily life.

- Take it one day at a time. Each day provides a new opportunity to focus on what is really important in life. Many people turn to personal or spiritual resources during such times.

Personal support is essential

Although it is difficult to quantify, having someone (such as a family member) to talk with or simply “be with” after a disaster is a tremendous benefit. On the other hand, being alone or isolated from loved ones puts you at great risk for stress-related disorders, anxiety and depression. If you need help preparing for a disaster or coping in the aftermath, call the toll-free number on this site.

By Drew Edwards, EdD
© 2006-2009 Achieve Solutions®

Older Persons and Their Response to Disaster

Hurricanes, tornadoes, floods and earthquakes. Each year, 30, 40, even 60 or more natural disasters impact the United States and its territories with such devastation that they exceed local capacity to respond. When the President declares these disaster areas eligible for assistance, the Federal Emergency Management Agency (FEMA) coordinates the federal response. FEMA and the Small Business Administration (SBA) respond with loans and grants that help disaster victims recover. The Administration on Aging (AoA) responds to the special needs of older disaster victims.

The elderly population has a number of characteristics and concerns that make them particularly vulnerable to the effects of disasters.

Sensory deprivation: Older persons' sense of smell, touch, vision and hearing may be less acute than that of the general population. A hearing loss may cause an older person not to hear what is said in a noisy environment or a diminished sense of smell may mean that he or she is more apt to eat spoiled food.

Delayed response syndrome: Older persons may not react to a situation as fast as younger persons. In disasters, this means that Disaster Application Centers may need to be kept open longer if older persons have not appeared. It also means they may not apply for benefits within specified time limits.

Generational differences: Depending on when individuals were born, they share differing values and expectations. This becomes important in service delivery since what is acceptable to an 80 year old person may not be acceptable to a person 65 years of age.

Chronic illness and medication use: Higher percentages of older persons have arthritis. This may prevent an older person from standing in line. Medications may cause confusion in an older person or a greater susceptibility to problems such as dehydration. These and other similar problems may increase the difficulties in obtaining assistance.

Memory disorders: Environmental factors or chronic diseases may affect the ability of older persons to remember information or to act appropriately.

Transfer trauma: Frail older persons who are dislocated without use of proper procedures may suffer illness and even death.

Multiple loss effect: Many older persons have lost spouse, income, home, and/or physical capabilities. For some persons, these losses compound each other. Disasters sometimes provide a final blow making recovery particularly difficult for older persons. This may also be reflected in an inappropriate attachment to specific items of property.

Hyper/Hypothermia vulnerability: Older persons are often much more susceptible to the effects of heat or cold. This becomes more critical in disasters when furnaces and air conditioners may be unavailable or unserviceable.

Crime victimization: Con artists target older persons, particularly after a disaster. Other targeting by criminals may also develop. These issues need to be addressed in shelters and in housing arrangements.

Unfamiliarity with bureaucracy: Older persons often have not had any experience working through a bureaucratic system. This is especially true for older women who had a spouse who dealt with these areas.

Literacy: Many older persons have lower educational levels than the general population. This may present difficulties in completion of applications or understanding directions.

Language and cultural barriers: Older persons may be limited in their command of the English language or may find their ability to understand instructions diminished by the stressful situation. The resulting failure in communication could easily be further confused by the presence of authoritarian figures, such as police officers, who may increase the apprehension and confusion in the mind of the older person. A number of seniors speak languages other than English, and there is a critical need to be sensitive to language and cultural differences. This could mean older persons in this category will need special assistance in applying for disaster benefits.

Mobility impairment or limitation: Older persons may not have the ability to use automobiles or have access to private or public transportation. This may limit the opportunity to go to the Disaster Application Center, obtain goods or water, or relocate when necessary. Older persons may have physical impairments which limit mobility.

Welfare stigma: Many older persons will not use services that have the connotation of being "welfare." Older persons often have to be convinced that disaster services are available as a government service that their taxes have purchased. Older persons need to know that their receipt of assistance will not keep another, more impacted, person from receiving help.

Mental health stigma: Similar to welfare stigma, older persons often feel ashamed that they may experience mental health problems. These attitudes must be addressed individually if older persons are to receive mental health care.

Loss of independence: Older persons may fear that they will lose their independence if they ask for assistance. The fear of being placed in a nursing home may be a barrier to accessing services.

Source: U.S. Administration on Aging

After a Disaster: Repairing Your Home

If your house has been damaged by a natural disaster—flood, fire, snow/ice, tornado or earthquake—chances are you're on the hunt for a reputable contractor to help with repair and restoration. Inevitably, the demand for qualified contractors after a disaster usually exceeds the supply. Enter the home repair rip-off artist, who may overcharge, perform shoddy work or skip town without finishing your job.

Because many legitimate licensed home-repair companies can be booked solid for months, frustrated and anxious homeowners and landlords, eager to get their property back in shape, may neglect to take the usual precautions when hiring contractors. As a result, some consumers find that they've hired part-time contractors, who may not get the job done in a reasonable time; contractors from surrounding areas, who may be difficult to track down for follow-up; inexperienced contractors, who may not do the job well; and all too often, just plain crooks, who are seizing the opportunity to make a fast buck.

Many communities have emergency ordinances in place to keep crooked contractors out. But for consumers desperate to get the work done, recognizing a home repair rip-off can be a challenge.

The Federal Trade Commission (FTC) and the Federal Emergency Management Agency (FEMA) offer the following tips for consumers who may be facing major repairs after a disaster hits home.

- **Deal only with licensed and insured contractors.** Verify the track record of any roofer, builder or contractor you're thinking of hiring. Ask for a list of recent customers and call them.
- **Get recommendations from friends, relatives, neighbors, co-workers, insurance agents or claims adjusters.** Also check with the local Better Business Bureau and Home Builders Association to see if complaints have been lodged against any contractor you're considering.
- **Take your time about signing a contract.** Get a written estimate that includes any oral promises the contractor made. But remember to ask if there's a charge for an estimate before allowing anyone into your home. Ask for explanations for price variations, and don't automatically choose the lowest bidder. Get a copy of the final signed contract before the job begins.
- **Resist dealing with any contractor who asks you to pay for the entire job upfront.** A deposit of one-third of the total price is standard procedure. Pay only by check or credit card—and pay the final amount only after the work is completed to your satisfaction. Don't pay cash.
- **Be skeptical of contractors who encourage you to spend a lot of money on temporary repairs.** Make sure there's enough money for permanent repairs.
- **Ask a knowledgeable friend, relative or attorney to review a home-repair contract before you sign.** If you get a loan to pay for the work, be cautious about using your home as security: If you don't repay the loan as agreed, you could lose your home. Consider asking an attorney to review the loan documents, as well.

If you suspect a repair rip-off, call the consumer division of your state attorney general. If you suspect fraud, waste or abuse involving Federal Emergency Management Agency disaster-assistance programs, report it to FEMA's Inspector General's Office.

Source: Federal Trade Commission

Relocation and Stress After a Disaster

Unplanned evacuations during a disaster can cause great stress on a community and on the individuals in that community. Some of the stressful factors related to sudden evacuations are the following:

- disruptions of daily life routines
- separation from family, friends, and coworkers
- worries about the condition of homes and community
- concerns about pets
- loss of family pictures and special items
- difficulties getting around in a new location

The stress of evacuation can lead to feelings of isolation in the new location and of being neglected by society and government. Evacuees also may feel there was not adequate time to prepare for the evacuation.

First steps of recovery

Recovering from a disaster occurs in phases over days, weeks, and months. Soon after being uprooted by a disaster, you can start the recovery process. Right now, there are three general steps you can take to improve the mental and emotional strength of your family. The following steps will help you to begin to retake control over your life:

1. **Rebuild physical strength and health.** Once you and your loved ones are in a safe and secure place, whether a shelter, a new apartment, or a place with relatives or friends, make sure to tend to their immediate medical needs, if any. Be sure everyone has enough to eat and drink to regain their physical strength. Make sure everyone gets some restful sleep in as private a space as possible. Rebuilding physical strength is a good first step to calm shattered emotions.
2. **Restore daily activities.** Restoring daily routines helps build a sense of being home mentally and emotionally, even in the absence of a physical home. Simple routines that your family normally does together, such as family walks, watching television, and bedtime stories, help pull the pieces of daily life back together even in a new place. Restoring daily activities rebuilds the normal sense of morning, afternoon, evening, and night. Even though you are away from home and in a strange place, try to resume the daily routines as much as possible.
3. **Provide comfort.** Family members are better able to deal with the stress of relocation when they are comfortable and informed. Comfort can be increased by
 - providing your family with information about other family, friends, and news of home
 - expressing affection for family members, in the ways your family normally shows affection
 - discussing, when ready, the emotions associated with the disaster and relocation, such as feelings of loss, missing home, and worry about family members, friends, and pets

Rebuilding family life

After the initial emergency has passed and the shock and confusion from disaster relocation have subsided, the physical rebuilding and long-term emotional recovery phase begins. This longer recovery phase has two steps:

1. **Assess all physical and emotional losses the family has experienced.** This inventory can help you identify practical actions to take in rebuilding the physical losses the family has experienced.

2. **Develop an emotional understanding of the disaster experience and your relocation situation to help rebuild family life.** Working through emotions takes time. There is no set timeframe or stages for it.

Resolving emotions is a natural healing process that relies on talking to friends about your feelings, mental sorting of emotions, and receiving practical and emotional help from family, friends, your place of worship, or other organized support groups in the community.

Emotional healing

Your personal support groups can help you process your emotions and understand your experiences. Emotional processing involves experiencing the emotions associated with the disaster and figuring out what the disaster meant to your life. One way that many people work through their emotions is by “telling the story” of what happened.

Many people who have lived through a disaster or terrorist attack have an overwhelming urge to tell the story over and over again. By sharing stories, you and those around you can sort out the sequence of events associated with the hurricane, which at first may be a confused jumble. By telling the story, you can get input from others about what they saw and begin to put meaning into the experience.

Generally, over time, as you heal emotionally, the hurricane story will pull together into an organized story that will have vivid details, emotions, and reflections about lessons learned during the experience. With emotional healing, thoughts and dreams about the disaster will be less painful. You will have gained some emotional distance from the events of the disaster. How long this process takes depends on what happened during the disaster and your own unique mental and emotional makeup. You will always associate some pain with the hurricane, but it will not be so overwhelming after the passage of time allows for emotional healing.

Signs that professional help is needed

Signs that the person is overwhelmed by his emotions and may need help are:

- the story is too painful to tell
- the person creates a wall of silence around the event for a long time
- the person cannot express or experience his feelings
- dreams and thoughts of the experience continue to evoke very painful emotions that do not go away
- the person's behavior dramatically changes
- the person has thoughts of hurting himself or others

If these signs are present, an appointment with a mental health professional should be arranged. A mental health professional can help with the healing process.

Source: Agency for Toxic Substances and Disease Registry (ATSDR), www.atsdr.cdc.gov

Disaster Recovery: Financial Questions

Housing: What do I do about the home I own and cannot access? Do I still need to pay the mortgage?

You still own the property and there is debt, so you need to research your situation with your lender. Consider contacting the Federal Emergency Management Agency (FEMA), as they may have general input as to your rights under a declared disaster, as there may be some relief under federal law that is part of the declaration of the disaster.

Contact your lender and review your options and requirements. Your lender may have a loss mitigation department to which you can also direct your questions. If your home is funded via FHA, VA or HUD, contact the HUD Housing Counseling Center at (888) 297-8685 with questions.

Rental housing: Do I need to pay my rent?

Contact FEMA to clarify your rights under a declared disaster. If you are not able to return or use the rental, and it is declared a disaster and uninhabitable, you may not need to pay from the period of the declaration on, but you are still responsible for rent up to the declaration.

Contact your landlord, once you know the status/use of the rental and advise of your intent, (document the conversation date, etc.) when the rental is uninhabitable.

Utilities: Do I need to pay?

Assuming that the area was declared a national disaster, then most likely all utilities were shut off. You must contact the utility companies for advice, including: telephone, water, electric, gas, garbage. It is assumed that if the utilities are shut off, your billing will cease, but they must be verified by contacting the utility companies. You are certainly responsible for all prior billings. Again, FEMA may have information on your rights and responsibilities as it relates to this situation.

Credit cards, personal loans, car loans, leases, student loans: Do I have to pay?

All debt-related expenses and loans still exist and you are responsible. Contact each card company, financial institution, leasing company and the lender on student loans for direction as to your responsibility. Most will have programs in place for either a delay or hardship, but you must contact the program.

For car loans or leases, you should also contact your car insurance company as in a loss the carrier may be responsible if the loss is covered by your policy. If your car/truck is still in use, you will need to pay loans and fees, but they may have programs to allow some grace period.

Insurance—homeowners, renter, car/truck, health, life, and other coverages: Do I need to pay my insurance expense? If my employer provides my health insurance, is it still valid?

Contact FEMA, as they may be able to outline your rights under a declared disaster. You must contact the carrier for each type of insurance that you are carrying for their direction. Again, with a declared disaster there will be specific instructions/programs for your situation. If you have a loss of home, car, etc. the carrier will advise of action needed. Again, you are responsible for paying all past due premiums. For health, disability, life, and special personal coverage, you are responsible, but contact the carrier for status of payment.

For group health coverage, you will need to contact your employer for action they are taking. Also, contact the carrier for your group coverage to confirm coverage or other options, just in case your coverage is terminated for non-payment.

General support and financial aid

Federal Emergency Management Agency
(800) 621-3362
www.fema.gov

Federal clearinghouse of information
www.firstgov.gov

United Way
www.national.unitedway.org
Enter your zip code to get a local telephone number.

Department of Social Services – by state
www.aphsa.org/home/statecontacts.asp
Enter your zip code and you will be linked to resources in your area

© 2005-2009 CLC Incorporated. Used with permission.

Individual Assistance Programs: The Disaster Assistance Process

The Federal Emergency Management Agency (FEMA) and other federal, state, local and volunteer agencies offer disaster assistance in several forms:

Low-interest loans. Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs or private insurance. People who do not qualify for loans may be able to apply for a cash grant.

The Farm Service Agency (FSA) and the Small Business Administration (SBA), offer low interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

Cash grants for up to \$14,800 adjusted annually for inflation. Individuals who do not qualify for a loan from SBA may be eligible for these grants from the state to help recover unmet necessary expenses and serious needs. These unmet necessary expenses and serious needs include medical, dental, and funeral expenses that are incurred as a result of the disaster. Home inspections are normally conducted before a check is issued. FEMA funds 75 percent of the grant program's eligible costs with the remaining 25 percent covered by the state. The state administers the program, known as the Individual and Family Grant (IFG) program.

Housing assistance. FEMA's Disaster Housing Program (DHA) makes funds and services available to individuals whose homes are unlivable because of a disaster.

Veterans benefits. The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

Tax refunds. The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

Excise tax relief. Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered unmarketable or condemned by a duly authorized official under various circumstances, including where the President has declared a major disaster.

Unemployment benefits. Disaster unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.

Crisis counseling. The purpose of the crisis counseling program is to help relieve any grieving, stress, or mental health problems caused or aggravated by the disaster or its aftermath. These short-term services, provided by FEMA as supplemental funds granted to state and local mental health agencies, are only available to eligible survivors of Presidentially-declared major disasters.

Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free helpline number—(800) 800-525-0321 (TTY: 800-462-7585)—to find out where these services can be obtained. Crisis counselors are often on-hand at Disaster Recovery Centers (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's Recovery Times newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' Web site, www.mentalhealth.org.

Free legal counseling. The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply

To apply for Disaster Housing and IFG assistance, call the special toll-free telephone number, (800) 462-9029 (TTY: 800-462-7585) and register. Specially trained operators at one of FEMA's National Processing Service Centers will process your application.

Your rights

Each federal agency that provides federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or others protected by civil rights laws have been discriminated against in receiving disaster assistance, you may contact a FEMA' Equal Rights Officer (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You can read more about your civil rights on the FEMA site at www.fema.gov.

Source: Federal Emergency Management Agency

Exhaustion in the Wake of Trauma

Everyone has stress, occasional conflicts and even less frequent major crises. Some, however, have had to face trauma of some kind. It might be a catastrophic loss or horrible accident, violence, abuse, etc. If you have been touched personally by trauma, you are likely to experience a normal progression of stress reactions and can expect to feel exhausted mentally and physically. Although recognizing stress symptoms and putting into practice a few stress-reduction strategies may help lift the exhaustion you feel, you need to accept that what you are feeling is not only normal, but also protective.

What is stress?

There are many theories about stress and its effect on the mind and body. It generally is accepted that the limbic system in the brain is “wired” to respond to a real or imagined threat. This is your body’s protective way of preparing us to face the threat or flee it.

As the “fight or flight” response is initiated, chemicals such as adrenaline, noradrenaline and cortisol act quickly in the body, effecting changes such as increased heart rate, blood pressure and respiration. Constant exposure to these bodily events can make you feel terrible—tense, irritable, weepy, more likely to feel ill or in pain, anxious, depressed and, ultimately, exhausted.

It is possible that the trauma, although over, leaves you feeling threatened. Dwelling on what you suffered may continue to keep your stress hormone level higher than normal as you attempt to cope with what happened. The exhaustion you feel is likely another attempt by the body to counteract prolonged exposure to stress. Exhaustion slows you down, makes you rest and forces you to attend to whatever you perceive as the threat.

What can you do?

- **Try to counteract in the body the effects of elevated stress hormones.** Exercise, breath work and releasing pent up emotions all help to balance the mind and body when exposed to high levels of stress.
- **Try to give your limbic system a vacation from graphic mental images and imaginary replays of the trauma.** For a while, avoid movies and literature that remind you of what you went through.
- **Regain your sense of control.** Many of us feel threatened by our lack of control after suffering a trauma. One way to cope with these normal feelings is to do what you can to help someone else who suffers. Volunteer your time, resources and prayers.
- **Examine your thoughts about what happened to you as well as your worries about what will happen next.** Negative and catastrophic thoughts can cause limbic changes just like actual threats can. Recognizing the power of thoughts to influence stress levels is a start. Next, try meditative techniques that teach you to “detach” from thoughts and let them drift by.
- **Nurture any possible positive light in which to see your suffering,** whether it pertains to your growth and strength, the support you received from loved ones, the mere fact that you *did* survive, or something else that lifts you up.

Perhaps the most therapeutic thing you can do is to accept rather than fight the exhaustion. Don’t add more trouble to this difficult time by fretting over the myriad thoughts and feelings spawned by the trauma.

Exhaustion is a signal that you need a reprieve from the too many demands placed on your limbic system. Honor the signal and *slow down!* Find a way to rest, relax and refresh.

By Laurie M. Stewart
© 2001-2009 Achieve Solutions®

Survivors of Disasters

Every year, millions of Americans are affected by both natural and human-caused disasters. Survivors face the danger of death or physical injury, and the loss of their homes, possessions and communities. Such stressors place survivors at risk of behavioral and emotional re-adjustment problems.

What psychological problems result from disaster experiences?

Most child and adult survivors experience normal stress reactions for several days, such as:

- **Emotional reactions:** temporary feelings (i.e., for several days to a couple of weeks) of shock, fear, grief, anger, resentment, guilt, shame, helplessness, hopelessness, emotional numbness (difficulty feeling love and intimacy, or in taking interest and pleasure in day-to-day activities)
- **Cognitive reactions:** confusion, disorientation, indecisiveness, worry, shortened attention span, difficulty concentrating, memory loss, unwanted memories, self-blame
- **Physical reactions:** tension, fatigue, edginess, difficulty sleeping, bodily aches or pain, being startled easily, racing heartbeat, nausea, change in appetite, change in sex drive
- **Interpersonal reactions in relationships at school, work, in friendships, in marriage, or as a parent, such as:** distrust, irritability, conflict, withdrawal, isolation, feeling rejected or abandoned, being distant, judgmenta, or overcontrolling.

Most disaster survivors only experience mild normal stress reactions, and disaster experiences may even promote personal growth and strengthen relationships. However, as many as one in three disaster survivors experience some or all of the following severe stress symptoms, which may lead to lasting posttraumatic stress disorder (PTSD), anxiety disorders or depression:

- dissociation (feeling completely unreal or outside yourself, like in a dream; having "blank" periods of time you cannot remember)
- intrusive re-experiencing (terrifying memories, nightmares or flashbacks)
- extreme attempts to avoid disturbing memories (such as through substance use)
- extreme emotional numbing (completely unable to feel emotion, as if utterly empty)
- hyper-arousal (panic attacks; rage; extreme irritability; intense agitation)
- severe anxiety (paralyzing worry, extreme helplessness, compulsions or obsessions)
- severe depression (complete loss of hope, self-worth, motivation, or purpose in life)

What factors increase the risk of lasting readjustment problems?

Survivors are at greatest risk for severe stress symptoms and lasting readjustment problems if any of the following are either directly experienced or witnessed during or after the disaster:

- loss of loved ones or friends
- life-threatening danger or physical harm (especially to children)
- exposure to gruesome death, bodily injury, or bodies
- extreme environmental or human violence or destruction
- loss of home, valued possessions, neighborhood or community
- loss of communication with/support from close relationships
- intense emotional demands (such as faced by rescue personnel or caregivers)
- extreme fatigue, weather exposure, hunger or sleep deprivation
- extended exposure to danger, loss, emotional/physical strain
- exposure to toxic contamination (such as gas or fumes, chemicals, radioactivity)

Studies also show that some individuals have a higher than typical risk for severe stress symptoms and lasting PTSD, including those with a history of:

- exposure to other traumas (such as severe accidents, abuse, assault, combat, rescue work)
- chronic medical illness or psychological disorders
- chronic poverty, homelessness, unemployment or discrimination
- recent or subsequent major life stressors or emotional strain (such as single parenting)

Disaster stress may revive memories of prior trauma, as well as possibly intensifying pre-existing social, economic, spiritual, psychological or medical problems.

What can disaster survivors do to reduce the risk of negative psychological consequences and to best recover from disaster stress?

Scientific studies are just beginning to be conducted to answer this question. Observations by disaster mental health specialists who assist survivors in the wake of disaster suggest that the following steps help to reduce stress symptoms and to promote post-disaster readjustment:

Protect: Find a safe haven that provides shelter, food and liquids, sanitation, privacy, and chances to sit quietly, relax and sleep, at least briefly.

Direct: Begin setting and working on immediate personal and family priorities to enable you and your significant others to preserve or regain a sense of hope, purpose and self-esteem.

Connect: Maintain or re-establish communication with family, peers and counselors in order to talk about your experiences. Take any chance to "tell your story" and to be a listener to others as they tell theirs, so that you and they can release the stress a little bit at a time in disaster's wake.

Select: Identify key resources such as FEMA, the Red Cross, the Salvation Army, or the local and state health departments for clean-up, health, housing and basic emergency assistance.

Taking every day one-at-a-time is essential in disaster's wake. Each day is a new opportunity to FILL-UP:

- **Focus inwardly** on what's most important to you and your family today.
- **Look and listen** to learn what you and your significant others are experiencing, so you'll remember what is important and let go of what's not.
- **Understand personally** what these experiences mean to you as a part of your life, so that you will feel able to go on with your life and even grow personally.

Source: National Center for Posttraumatic Stress Disorder

Phases of Traumatic Stress Reactions in a Disaster

Many posttraumatic stress symptoms are normal responses to an overwhelming stressor which may change our assumptions and create distress, but will recede in intensity with time. Experts agree that the amount of time it takes people to recover depends both on what happened to them and on what meaning they gave to those events.

Terrorist acts, for example, may result in a whole society questioning the fundamental view of the world as a predictable, just and meaningful place to live. This is amplified by the fact that organized violence is intentional, it has a political agenda, and is meant to destroy, hurt and create terror. Studies have shown that deliberate violence creates longer lasting mental health effects than natural disasters or accidents. The consequences both for individuals and the community are long lasting and survivors often feel that injustice has been done to them. This can lead to anger, frustration, helplessness, fear and a desire for revenge. The re-establishment of meaningful patterns of interactions in the community after trauma may facilitate reconstruction of a sense of meaning and purpose. Prior research into terrorist events and disasters has shown that reactions to these events often fall into different phases.

Impact phase

Most people respond appropriately during the impact of a disaster and react to protect their own lives and the lives of others. This is a natural and basic reaction. A range of such behaviors can occur, and these may also need to be dealt with and understood in the post-disaster period. People may see these as not having fulfilled their own or others' expectations of themselves.

Some people respond in the immediate phase of impact, in a way that is disorganized and stunned and may not be able to respond appropriately to protect themselves. Such disorganized or alternatively apathetic behavior may be transient or may extend into the post-disaster period, so that people are found wandering helpless in the devastation afterwards. These reactions may reflect cognitive distortions in responses to the severe disaster stressors and may for some indicate a level of dissociation.

Several stressors may occur during impact that may have consequences for the person subsequently:

- threat to life and encounter with death
- feelings of helplessness and powerlessness
- loss (e.g., loved ones, home, possessions)
- dislocation (i.e., separation from loved ones' home, familiar settings, neighborhood, community)
- feeling responsible (e.g., feeling as though you could have "done more")
- inescapable horror (e.g., being trapped, being tortured)
- human malevolence (particularly difficult to cope with disaster if seen as the result of deliberate human actions)

Immediate post-disaster period: recoil and rescue

This is the phase where there is recoil from the impact and the initial rescue activities commence. Initial mental health effects may appear, e.g., people show confusion, are stunned or demonstrate high anxiety levels. Emotional reactions will be variable and depend on the individuals' perceptions and experience of the different stressor elements noted earlier. Necessary activities of the rescue phase may mean these reactions are delayed, appearing more as recovery processes get under way. Reactions may include:

- numbness
- denial or shock
- flashbacks and nightmares
- grief reactions to loss
- anger

- despair
- sadness
- hopelessness

Conversely, relief and survival may lead to feelings of elation, which may be difficult to accept in the face of the destruction the disaster has wrought.

Recovery phase

The recovery phase is the prolonged period of return to community and individual adjustment or equilibrium. It commences as rescue is completed and individuals and communities face the task of bringing their lives and activities back to normal. Much will depend on the extent of devastation and destruction that has occurred as well as injuries and lives lost (Raphael, 1993).

This period usually begins in the weeks post-impact. It may be associated with a honeymoon phase deriving from the altruistic and 'therapeutic community' response in the period immediately following the disaster. A disillusionment phase may soon follow when a disaster is off the front pages, organized support starts to be withdrawn, and the realities of losses, bureaucratic constraints, and the changes wrought by the disaster must now be faced and resolved (Raphael, 1986).

During the stage of acute danger the priority for all is basic safety and survival. Once this is relatively secured other needs emerge that are both existential and psychological. And once manifest these needs are typically left frustrated and unfulfilled for a prolonged period of time. And many times, through media, retribution or continued violence, the society in question is re-exposed to further traumatic events.

It is particularly important to remember that emotional needs may be very significant, especially for those who have been severely affected. They may only start to appear at this time. People may also be hesitant to express distress or concern or dissatisfaction, feeling they should be grateful for the aid given, or because they have suffered less than others have. It should be noted that sometimes emotional reactions may present as physical health symptoms, e.g., sleep disturbance, indigestion, fatigue, as well as social effects such as relationship or work difficulties.

Excerpted from Raphael, *Disaster Mental Health Response Handbook*, NSW Health, 2000.

Resilience in the Face of Disaster: Lessons From September 11 and Katrina

National disasters, such as Hurricane Katrina and the September 11, 2001 terrorist attacks, have shed light on the many psychological problems victims face when their world literally comes crashing down.

Since the 1940s, mental health professionals have studied the effects of stress caused by natural disasters. Some people who have been exposed to various disasters develop major depression and/or anxiety disorders, including posttraumatic stress disorder (PTSD). The American Psychiatric Association's diagnostic manual defines a traumatic event as a life-threatening situation that evokes feelings of intense fear, horror or helplessness.

In short, witnessing trauma, death and suffering at that magnitude takes a tremendous toll on one's emotions and mental health. Reasons for post-disaster psychological problems include:

- being injured or near death
- witnessing the suffering or death of others
- experiencing the loss of one or more friends, co-workers or loved ones

First responders—secondary victims

Not surprisingly, post-Sept. 11 research found that more than half of the workers and volunteers were at great risk for developing mental health problems, including depression and anxiety disorders. The risk for PTSD was four times greater for Sept. 11 rescue workers than would be found in the general population. Because of the unpredictability of large-scale disasters, workers are almost always under-prepared for the emotional and psychological consequences.

Resilience

For victims or responders there are no clear guidelines for how to cope or balance their lives. However, knowing the factors that affect psychological well-being (resilience) versus distress can help victims prepare for, and cope with, disaster.

Characteristics of personal resilience

- healthy detachment—distancing yourself emotionally from distress-provoking circumstances
- high initiative—taking charge and ownership of your circumstances and problems
- perspective—the ability to see the short- and long-term implications of challenges and difficulties
- perseverance—the ability to push ahead even when you don't feel like it
- accepting that it may take a long time and great effort to recover and feel better
- resourcefulness—using imagination and creativity in overcoming difficult circumstances
- insight—accurately identifying problems and challenges
- moving quickly into the solution
- willingness to try new things

Personal support

The link between levels of personal support, stress and depression following a disaster is undeniable. The loss of social support and sense of normality that come with familiar surroundings—a home, neighborhood, school and job—is a risk factor for serious psychological problems.

Victims of disaster vary in their psychological response based upon their personal resilience and the availability of personal support systems. The research is clear. Individuals with good family and social support are less likely to suffer stress disorders and depression after a traumatic event than individuals with low family or social support.

Having someone to talk with or simply “be with” after a traumatic event is a tremendous help. On the other hand, being alone or away from loved ones raises the risk of stress-related disorders and depression in normal life circumstances.

In the face of disaster, victims and first responders need adequate support systems. This can include professional support, such as employee assistance programs. These resources offer immediate comfort, as well as assessment and counseling for those in need.

By Drew Edwards, EdD
© 2006-2009 Achieve Solutions®

Am I Depressed?

In order to recognize symptoms of depression, and whether or not depression is a problem for you, answer these questions, recording the indicated numeric score for each question.

During the last two weeks, have you experienced the following?

- Unhappiness, emptiness, sadness or irritability most of the day, nearly every day.
(Yes = 3 points; No = 0 points)
- Decreased interest or pleasure in most activities most of the day, nearly every day.
(Yes = 4 points; No = 0 points)
- Had a significant change in appetite or weight.
(Yes = 1 point; No = 0 points)
- A lowered energy level; even simple tasks are now an effort.
(Yes = 2 points; No = 0 points)
- Feelings of hopelessness or helplessness.
(Yes = 3 points; No = 0 points)
- Trouble concentrating on simple tasks that were never a problem before.
(Yes = 1 point; No = 0 points)
- Preferring to stay by yourself rather than interact with other people.
(Yes = 1 point; No = 0 points)
- A feeling that you are "not yourself" anymore.
(Yes = 1 point; No = 0 points)
- Your sleep patterns have changed, such as waking up too early or having trouble falling asleep.
(Yes = 2 points; No = 0 points)
- Thoughts of suicide or death.
(Yes = 4 points; No = 0 points)

** If you are having suicidal thoughts, seek professional help immediately.*

Results

Total your score. If your score is:

0 to 2 points: You have scored in a range that often is not associated with major depression. But if you are concerned, contact your Employee Assistance Program (EAP).

3 to 6 points: You have answered positively to several questions that are indicators of depression. You might benefit from contacting your EAP.

7 to 22 points: You have reported many of the symptoms of major depression. You should consult with your EAP as soon as possible.

© 1999-2009 Lifescape

What Your EAP Can Do for You

Employee assistance programs (EAPs) are one of the most effective ways to identify and address personal problems. Companies utilize EAPs because it makes good business sense—healthier, happier employees are more productive and reliable. In this way, EAPs enhance and enrich the organization by promoting the health and well-being of all employees and their families.

How do EAPs work?

EAPs are confidential, multifaceted counseling, education and referral programs designed to help with personal problems, particularly those that affect job performance, including:

- stress
- parenting problems
- adolescent behavioral problems
- adolescent substance abuse
- marital difficulties
- financial trouble
- substance abuse
- coping with an accident or trauma
- depression and the blues
- anxiety
- grief and loss
- legal problems
- caregiving issues
- life phase adjustment:
 - early adult
 - midlife including caring for aging parents
 - retirement

Most EAPs offer a range of services including:

Education. After the emotionally charged events of Sept. 11, 2001, many Americans experienced a sense of worry, fear and sadness they had never encountered. EAPs were available to provide education about trauma and disaster and discuss coping strategies. EAPs commonly provide education and prevention programs on stress, substance abuse and illnesses such as depression and anxiety.

Individual assessment. Whether it's stress at home or on the job or concerns about a family member, EAP counselors are available to provide confidential screening, assessment and support at no cost to you or your family. By addressing problems early, the EAP can help prevent small problems from becoming overwhelming, costly and destructive. In addition to listening and talking about a problem, EAPs will often use a short paper and pencil test to help identify and clarify symptoms of particular problems such as depression or anxiety. This enables the EAP to accurately assess the problem and provide the help that is indicated.

Short-term counseling. Many stress-related problems or concerns about a loved one do not require long-term counseling. We have all been overwhelmed and overloaded and in need of someone *objective* to talk with. The EAP is designed to provide short-term counseling, to simply listen, assist in problem solving, or identify new ways to cope with common, but sometimes painful problems. In general EAPs have expertise in stress reduction counseling, crisis and conflict resolution and substance abuse.

Referral. It is difficult to know where to turn when personal problems arise. The EAP keeps abreast of the best providers in your area. For example, if a child is exhibiting behavioral or learning problems, a

specialist in child psychology would be needed. The EAP can facilitate this referral and guide the family through the treatment process—saving time and headaches.

Support. With some problems there are no quick fixes. Individuals recovering from alcoholism, depression or the loss of a loved one may require ongoing supportive counseling with the EAP or designated professional. The EAPs work with the employee to develop and coordinate a support plan.

Remember that there are no problems too big or small for the EAP.

By Drew Edwards, MS
© 2002-2009 Achieve Solutions®

After a Disaster: How to Help Child Victims

Children are able to cope better with a traumatic event if parents, friends, family, teachers and other adults support and help them with their experiences. Help should start as soon as possible after the event.

It's important to remember that some children may never show distress because they don't feel upset, while others may not give evidence of being upset for several weeks or even months. Other children may not show a change in behavior, but may still need your help.

Children may exhibit these behaviors after a disaster

1. Be upset over the loss of a favorite toy, blanket, teddy bear or other things that adults might consider insignificant, but which are important to the child.
2. Change from being quiet, obedient and caring to loud, noisy and aggressive or may change from being outgoing to shy and afraid.
3. Develop nighttime fears. They may be afraid to sleep alone at night, with the light off, sleep in their own room, or have nightmares or bad dreams.
4. Be afraid the event will recur.
5. Become easily upset, crying and whining.
6. Lose trust in adults. After all, their adults were not able to control the disaster.
7. Revert to younger behavior such as bed wetting and thumb sucking.
8. Not want parents out of their sight and refuse to go to school or child care.
9. Feel guilty that they caused the disaster because of something they had said or done.
10. Become afraid of wind, rain or sudden loud noises.
11. Have symptoms of illness, such as headaches, vomiting or fever.
12. Worry about where they and their family will live.

Things parents or other caring adults can do

1. Talk with children about how they are feeling and listen without judgment. Let them know they can have own feelings, which might be different than others. It's OK.
2. Let the children take their time to figure things out and to have their feelings. Don't rush them or pretend that they don't think or feel as they do.
3. Help them learn to use words that express their feelings, such as happy, sad, angry and scared. Just be sure the words fit their feelings, not yours.
4. Assure fearful children that you will be there to take care of them. Reassure them many times.
5. Stay together as a family as much as possible.
6. Go back as soon as possible to former routines or develop new ones. Maintain a regular schedule for the children.
7. Reassure the children that the disaster was not their fault in any way.
8. Let them have some control, such as choosing what outfit to wear or what meal to have for dinner.
9. Help your children know that others love them and care about them by visiting, talking on the phone or writing to family members, friends and neighbors.
10. Encourage the children to give or send pictures they have drawn or things they have written.
11. Re-establish contact with extended family members.
12. Help your children learn to trust adults again by keeping promises. Include children in planning routines and outings.
13. Help your children regain faith in the future by helping them develop plans for activities that will take place later—next week, next month.
14. Children cope better when they are healthy, so be sure your children get needed health care as soon as possible.
15. Make sure the children are getting balanced meals and eating enough food and getting enough rest.

16. Remember to take care of yourself so you can take care of your children.
17. Spend extra time with your children at bedtime. Read stories, rub their backs, listen to music, talk quietly about the day.
18. If you will be away for a time, tell them where you are going and make sure you return or call at the time you say you will.
19. Allow special privileges such as leaving the light on when they sleep for a period of time after the disaster.
20. Limit their exposure to additional trauma, including news reports.
21. Children should not be expected to be brave or tough, or to "not cry."
22. Don't be afraid to "spoil" children in this period after a disaster.
23. Don't give children more information than they can handle about the disaster.
24. Don't minimize the event.
25. Find ways to emphasize to the children that you love them.
26. Allow the children to grieve losses.
27. Develop positive anniversary activities to commemorate the event. These events may bring tears, but they are also a time to celebrate survival and the ability to get back to a normal life.

Activities for children

1. Encourage children to draw or paint pictures of how they feel about their experiences. Hang these at the child's level to be seen easily.
2. Write a story of the frightening event. You might start with: Once upon a time there was a terrible _____ and it scared us all _____. This is what happened: _____. Be sure to end with "And we are now safe."
3. Playing with Play-doh or clay is good for children to release tension and make symbolic creations.
4. Music is fun and valuable for children. Creating music with instruments or rhythm toys helps relieve stress and tension.
5. Provide the children with clothes, shoes, hats, etc. so they can play "dress up" and can pretend to be adults in charge of recovering from the disaster and "being in charge."
6. Make puppets with the children and put on a puppet show for family and friends, or help children put on a skit about what they experienced.

Source: Federal Emergency Management Agency. This information is provided by Beryl Cheal, an educator with Disaster Training International.

Helping Children and Adolescents Cope with Violence and Disasters

Early intervention to help children and adolescents who have suffered trauma from violence or a disaster is critical. Parents, teachers and mental health professionals can do a great deal to help these youngsters recover. Help should begin at the scene of the traumatic event.

According to the National Center for Post-Traumatic Stress Disorder of the Department of Veterans Affairs, workers in charge of a disaster scene should:

- Find ways to protect children from further harm and from further exposure to traumatic stimuli. If possible, create a safe haven for them. Protect children from onlookers and the media covering the story.
- When possible, direct children who are able to walk away from the site of violence or destruction, away from severely injured survivors, and away from continuing danger. Kind but firm direction is needed.
- Identify children in acute distress and stay with them until initial stabilization occurs. Acute distress includes panic (marked by trembling, agitation, rambling speech, becoming mute, or erratic behavior) and intense grief (signs include loud crying, rage, or immobility).
- Use a supportive and compassionate verbal or non-verbal exchange (such as a hug, if appropriate) with the child to help him or her feel safe. However brief the exchange, or however temporary, such reassurances are important to children.

After violence or a disaster occurs, the family is the first-line resource for helping. Among the things that parents and other caring adults can do are:

- Explain the episode of violence or disaster as well as you are able.
- Encourage the children to express their feelings and listen without passing judgment. Help younger children learn to use words that express their feelings. However, do not force discussion of the traumatic event.
- Let children and adolescents know that it is normal to feel upset after something bad happens.
- Allow time for the youngsters to experience and talk about their feelings. At home, however, a gradual return to routine can be reassuring to the child.
- If your children are fearful, reassure them that you love them and will take care of them. Stay together as a family as much as possible.
- If behavior at bedtime is a problem, give the child extra time and reassurance. Let him or her sleep with a light on or in your room for a limited time if necessary.
- Reassure children and adolescents that the traumatic event was not their fault.
- Do not criticize regressive behavior or shame the child with words like "babyish."
- Allow children to cry or be sad. Don't expect them to be brave or tough.
- Encourage children and adolescents to feel in control. Let them make some decisions about meals, what to wear, etc.

- Take care of yourself so you can take care of the children.

When violence or disaster affects a whole school or community, teachers and school administrators can play a major role in the healing process. Some of the things educators can do are:

- If possible, give yourself a bit of time to come to terms with the event before you attempt to reassure the children. This may not be possible in the case of a violent episode that occurs at school, but sometimes in a natural disaster there will be several days before schools reopen and teachers can take the time to prepare themselves emotionally.
- Don't try to rush back to ordinary school routines too soon. Give the children or adolescents time to talk over the traumatic event and express their feelings about it.
- Respect the preferences of children who do not want to participate in class discussions about the traumatic event. Do not force discussion or repeatedly bring up the catastrophic event; doing so may re-traumatize children.
- Hold in-school sessions with entire classes, with smaller groups of students, or with individual students. These sessions can be very useful in letting students know that their fears and concerns are normal reactions. Many counties and school districts have teams that will go into schools to hold such sessions after a disaster or episode of violence. Involve mental health professionals in these activities if possible.
- Offer art and play therapy for young children in school.
- Be sensitive to cultural differences among the children. In some cultures, for example, it is not acceptable to express negative emotions. Also, the child who is reluctant to make eye contact with a teacher may not be depressed, but may simply be exhibiting behavior appropriate to his or her culture.
- Encourage children to develop coping and problem-solving skills and age-appropriate methods for managing anxiety.
- Hold meetings for parents to discuss the traumatic event, their children's response to it, and how they and you can help. Involve mental health professionals in these meetings if possible.

Most children and adolescents, if given support such as that described above, will recover almost completely from the fear and anxiety caused by a traumatic experience within a few weeks. However, some children and adolescents will need more help perhaps over a longer period of time in order to heal. Grief over the loss of a loved one, teacher, friend, or pet may take months to resolve, and may be reawakened by reminders such as media reports or the anniversary of the death.

In the immediate aftermath of a traumatic event, and in the weeks following, it is important to identify the youngsters who are in need of more intensive support and therapy because of profound grief or some other extreme emotion. Children and adolescents who may require the help of a mental health professional include those who show avoidance behavior, such as resisting or refusing to go places that remind them of the place where the traumatic event occurred, and emotional numbing, a diminished emotional response or lack of feeling toward the event. Youngsters who have more common reactions including re-experiencing the trauma, or reliving it in the form of nightmares and disturbing recollections during the day, and hyper-arousal, including sleep disturbances and a tendency to be easily startled, may respond well to supportive reassurance from parents and teachers.

Source: National Institute of Mental Health