COMPARING ATTITUDES ON VICTIM COMPENSATION AND DISASTER RELIEF: ARE THERE REGIONAL DIFFERENCES?

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ABSTRACT

This article presents the results of two studies on attitudes toward compensation for victims of disaster and toward the respective roles of government entities and nonprofit organizations in disaster relief. As part of the national discussion on whether and how to provide compensation to victims of natural disasters and terrorism, researchers in Louisiana and Pennsylvania each surveyed a local population regarding their attitudes toward compensation for victims of natural disasters and terrorist attacks and on the responsibility for disaster relief. We found significant differences in forty-one percent of the cases. There were differences within the sample populations as well. For example, within the Louisiana population, there were significant differences of opinion between those who lived in disaster areas and those who did not on the research questions. This was not true of the Pennsylvania sample. Additional research is needed to determine the type and source of disaster relief and the level of compensation. What is clear is that there is a need for a national policy on victim compensation and disaster relief.

INTRODUCTION

In 2002, Louisiana State University at Shreveport (LSUS) conducted a study of the attitudes of northwestern Louisiana residents toward the provision of compensation for victims of natural disasters and terrorist attacks. This survey was conducted after the terrorist attacks of September 11, 2001 (9/11) but before the television coverage of the Asian Tsunami of December 2004, and the devastation of Hurricanes Katrina and Rita in 2005. The second study, which sought to replicate Louisiana State University's survey, was conducted in 2006 among Pennsylvania residents (also post 9/11 and two years after massive flooding across Pennsylvania in the wake of Tropical Depression Ivan).

Who should do what in the event of a major disaster has prompted a public policy debate (See for example, Sylves and Lindsay, 2008). Should victims of disasters be compensated for their losses and, if so, for how long? What role should the government play? What role should nonprofit organizations play?

While running for the Republican presidential nomination in 2008, former New York City Mayor Rudolf Giuliani announced his support for the creation of a national catastrophe fund for disaster victims in catastrophe-prone states. Giuliani's plan would have been funded by insurance-company revenues, rather than taxpayer dollars, at the same time promising reduced insurance premiums for voters (joinrudy2008.com). Some have argued that such aid is primarily the responsibility of a government

entity (Settle, 1985), while others believe it is the responsibility of the individual who chooses where to live, or some combination of considerations (Kunreuther, 1973). Schwarze and Wagner (2002) argue for mandatory private natural-hazard insurance to equitably compensate victims and to incentivize risk-reduction measures.

Traditionally in the United States, the government, principally the federal government, has stepped in to aid private insurance companies as they try to meet their obligations in the face of large-scale disasters – a sort of re-insurance (Lascher and Powers, 2004). Jerry and Roberts (2006) argue that only the federal government has the capacity to reinsure or to backstop a major disaster. Only the federal government has the ability to spread the risk of loss across the general population (using tax revenue).

With respect to the 9/11 attacks, the stimulus behind the Air Transportation Stabilization Act of 2001 was the fear that the airlines might not survive extensive lawsuits (Lascher and Powers, Holt, 2004). Much earlier, Feldmus proposed an airline liability compensation fund that would "adequately" compensate the victim of a terrorist attack while mitigating the burden on the airline for providing total compensation (1987).

The Victim Compensation Fund created in the Air Transportation Stabilization Act provided relief to victims of the 9/11 attacks. No similar fund was created for victims of earlier terrorist attacks or for victims of man-made or natural disasters. Testifying before Congress, the Special Master for the Fund raised the issue, asking why just this disaster (Feinberg, 2007). Arguing against a broad-based victim compensation fund as national policy, Dixon and Reville (2006) maintain that compensation for victims of terrorism impacts national security and because of that, equating natural disasters with terrorism obscures issues of national security.

Nonprofit aid agencies also play a role in disaster relief. However, scandals involving some of the most prominent nonprofit agencies, such as the American Red Cross, have brought into question the suitability of nongovernmental entities' assuming responsibilities for comprehensive aid in disaster situations (Sinclair, 2002, Schwinn, 2008). Criticism of how various relief funds have been managed has eroded public confidence in nonprofit organizations (Perry, 2008). Of course, scandals involving nonprofit organizations are not limited to relief organizations (Gibelman and Gelman, 2000), but the failures of aid agencies during 9/11 and Hurricane Katrina continue to reverberate (Perry, 2008).

Governmental aid is, ultimately, taxpayer aid. For the legislation that provides for such aid to be enacted, the opinions of voters are critical for eliciting legislative and other necessary support. Similarly, for the many nonprofit organizations that rely heavily on donations, how donors view them is critical to an organization's survival.

The two studies which form the basis for this analysis focused on the attitudes of people in Louisiana and Pennsylvania toward compensation for victims of disasters – natural and terrorist – and toward the respective roles of the government and nonprofit organizations in disaster relief. In both samples, more than half lived in a disaster area. Whether or not the respondent lived in a disaster area was used as the independent variable when testing for significance within each of the two samples with regard to the attitudes toward the compensation issue and toward the respective roles of government and nonprofits.

RESEARCH QUESTIONS

We posed three research questions to frame the analysis:

RQ 1: Should victims of terrorism and natural disasters be compensated for their losses?

RQ 2: Are attitudes toward compensation for disaster victims related to whether respondents live in a disaster area?

RQ 3: Are attitudes toward the respective roles of government entities and nonprofit organizations in disaster relief related to whether respondents live in a disaster area?

METHODOLOGY

Sample

To examine views toward compensation for victims of natural disasters as well as of terrorist attacks such as those on 9/11, Louisiana State University at Shreveport undertook a telephone survey of adult residents of Shreveport and its surrounding parishes in 2002. Two hundred and fifty people (250) comprised the LSUS sample.

To explore whether the Louisiana results would be similar to those of people in another part of the country, researchers contacted colleagues at Robert Morris University (RMU) in southwestern Pennsylvania for the purpose of conducting a similar study in Pennsylvania.

In 2006, researchers at RMU surveyed entrepreneurs, other business owners, and university faculty using the same questions posed by LSUS researchers, but employing a web-based survey (attached as Appendix A). The forty-six questions from the LSUS survey were grouped into a twenty-six item web survey which included twenty-one demographic questions and twenty-five attitude questions. After deleting responses from those under the age of eighteen to be consistent with the LSUS sample, the RMU sample consisted of two hundred fifty-seven (257) usable responses.

Measures

Both studies relied on a survey instrument to gather data. In its study, LSUS conducted two hundred and fifty telephone interviews. RMU used an e-mail list of three thousand four hundred and thirteen. Of these, two hundred sixty-five people responded to the e-mail. In both samples, we deleted responses from those who were not U.S. citizens because we were interested in how voters responded. Responses from people who, at any time, worked for disaster relief organizations were deleted as well because of the inherent bias. The resulting LSUS sample was two hundred and thirty-three (233). The RMU sample size was two hundred and thirty-nine (239).

To adjust for the sampling methods and to allow us to generalize to the populations from which the samples were drawn, we weighted the samples by gender. Weighting gave us three hundred and sixty-seven (367) in the LSUS sample and three hundred and twenty-three (323) in the RMU sample, for a total weighted sample of six hundred and ninety (690).

Using SPSS tools, we ran t-tests to determine the relationship of the independent variable, residence in a disaster area (as determined by the respondent), to the two dependent variables, whether compensation should be made and what roles the government and nonprofits should play in disaster relief. For the independent variable, we combined questions 10-13 ("do you currently live in an area that is affected by (10) hurricanes, (11) earthquakes, (12) floods, (13) tornadoes?"), eliminating duplicate responses, into one variable, "do you live in a disaster area?"

The first dependent variable was question 14, "Should victims of natural or terrorist disasters receive compensation?" For the second dependent variable, role of the government and nonprofit organizations in disaster relief, we used questions 17b, 17c, 17f, 19a, and 19c.

If the response to question 14, "Should victims of natural or terrorist disasters receive compensation?" was affirmative, we wanted to know how long the respondent thought compensation should be received. To determine how long compensation should be received, we used crosstabs analysis and noted the comparison between the two populations. See Table 1.

We ran independent samples t-tests on the question 14, the first dependent variable, and on the five questions making up the second dependent variable to see if there were any significant differences within the two samples (tables 2 and 3) between the two sample populations (tables 4 and 5).

RESULTS

RQ1: Should victims of terrorism and natural disasters be compensated for their losses?

Within the LSUS sample, two hundred and twelve agreed that victims of natural and terrorist disasters should receive compensation, one hundred and twenty-eight disagreed and twenty-seven did not know. In the RMU sample, two hundred and seven people agreed that victims of natural and terrorist disasters should receive compensation, seventy disagreed and forty-six did not know.

To compare the two samples, we ran an independent samples t-test. There was a statistically significant difference of .004 between the LSUS sample and the RMU sample with regard to people's attitudes toward whether victims should be compensated.

In both samples, we used crosstabs on question 15, "How long should they receive compensation after the disaster", to determine the recommended length of time for victim compensation. Table 1 illustrates the opinions on the time period that compensation should be received of those in the LSUS sample (204) and the RMU sample (207) who responded "agree" to the initial question of whether there should be compensation and who responded to question 15 on the time period.

Table 1: How Long Should Victims of Natural and Terrorist Disasters Receive Compensation?

	LSU	S	RMU		
	N	%	N	%	
1 Year	114	55.9	123	59.4	
2 Years	43	21.1	50	24.2	
3 Years	39	19.1	19	9.2	
Unsure	8	3.9	15	7.2	
Total	204	100	207	100	

RQ2: Are attitudes toward compensation for disaster victims related to whether respondents live in a disaster area?

There were three hundred and sixty-seven weighted responses in the LSUS sample, three hundred and twenty-three in the RMU sample. In the Louisiana sample, two hundred and twenty-five or 61.3% of the total said that they did live in a disaster area. One hundred and forty-two or 38.6% said they did not. In the Pennsylvania sample, two hundred and twenty-five or 69.6% of the total said that they did live in a disaster area. Ninety-eight or 30.3% said they did not.

With whether or not the person lived in a disaster area as the independent variable, we ran independent samples t-tests on the attitudes toward compensation within both sample populations. Both samples were weighted by gender.

There was a statistically significant difference at the .01 level in the LSUS sample between those who lived in a disaster area and those who did not with regard to the question of whether victims of disasters should receive compensation. Those who lived in a disaster area responded more strongly (mean of 1.6) in agreement that victims should receive compensation than those who did not live in a disaster area (mean of 2.04) where 1 = agree, 2 = do not know, and 3 = disagree.

By contrast, in the RMU/PA sample there was no significant difference between those who lived in a disaster area and those who did not with regard to the question of whether victims of disasters should receive compensation. The mean for those who did live in a disaster area was 1.58. The mean for those who did not live in a disaster area was 1.56.

There was a statistically significant difference at the .001 level in the combined sample of those who lived in a disaster area (450) and those who did not (240) with regard to the compensation question. Respective means were 1.59 and 1.84.

RQ3: Are attitudes toward the respective roles of government entities and nonprofit organizations in disaster relief related to whether respondents live in a disaster area?

We ran independent samples t-tests on opinions toward the respective roles of government and nonprofit organizations within both sample populations. We used five questions from the survey to capture that information. The dependent variable was whether or not the person lived in a disaster area. Both samples were weighted by gender.

In the LSUS/NEL sample there were statistically significant differences between those who lived in disaster areas and those who did not on three of the five questions measuring opinions on the respective roles of government and nonprofit organizations in disasters:

- "A 'Superfund' should be established in the U.S. to aid victims of disaster and terror."
- "All natural disaster areas should be patrolled and made safe by the National Guard."
- "The government should secure food, first aid, and temporary shelter for natural disaster victims."

Note that the assumption is made that respondents thought that the superfund would be initiated and maintained by the federal government. The table below presents the results from the LSU/NEL sample where the scale was 1= "agree", 2= "do not know", and 3= "disagree".

Table 2: Opinions on the Respective Roles of Government and Nonprofit Organizations

LSUS Sample		for Equalit	Mean		
		t	Sig. (2-tailed)	Live in disaster area	Do not live in a disaster area
In times of disaster, the government should focus on repairing the infrastructure which would include ensuring passable roads, a safe water supply, and the soundness of buildings.	364	-3.09	.758*	1.11	1.12
In times of disaster, nonprofit organizations should focus on providing temporary assistance for persons.	364	-2.75	.783*	1.15	1.16

A "Superfund" should be					
established in the U.S. to aid	365	4.223	.000**	1.52	1.22
victims of disaster and terror.					
All natural disaster areas should be					
patrolled and made safe by the	365	4.117	.000**	1.32	1.11
national guard.					
The government should secure					
food, first aid, and temporary	365	3.517	.000**	1.17	1.04
shelter for natural disaster victims.					

^{*}Equal variances assumed

In the RMU/PA sample, there were no statistically significant differences on any of the five questions measuring opinions on the respective roles of government and nonprofit organizations.

Table 3: Opinions on the Roles of Government and Nonprofit Organizations

	t-test	t-test for Equality of Means			Mean		
RMU Sample				Live in	Do not live		
KWO Sample	N	t	Sig. (2-tailed)	disaster	in a disaster		
				area	area		
In times of disaster, the government should focus on repairing the infrastructure which would include ensuring passable roads, a safe water supply, and the soundness of bldgs.	320	1.820	.063**	1.10	1.04		
In times of disaster, nonprofit organizations should focus on providing temporary assistance for persons.	321	.597	.551*	1.09	1.06		
A"Superfund" should be established in the U.S. to aid victims of disaster and terror.	319	533	.594*	1.81	1.87		
All natural disaster areas should be patrolled and made safe by the national guard.	320	1.152	.250**	1.45	1.36		
The government should secure food, first aid, and temporary shelter for natural disaster victims.	318	.784	.434*	1.20	1.15		

^{*}Equal variances assumed

^{**}Equal variances not assumed

^{**}Equal variances not assumed

Other Findings

There were significant differences when comparing the two weighted samples against each other. For example, in research question one there was a significant difference between the two studies with regard to whether or not victims of disasters should receive compensation. Responses to the RMU survey were significantly more positive on this issue than those in the LSUS sample as table 4 illustrates. 1= agree, 2= do not know, 3= disagree.

Table 4: Opinions on Compensation

	t-test	t-test for Equality of Means			Tean
	N	t	Sig. (2-tailed)	LSU	RMU
Compensation refers to money or any other form of assistance. Should victims of natural or terrorist disasters receive compensation?	690	2.913	.004**	1.77	1.58

^{*}Equal variances assumed

Responses to questions on the respective roles of government and nonprofit organizations in disaster relief indicate statistically significantly differences in four of the five areas as shown in Table 5 below. LSUS responses to the question of nonprofits providing temporary relief were more in agreement than those in the RMU sample. In the remaining three areas involving the government's role, the LSUS sample was significantly more in agreement with the questions than the RMU sample.

Table 5: Opinions on the Respective Roles of Government and Nonprofit Organizations

	t-test	for Equalit	y of Means	Mean	
	N	t	Sig. (2-tailed)	LSU	RMU
In times of disaster, the government should focus on repairing the infrastructure which would include ensuring passable roads, a safe water supply, and the soundness of bldgs.	687	.688	.491*	1.10	1.08
In times of disaster, nonprofit organizations should focus on providing temporary assistance for persons.	688	2.197	.028**	1.14	1.08
A "Superfund" should be established in the U.S. to aid victims of disaster and terror.	686	-7.163	.000**	1.40	1.83
All natural disaster areas should be patrolled and made safe by the national guard.	687	-3.893	.000**	2.23	2.42
The government should secure food, first aid, and temporary shelter for natural disaster victims.	685	-2.112	.035**	2.11	2.19

^{*}Equal variances assumed

^{**}Equal variances not assumed

^{**}Equal variances not assumed

DISCUSSION AND CONCLUSION

There were statistically significant differences between the two samples in all but one of the six questions analyzed which was, "In times of disaster, the government should focus on repairing the infrastructure which would include ensuring passable roads, a safe water supply, and the soundness of buildings".

Within the Louisiana sample, there were significant differences in the attitudes of those who lived in disaster areas and those who did not toward both dependent variables: whether victims of natural and terrorist disasters should receive compensation and the respective roles of government and nonprofit organizations in disaster relief. This was not true of the Pennsylvania sample. Are the differences attributable to the geographic area and/or to the differences in the two samples? Or are the differences due to the differences in the survey techniques or to the four-year time difference between the administration of the two surveys? The most logical explanation may be the difference in the sample populations themselves. Differences in income and education were considerable as were age; marital status and home ownership to a lesser degree (see Appendix B).

Results show significant differences in the attitudes of people in one of the two samples toward whether or not victims of natural and terrorist disasters should receive compensation and toward the respective roles of government and nonprofit organizations in disaster relief. There were also significant differences between the two sample populations. The demographic profiles of the samples were significantly different; consequently, it is difficult to generalize from sample results. Nonetheless, we suggest that the studies add to the body of knowledge that is forming the basis for the public debate.

Sample Population: Composition

The combined participant sample was composed of two hundred and fifty males and two hundred forty-eight females. The majority of the LSUS sample was female. The majority of the RMU respondents were male. The majority of both samples who responded to the question about racial or ethnic identity, self-reported as Caucasian. The majority of RMU respondents were between the ages of thirty-five and sixty-four. The LSUS sample was more evenly divided among age groups. However, there were striking differences in the sample populations in the areas of education and income. The RMU sample reported higher educational levels and greater household incomes than did the LSUS sample.

Timing

The Louisiana survey was conducted in 2002, when national attention was on the administration of the September 11th Victim Compensation Fund and in the wake of the widely publicized failings of the Red Cross. The LSUS survey preceded the 2005 hurricane season in which large areas of Louisiana and surrounding states were destroyed. Responses to the LSUS survey might well have been different post Katrina.

The RMU survey was administered in 2006, after the state-wide flooding in 2004 caused by Tropical Depression Ivan, after the tsunami in Southeast Asia that killed more than 225,000 people in eleven countries, and after the hurricanes of 2005 that ravaged Louisiana and surrounding states. Also, it should be noted that one of the airplanes hijacked on September 11th crashed in southwestern Pennsylvania.

Design

While the sample sizes were large enough to generalize, we hesitate to do so when comparing the results of the two surveys because of differences in the administration of the survey and because of the ambiguity of some of the questions. This article reports on just six of the forty-six items in the surveys.

The differences in the types of survey - telephone versus a web survey - could have influenced the responses. If the interviewee was confused or had a question, the interviewer would have been able to

elaborate. Additionally, with a telephone survey, the respondents could not be assured of anonymity. This might account for the larger number of "refused" responses. Some of the questions combined "terrorism" with "natural disasters" which meant we could not say if there were different sentiments with regard to one over the other.

While there were differences between the sample populations, there was also agreement on the traditional role of government in maintaining the infrastructure. Responses within the sample populations were dissimilar most likely based on the differences with the sample populations themselves. What is shared is the interest in the debate, a debate that continues.

FUTURE RESEARCH

The issue of whether compensation should be provided to future victims of natural disasters and terroristic attacks, how it should be provided and at what levels for what length of time remains an important consideration for policy-makers. It is a complicated issue, one that is already under discussion in the public forum. Survey research is an appropriate means to gain information helpful to the legislative process, as it is to understanding the roles of government and nonprofit organizations. These studies have helped identify some of the issues. Additional research could be built on what we have learned. To do that, a more targeted and specific questionnaire should be developed in order to better understand what the respondent means and to the extent possible, researchers should control for the characteristics of the sample populations. A more rigorous investigation of the subject could be expected to yield more generalizable results.

APPENDIX A

Victim Compensation Survey

The Massey Center for Business Innovation and Development at Robert Morris University is conducting a survey of opinions toward compensation of victims of natural disasters and terrorism attacks. Your responses to the following questions will provide us with valuable input for our research.

There are no foreseeable risks associated with this project, nor are there any direct benefits to you. This is a confidential questionnaire. Your responses will not be identifiable in any way. The confidential responses will be analyzed by me and my research colleagues alone. Responses will be aggregated for the purpose of dissemination to the academic community.

This study is being conducted by Dr. Michele Cole, cole@rmu.edu, and Dr. Jeff Guiler, Guiler@rmu.edu, if you have any questions.

The survey will take less than five minutes to complete. You may stop at any time without penalty to you. You must be more than eighteen years of age to participate in this survey.

1) Are you over the age of 18?

Yes

No

2) Are you a U.S. Citizen

Yes

No

3) Were you born in the United States or are you a naturalized citizen?

Native Born

Naturalized

4) Do you work for a disaster relief organization?

Yes

No

Not currently, but in the past

5) Have you or your family received any form of assistance due to a natural or terrorist disaster?

Yes

No

Don't know

6) Which one?

Natural Disaster

Terrorist Attack

Both

Other

N/A

7) Has this occurred within the past 10 years?

Yes

No

N/A

8) In the past year, have you or anyone in your home donated money or goods to an organization that handles disaster relief?

Yes

No

Don't know

9) Do you think terrorism insurance should be made available to everyone?

Yes

No

Don't know

10) Do you currently live in an area that is affected by hurricanes?

Yes

No

Don't know

11) Do you currently live in an area that is affected by earthquakes?

Yes

No

Don't know

12) Do you currently live in an area that is affected by floods?

Yes

No

Don't know

13) Do you currently live in an area that is affected by tornadoes?

Yes

No

Don't know

14) Compensation refers to money or any other form of assistance. Should victims of natural or terrorist disasters receive compensation?

Yes

No

Don't know

15) How long should they receive compensation after the disaster?

One year

Two years

Three years

N/A

16) Rate the following using the terms *greater than, no change, or less than* compared to how things are now based on your own knowledge.

	Greater Than It Is Now	No Change From How It Is Now	Less Than It Is Now
a. <u>Long term</u> cash compensation amount given to future victims of <i>terrorism</i> should be			
b. <u>Long term</u> cash compensation amount given to future <i>natural disaster</i> victims should be			
c. <u>Short term</u> cash compensation amount given to future victims of <i>terrorism</i> should be			
d. Short term cash compensation amount given to future <i>natural disaster</i> victims should be			

17) Rate the following statements with strongly agree, agree, uncertain, disagree, or strongly disagree.

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
a. Victims should receive more than just temporary					J
assistance for an immediate crisis.					
b. In times of disaster, the government should focus on					
repairing the infrastructure which would include ensuring					
passable roads, a safe water supply, and the soundness of					
buildings.					
c. In times of disaster, nonprofit organizations should					
focus on providing temporary assistance for persons.					
d. Guidelines should be established for short term					
assistance to persons who are victims of disaster.					
e. Guidelines should be established for long term					
assistance to persons who are victims of a disaster.					
f. A "Superfund" should be established in the U.S. to aid					
victims of disaster and terror.					
g. The U.S. government should establish a fund and					
accept additional contributions to compensate victims of					
terrorism in other parts of the world.					

18) Using a scale of 1 to 5, 1 being the most likely and 5 being the least, how likely would you be to contribute to a fund for disaster victims in these places?

	Very Likely	Likely	Uncertain	Unlikely	Very Unlikely
Copenhagen, Denmark					
Leningrad, Russia					
Manchester, England					
Tel Aviv, Israel					
Cario, Egypt					
Beijing, China					
Bangkok, Thailand					

19) Rate the following statements with strongly agree, agree, uncertain, disagree, or strongly disagree.

Strongly Agree	Agree	Uncertain	Disagree	Stro	ong	ly	
				Dis	agr	ee	
a. All natural disaster areas should be patrolled and made safe by the national guard.							
b. Nonprofit organizations should only contribute money to natural disaster victims.							
c. The government should secure	c. The government should secure food, first aid, and temporary shelter for natural disaster						
victims.							
d. It was fair for victims of the World Trade Center disaster on September 11th to receive							
awards from \$250,000 upwards.							

20) What is your gender?

Male

Female

21) Would you describe your main racial/ethnic group as:

White or Caucasian

Black or African American

Hispanic or Latino

Asian

Other (please specify)

If you selected other please specify:

22) What is your age?

18 - 24

25 - 34

35 - 49

50 - 64

65 - 79

Over 80

23) What is the highest level of school you completed?

Less than High School

High School Diploma/GED

Some College or Technical School

College Graduate

Graduate or Professional School

Refused

24) What is your marital status?

Single

Divorced

Widowed

Separated

Married

Refused

Other (please specify)

	If you selected other please specify:
25)	Do you currently own or rent your home?
23)	Rent
	Own
	Refused
	Other (please specify)
	If you selected other please specify:

26) Yearly income is the amount earned from all sources. Last year was your household income:

Less than \$10,000 Less than \$25,000 Less than \$50,000 Less than \$75,000 Over \$75,000 Refused

Thank you for your time and cooperation.

APPENDIX B

Demographic Data

	LSUS/NEL		RM	U/PA
	N	%	N	%
Male	100	40	166	64.8
Female	148	59.2	90	35.2
Caucasian	126	50.4	219	86.2
African-American	104	41.6	24	9.4
18-24	53	21.2	3	1.2
25-34	48	19.2	28	10.9
35-49	52	20.8	77	30.1
50-64	41	16.4	127	49.6
65-79	33	13.2	20	7.8
HS/GED	74	29.6	8	3.1
Some College/Tech.	75	30	47	18.4
College Grad.	76	30.4	75	29.4
Grad/Prof. School	12	4.8	125	49
- \$10,000	39	15.6	0	0
- \$25,000	61	24.4	6	2.4
- \$50,000	65	26	38	14.9
- \$75,000	22	8.8	40	15.7
+ \$75,000	24	9.6	129	50.6
Single	155	62	67	26.5
Married	89	35.6	182	71.1
Rent	135	54	19	7.5
Own	22	8.8	229	89.9

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