



**American
Red Cross**

Together, we can save a life

**September 11, 2001:
Unprecedented Events,
Unprecedented Response**

**A Review of the American Red Cross'
Response in the Past Year**

September 2002

REMEMBER, SUPPORT, PREPARE



Together, we can save a life

Table of Contents

I. Message from American Red Cross Leadership	2
II. Executive Summary.....	3
III. Chronology of Events	4
IV. Post-September 11 Financial Donations	9
V. Senator Mitchell and the American Red Cross Liberty Disaster Fund Distribution Plan	9
VI. Remember: Families First.....	13
VII. Support: America at its Best	16
VIII. Prepare: Be Ready for the Challenges of the Post-September 11 World	19
IX. Appendices:	
• The Numbers to Date.....	22
• One Year Anniversary Updated Financial Statement	23



**American
Red Cross**

Together, we can save a life

Message from American Red Cross Leadership

Friends,

It has been one year since terrorists attacked our country taking the lives of nearly 3,000 Americans and touching the lives of countless more across our country and the globe. This is a time when the families who suffered losses and the tens of thousands more who were directly affected by the tragedies will need all of our support and prayers. It will be a time to remember a series of events that changed so many families and may well change the course of history. It is also a time to reflect on the lessons learned from these tragic attacks and ensure that we are as well prepared as possible to deal with acts of terrorism in the future.

One year after the terrorist attacks our commitment to put the families affected by this horrible tragedy first and foremost is as unwavering as it was when the first American Red Cross workers and volunteers arrived on the scene the morning of September 11. Since that time we have provided more than 14 million meals and more than 237,000 mental health consultations. We have distributed, through the Liberty Disaster Relief Fund, an average of \$115,000 to each family or beneficiary of the deceased and seriously injured (for those who accepted all of our available assistance). By September 11, 2002, the Red Cross projects it will have committed or distributed more than \$643 million to the families of those affected by the disasters; another \$200 million is projected to be distributed by year's end depending on the pace of family responses received and the processing and verification of necessary documentation.

In keeping with the plan approved by Senator George Mitchell, former Senate Majority Leader, the majority of the funds collected will be spent by the anniversary to help the victims of the attacks, but a significant portion will be available to address longer-term needs of the families over the next three to five years. As in the case of the more than 67,000 disasters we respond to every year, the Red Cross was one of the first on the scene, and we will continue to assist those in need in the difficult times ahead.

We saw America at its best in the days following these devastating attacks. More than 55,000 volunteers from all 50 states and offshore territories worked with us to aid those affected. An unprecedented number of Americans gave to the American Red Cross Liberty Disaster Fund which now has receipts of more than \$1 billion. Tens of thousands of people gave blood – almost a quarter of whom had never donated before. We are honored to have been the conduit for this outpouring of assistance.

Separate and aside from the Liberty Disaster Fund, the Red Cross will continue to devote significant time, money and work to support the ongoing and emerging needs of the families affected by the attacks. We also have a responsibility to learn from these attacks and help prepare the nation for any future acts of terrorism, unthinkable as they may be. Already we have strengthened our fund-raising practices to improve recognition of and compliance with donor intent. We are investing in training for disasters caused by weapons of mass destruction. We are improving our service delivery capability through greater coordination with other agencies and by strengthening our own infrastructure and staffing. We also are working to educate more Americans on the need for emergency response plans for both home and work.

We are grateful for all the support we have received and hope that Americans will continue to be generous. Whether it is volunteering at a local chapter, making a financial donation or giving blood, help is still needed for the larger Red Cross mission. The spirit that moved our nation in those first days following September 11 is still needed to ensure a strong America today and a safer tomorrow for all of us.

Sincerely,

David T. McLoughlin
Chairman

Marsha J. Evans
President and CEO



Together, we can save a life

Executive Summary

In the year since the terrorist attacks of September 11, 2001, the American Red Cross has, with the help of tens of thousands of volunteers and millions of donors, provided financial, physical and emotional relief to the victims of the disaster and their families. This report summarizes the efforts of the Red Cross, its volunteers and its donors over the last year. It provides an overview of the programs we have undertaken, using the contributions to the Liberty Disaster Relief Fund, to meet the financial and non-financial, and the immediate and long-term needs of the victims and their families in an expeditious, fair and prudent manner. It celebrates the outstanding contributions of the millions of Americans who gave of themselves to serve the victims of this disaster and examines how we can apply the lessons learned to better serve the victims of future disasters. Finally, throughout the report, real-life examples are provided to give a glimpse into the lives of some of those who were helped and those who helped them.

The generosity of the American people in the aftermath of the terrorist attacks of September 11 has been extraordinary. The Liberty Disaster Relief Fund was created as a separate segregated account to receive these unprecedented donations and to meet the immediate and long-term, financial and non-financial needs of those affected by the September 11 attacks. As of September 11, 2002, \$643 million has been spent or committed. Another \$200 million is projected to be distributed by year's end depending on the pace of family responses received and the processing and verification of necessary documentation. The Red Cross has used these funds to serve more than 14 million meals, provide hundreds of thousands of health and mental health consultations and enable victims' families to travel to memorial services to help bring closure to the grieving process.

To ensure donors that their financial contributions were properly allocated to meet the ongoing and long-term needs of the victims and their families, the Red Cross asked Senator George Mitchell, former Senate Majority Leader, to serve as independent overseer of the Liberty Disaster Fund. Working with those affected by the disaster and the Red Cross, he set the vision and approved the distribution plan for the Liberty Fund. Since the initial announcement, Senator Mitchell has remained involved by monitoring distribution of funds and, through a series of quarterly reports, has affirmed that the Red Cross has allocated the funds fairly and judiciously and continues to honor the intent of donors to help the victims of the September 11 attacks.

Thanks to the support of millions of donors in the United States and around the world, thousands of families have received financial assistance that enabled them to pay rent, buy food and health care items, and pay for college. Thousands of others have received or will receive critical mental health and other health care services needed to assist them in recovering from this disaster. Millions more blood donors enabled the Red Cross to provide much needed blood to the victims of this and other disasters.

Over the last 120 years, the Red Cross has continuously updated its disaster response based on experiences learned in the field so it can respond more effectively the next time. The lessons learned from September 11 and its aftermath are already being applied. The Red Cross has already changed its disaster fund-raising policies to better ensure that donations are directed as their donors intended. Recognizing that greater coordination can make it easier for victims and their families to get help, we began working with 12 other service agencies to form the 9/11 United Services Group and have begun a process of greater internal coordination as well. We have also reinforced our understanding that Americans must prepare themselves as well. To this end, we continue to offer training and lifesaving measures and disaster preparedness and response courses.

As it did one year ago, the Red Cross benefits tremendously from the help of thousands of volunteers and the contributions of millions of donors. We cannot do our work without them and, for that, we are eternally grateful.



Chronology

September 11, 2001

Four airplanes departing from Boston, New Jersey and northern Virginia for San Francisco and Los Angeles are hijacked and crash into the twin World Trade Center towers, the Pentagon and an open area near Shanksville, Pennsylvania. The terrorist attacks affect tens of thousands of victims and their family members throughout the United States. Millions more across the country and around the world are overcome by grief, fear and, above all, compassion.

Within minutes, the American Red Cross immediately responds. More than 6,000 trained disaster volunteers are mobilized. Emergency Response Vehicles are deployed to help victims and rescue workers.

When the towers collapse, an Emergency Response Vehicle from the Red Cross in Greater New York is hit with debris and rubble. There is great concern throughout the organization for the welfare of the staff.

Volunteers open 13 shelters in the New York area alone for people left homeless or stranded.

Volunteer mental health professionals trained in disaster response are dispatched to the shelters, crash sites, the flights' points of origin and destination, and other major transportation hubs, providing physical and emotional support to the victims, their families, rescue and recovery workers and thousands of others affected by the tragedy.

After the FAA grounds all commercial traffic in the United States, Red Cross chapters across the country help hundreds of thousands of travelers stranded at airports nationwide.

Respite centers are established near the crash sites to provide the police officers, firefighters, rescue and recovery workers and others with places to turn for physical and emotional relief.

The Red Cross begins taking spontaneous donations to help the victims of the attacks and their families. Individuals and businesses in America and around the world begin donating money and blood in record numbers.

The Red Cross blood donation line receives more than a million calls. (The most received previously in one day was 3,000.)

September 12, 2001

The City of New York opens the Compassion Center for families whose loved ones are missing. There, the Red Cross provides mental health counseling and meals.

The Red Cross sets up a phone bank at the offices of PBS affiliate WNET Channel 13. Mental health volunteers take calls there from people in need of assistance. At Red Cross headquarters, a 24-hour Emergency Communications Center is activated.

At the request of the White House, the Red Cross mans a blood drive for the White House staff.

September 13, 2001

Within one day, volunteers answer more than 13,000 calls at the Emergency Communications Center.

A special Amtrak train containing relief supplies leaves Union Station in Washington, D.C., bound for New York.

At the request of Congress, the Red Cross commences a two-day blood drive in Senate and House office buildings.



**American
Red Cross**

Together, we can save a life

September 15, 2001

Three new mental health brochures are released to help people around the country address and cope with the emotional trauma created by the disasters.

September 16, 2001

Working with Microsoft and Compaq, the Red Cross launches the Family Registration Web, an online network to help unite loved ones with survivors of the attacks.

September 17, 2001

Acting in part on counsel from the Red Cross, the City of New York moves the Compassion Center to a new location where it becomes the Family Assistance Center. The Red Cross continues to play a major role, offering financial assistance, bereavement counseling, guidance and help with gathering information. Red Cross crisis counselors are aboard all shuttles carrying family members to the center. In addition, the Red Cross provides meals for both families and workers.

When the world financial market reopens, Red Cross mental health volunteers are at major transportation hubs to offer counseling, provide mental health information and to let people know that help is available.

September 18, 2001

Eighteen teams of Red Cross workers go door-to-door in the Restricted Zone in downtown New York to assist residents who choose to stay in the area. Each team is made up of six people and includes a mental health professional, a disaster specialist and a family service worker.

September 20, 2001

The Red Cross establishes the Liberty Disaster Relief Fund as a separate, segregated account to fund relief services related to the September 11 attacks.

The Red Cross commences a series of blood drives at federal departments, including Commerce, Health and Human Services, Justice, Transportation and Defense.

September 23, 2001

The Red Cross launches an unprecedented Emergency Family Gift Program to help families of the deceased and seriously injured meet their immediate financial needs. This gift program assesses each family's needs and provides a grant for living expenses such as food, clothing, utilities, mortgage or rent payments, funeral and related expenses. The program places funds in the hands of families, often within one business day.

September 27, 2001

The Red Cross launches a nationwide, toll-free hotline offering assistance and referral information for anyone seeking help from the Red Cross. 1-866-GET-INFO and a call center in Virginia become important components of the overall Red Cross response to September 11.

October 9, 2001

By the end of the fourth week, the Red Cross has served 5,854,373 meals, answered 64,211 hotline calls and helped people affected by the disaster by making 61,104 mental health contacts and 31,717 disaster health contacts.



October 12, 2001

The Red Cross announces that at least \$300 million will be needed for the Red Cross response. Because future terrorist attacks seem imminent, the announcement states that funds raised will be spent on other terrorist-relief programs, including a strategic blood reserve, Armed Forces services and community outreach.

October 30, 2001

The Red Cross names Harold Decker as interim president and CEO after the resignation of Dr. Bernadine Healy.

October 31, 2001

The Red Cross ceases active fund-raising for the Liberty Disaster Fund. At this point, the organization has received more than \$500 million in September 11-related donations.

November 6, 2001

In testimony before congressional and federal officials, the Red Cross announces that it has spent or committed close to \$154 million in less than seven weeks. Within that short time frame, the organization has already helped 25,000 families affected by the September 11 terrorist attacks, provided more than 10 million meals and snacks to families, police officers, firefighters, investigators and rescue and recovery workers. Trained mental health workers also have provided emotional support to more than 144,000 people.

November 11, 2001

The Red Cross in Greater New York commences a two-day training seminar for more than 700 tri-state mental health professionals who interact with citizens affected by the events of September 11.

November 12, 2001

On the second day of the training seminar, Red Cross volunteers on staff at the event are quickly mobilized to serve the needs of victims of a plane crash in Belle Harbor, Queens, a neighborhood that has already lost a number of residents to the September 11 terrorist attacks.

November 14, 2001

With nearly \$550 million in the Liberty Disaster Relief Fund, the Red Cross announces that it will use the fund to meet the immediate and long-term needs of the victims of the September 11 terrorist attacks exclusively.

December 4, 2001

The Red Cross extends its financial assistance to economically affected individuals to cover the cost of rent or mortgage, utilities and food for up to three months.

December 27, 2001

The Red Cross names Senator George Mitchell, former Senate Majority Leader, as the independent overseer of the Liberty Disaster Fund to ensure donors that their contributions will meet the ongoing and long-term needs of the families affected by the September 11 terrorist attacks.



The Red Cross announces that it will spend \$317.5 million by the end of 2001 on aid to more than 36,000 families affected by the September 11 terrorist attacks.

At this point, the Red Cross has received more than \$667 million in donations to the Liberty Disaster Fund, which has grown by more than \$100 million since the organization stopped soliciting donations.

January 31, 2002

Senator George Mitchell and the Red Cross announce the Liberty Disaster Fund Distribution Plan. This plan calls for distributing the majority of funds to those directly affected by the disasters and reserves a portion of the fund to respond to long-term needs of the families, rescue workers and others affected by the disasters. Senator Mitchell also announces plans to expand the direct Family Gift Program to cover expenses for up to one full year.

March 11, 2002

Six months after the terrorist attacks, the Red Cross has received \$930 million in contributions, of which it has expended more than \$550 million to date. The organization has distributed \$169 million to more than 3,200 families of the deceased and those seriously injured. More than 51,000 families displaced by the attacks have received \$270 million. An additional \$94 million has funded the provision of 14 million meals, mental health services to 232,000 people and health services to 129,000 people.

May 1, 2002

Senator George Mitchell releases the first of his quarterly reports on the distribution of the Liberty Disaster Fund. The report states that the Red Cross “fairly responds to the needs of victims, complies with the intentions of Red Cross donors, and is consistent with the Red Cross mission of providing emergency disaster relief.”

Despite having discontinued solicitation of contributions for the Liberty Disaster Fund for many months, continued donations bring the fund’s size to more than \$950 million, nearly double the amount received when the Red Cross stopped soliciting donations.

June 5, 2002

The Red Cross announces a series of bold changes in its disaster fund-raising practices. The national initiative expands efforts to educate donors about the Red Cross General Disaster Relief Fund and institutes a new system of affirmative confirmation and acknowledgement to ensure all disaster-related donations are directed as intended. The program is called Donor DIRECT, which stands for D(onor) I(ntent) RE(cognition), C(onfirmation) and T(rust).

June 21, 2002

The Red Cross announces the start of the final phase of the Family Gift Program. The Red Cross also announces the Supplemental (Estate) Gift Program, which will provide one-time gifts of \$45,000 to the estates of those who were killed in the attacks, as well as to those who were seriously injured.

August 1, 2002

Senator Mitchell releases the second quarterly Liberty Disaster Relief Fund report, which finds that the Red Cross continues to distribute the fund properly to meet the needs of the families and individuals affected by the September 11 terrorist attacks. More contributions bring the total receipts to the Liberty Disaster Fund to \$988 million.



**American
Red Cross**

Together, we can save a life

August 5, 2002

Marsha Johnson “Marty” Evans joins the Red Cross as its president and CEO. Evans had served as executive director of the Girl Scouts and rear admiral in the U.S. Navy.

August 22, 2002

The Red Cross announces the details of its September 11 Recovery Program. The Program will allocate more than \$133 million to provide services over a period of three to five years to the families most directly affected by the September 11 attacks. These funds are to be used primarily to help pay for mental health and uncovered health care services, as well as family support and assistance to affected residents in downtown Manhattan.

September 11, 2002

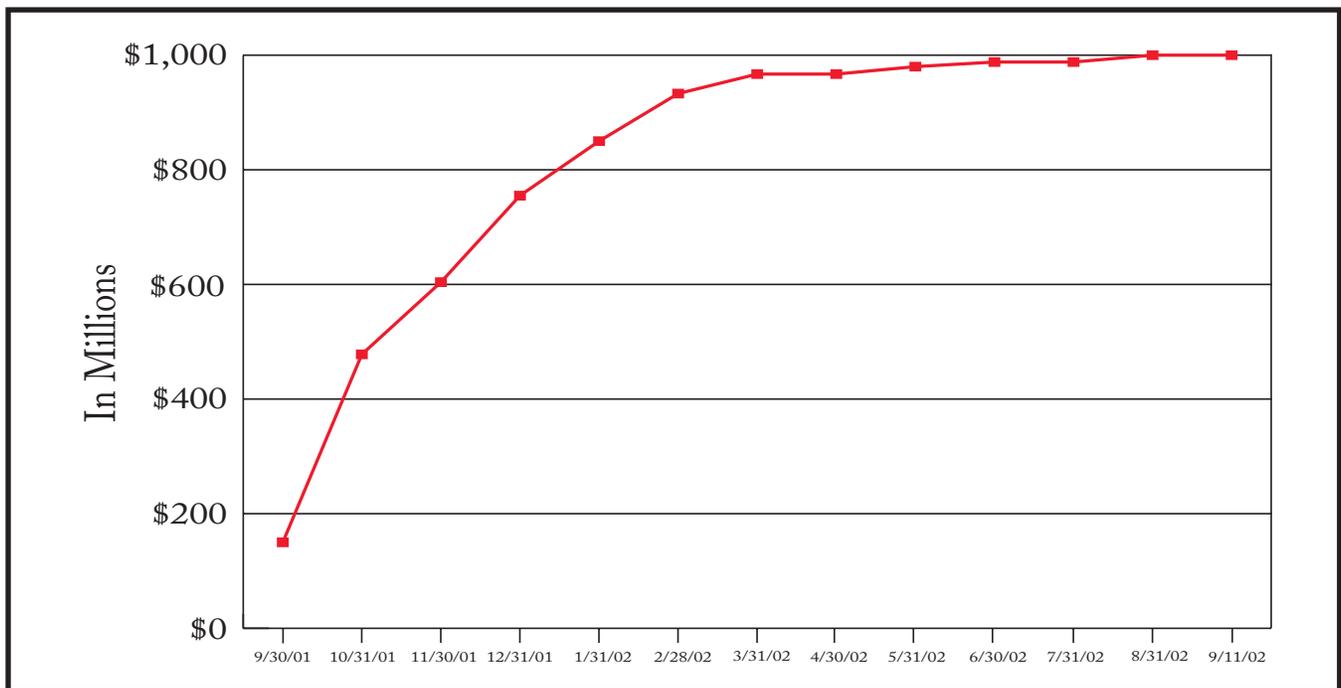
As the nation marks the one-year anniversary of the terrorist attacks of September 11, 2001, the Red Cross continues to help provide family support, mental health and spiritual counseling for affected families and individuals. In addition to providing support on the day of the anniversary, the Red Cross is also offering assistance to help pay the expenses for families who wish to travel to a memorial service that will take place in affected cities across the country but who might not otherwise have the means to attend.

Within one year, \$643 million has been distributed or committed to those directly affected by the September 11 disasters. Another \$200 million is projected to be distributed by year’s end depending on the pace of family responses received and the processing and verification of necessary documentation.

The American people's generosity in response to September 11 was extraordinary. When thousands of Americans needed help following the attacks, tens of thousands volunteered with the American Red Cross and tens of thousands donated financially. The Red Cross created the Liberty Disaster Fund as a distinct and segregated fund for those financial donations and to assist those directly affected by the September 11 attacks.

As of September 11, 2002, Liberty Disaster Relief Fund revenue is \$1.001 billion of which \$643 million has been spent or committed. Between September 11, 2001, and September 11, 2002, the Red Cross provided \$511 million from the Liberty Fund for assistance to families who lost loved ones, people who were seriously injured in the attacks, and to others who lost their homes, their jobs, or their livelihoods. During the same period, the Red Cross spent \$95 million on disaster relief services, including 14 million meals for disaster workers and victims, mental health services for over 237,000 people, and health services for 131,000 people. Seriously injured individuals and the estates of the deceased are currently receiving gifts of \$45,000 each. Additional financial assistance to help meet financial, health and other needs will be available to extended and non-traditional family members, as well as traditional family members and seriously injured individuals with compelling unmet financial needs. Another \$37 million was spent on fund stewardship activities such as donation processing, acknowledgements and supplemental audit procedures. All investment income earned on unspent funds will be applied against these costs.

Liberty Disaster Fund Revenue (September 2001 – September 2002)



Senator Mitchell and the American Red Cross Liberty Disaster Fund Distribution Plan

Millions of donors in the United States and around the world have come together to contribute to the Liberty Disaster Fund. To ensure that all of the money is used as intended by the donors and meets the needs of the families of those affected by the disasters, the Red Cross enlisted the help of Senator George Mitchell, former Senate Majority Leader, to serve as the independent overseer of the Liberty Disaster Fund.

On January 31, 2002, with about \$850 million already contributed to the Liberty Disaster Fund, Senator Mitchell presented the Liberty Disaster Relief Fund Distribution Plan to allocate the remainder of the funds. This plan was developed with the Red Cross and based on input from the families directly affected, donors and Red Cross workers with long-term experience assisting in the aftermath of disasters. Since the initial announcement, Senator Mitchell has remained involved in the key distribution decisions and issued two quarterly reports, both of which have found that the Liberty Disaster Relief Fund has been used properly to meet the needs of the victims of the disaster and their families.

The plan calls for the Liberty Fund to focus on two key areas: financial assistance and long-term disaster recovery services.

I. Financial Assistance

Prior to January 31, 2002, the Red Cross provided \$390 million in financial assistance to individuals and families directly affected by the September 11 attacks. Based on the Plan announced in January, the Red Cross has allocated an additional \$121 million in such assistance through September 11, 2002. Recipients include families of the deceased or missing, persons seriously injured in the attacks, displaced residents and economically impacted individuals, and disaster responders.

(A) Families of the Deceased or Missing, Persons Seriously Injured in the Attacks

As of September 11, 2002, the Liberty Disaster Relief Fund has distributed a total of \$235 million to the families of the deceased or missing and to persons seriously injured in the attacks. These monies have been and will continue to be distributed through the following programs: Family Gift Program, the Supplemental Gift Program and a Special Circumstances Gift Program.

Family Gift Program

The Family Gift Program covers basic living expenses that are not met by other sources. The vast majority of families and individuals in this category have received nine months of needs-based assistance under the Family Gift Program. The third and final phase of this program is in the process of being completed. When final payments are distributed from this phase, the majority of the families and individuals will have received a full year of assistance under this program.

Supplemental Gifts

In addition to the Family Gift Program assistance, Supplemental Gifts will be issued to the estates of those killed and to those who were seriously injured and disabled on September 11. Each estate will receive a conditional gift of \$45,000 to be distributed to those individuals named as beneficiaries either in the will of the deceased, or, in a case where there is no will, named as beneficiaries by the Surrogate's Court or its equivalent. The process of determining eligibility and distribution of the Supplemental Gifts is complete; the Red Cross is in the process of notifying recipients and distributing their Supplemental Gifts. The exact amount of the gift will depend on the total number of estates and the amount of funds received.

Special Circumstances Gift Program

This program will provide assistance primarily to those extended and nontraditional family members who were financially dependent on the deceased, participated in the Family Gift Program, continue to have unmet needs, but are not eligible for the Supplemental Gift Program because they are not beneficiaries of the deceased victim's estate. The additional assistance for these families is being determined on a case-by-case basis, taking into account the individual's unmet financial needs and the level of dependence on the deceased.

(B) Displaced Residents, Economically Affected Individuals, Disaster Responders

Since September 11, 2001, the Red Cross has provided an additional \$276 million in assistance to displaced residents and economically affected individuals. Those qualifying for this assistance include individuals and families living south of Canal Street in Manhattan on September 11, who, as a direct result of the terrorist attacks, were displaced from their home, had their home damaged or had access to their home disrupted. Residents may be eligible for assistance with relocation, rent or mortgage payments, crisis counseling, cleaning and storage. The Red Cross also provides economic assistance, counseling, health care services and other assistance to disaster responders on a case-by-case basis.

The March 8, 2002, deadline for economically affected individuals to schedule appointments was set several weeks in advance in coordination with other charities and was highly publicized. An appeals process was implemented to address special cases in which extenuating circumstances could be shown for missing the cutoff date. The March 8 cutoff date was chosen, in part, to encourage and enable beneficiaries to apply for the longer-term economic assistance offered by the Federal Emergency Management Agency before the deadline for that program passed. All economic assistance funds applied for have been provided as of April 13, 2002. We do not foresee any further expenditures in this area. The Red Cross continues to assist affected residents.

II. September 11 Recovery Program

The Red Cross continues to provide support to the nearly 50,000 families directly affected by the September 11 terrorist attacks through the September 11 Recovery Program. This ongoing effort, which is estimated to last three to five years, marks the second phase of the agency's Liberty Fund disaster relief efforts. No mental health program of this magnitude and with this level of coordination has been deployed before, and it is already being heralded as "unprecedented" by the national media. The program was developed with input from those directly affected by the tragedy and other service agencies and is consistent with the objectives identified by Senator George Mitchell, the independent overseer of the Liberty Disaster Relief Fund. The program comprises five major initiatives:

- Long-Term Mental Health Services
- Long-Term Health Care Services
- Family Support Services
- Assistance to Residents
- Community Coordination

The Red Cross expects to spend more than \$133 million on this effort.

The September 11 Recovery Program includes:

Long-Term Mental Health Services Plan

This program, which is based on financial need, provides financial assistance for services including individual, group and family counseling; psychotropic medication coverage; hospitalization; and inpatient and outpatient substance abuse treatment. The program, which can be accessed from anywhere in the country is expected to serve an estimated 16,000 individuals. To date, more than 600 people have accessed services.

Long-Term Health Care Services Plan

This program delivers financial assistance and clinical case management for uncovered health expenses directly related to injuries or illnesses caused or exacerbated by the events of September 11, 2001. Financial assistance is provided for insurance co-payments and uncovered health care expenses, including non-psychotropic prescription medications and alternative treatments prescribed by a primary care physician. This program is expected to serve an estimated 600 people.

Family Support Services

This program provides individualized support and guidance to eligible families to ensure they have access to the resources they need for their recovery. Trained Red Cross Family Support specialists assist with determining health care and mental health needs, identifying resources, making referrals, providing assistance through three financial assistance programs, identifying long-term needs and planning for the future. This program continues to serve an estimated 3,000 families.

In addition, the Red Cross has established an Anniversary Travel Assistance Program to support families and individuals with financial needs who wish to travel to memorial events planned for the one-year anniversary of September 11.

Assistance to Residents

For displaced residents with ongoing needs, the Red Cross is providing air purifiers and HEPA vacuums and helping relocate and reimburse for expenses incurred during displacement. In addition, this program offers mental health assistance to affected residents who are experiencing emotional trauma as a result of September 11. Residents with ongoing needs are eligible for assignment of a Family Support specialist. This program is expected to serve an estimated 18,800 households.

The Red Cross is coordinating with the Environmental Protection Agency (EPA) to provide services to those residents who are eligible for participation in its Lower Manhattan Dust Cleanup Program, which is expected to begin later this year. Working within established guidelines, the Red Cross will assist with expenses incurred during displacement and replacement of destroyed home furnishings.

Community Coordination

To help meet the needs of those affected by the September 11 attacks and maximize efficient use of resources, the Red Cross coordinates with other groups including community organizations, constituency groups, advocacy organizations, local elected officials, faith-based and interfaith organizations, and the other nonprofit and government agencies providing direct services and benefits to those affected. The Red Cross is a founding member of the 9/11 United Services Group (USG), which coordinates 13 service agencies to help ensure that those affected by the events of September 11 get the help they need. The Red Cross has assisted the USG in developing a shared database that has helped various charities provide financial assistance and services to victims of the September 11 attack more efficiently. For more information, visit the 9/11 USG Web site at <http://www.9-11usg.org> or contact the 24-hour September 11 Support Hotline at 1-866-689-HELP (4357). The Red Cross is also working with other organizations around the country to ensure that families are effectively served in their local communities.

Mitchell Plan Provides Clear Guidance for Distribution of Liberty Fund

All funds expended since January 31, 2002, are being distributed pursuant to the Mitchell Plan. The Red Cross will continue to focus on the prompt distribution of Liberty Fund monies within the year 2002, while also maintaining the Red Cross tradition of providing some long-term disaster relief services to those with ongoing or unanticipated needs. Since the initial announcement, Senator Mitchell has remained involved by monitoring distributions of funds and, through a series of quarterly reports, has affirmed that the Red Cross has allocated the funds judiciously and continues to honor the intent of the donors to help the individuals and families most directly affected by the terrorist attacks of September 11.

The terrorist attacks of September 11, 2001, affected every American dramatically. Yet it is clear that those directly stricken by the disasters, particularly the families of the victims and the seriously injured, deserve particular attention. That is where the Red Cross has focused its assistance.

In the year since the attacks, the American Red Cross has helped more than 55,000 families respond to the challenges of the death of loved ones, serious injuries, physical and mental health concerns, job loss, homelessness and myriad other effects of the attacks. Overall, the Red Cross provided more than 14 million meals and health services for 131,000 people. The Red Cross has also provided mental health services for 237,000 people since the attacks. Supporting mental health services will help an additional 16,000 people over the next five years. Mental health volunteers were also on hand to help families cope with loss during numerous memorial services, such as those at Yankee Stadium on September 23, at the World Trade Center site on October 28 and again for the conclusion of the recovery effort on May 30, 2002. Our help has spanned the globe with hundreds of affected international families getting assistance from the Red Cross and their respective national Red Cross organizations.

The generosity of the American people in the aftermath of the terrorist attacks of September 11 has been extraordinary. The Liberty Disaster Relief Fund was created as a separate, segregated account to receive these unprecedented donations and to meet the immediate and long-term, financial and non-financial needs of those directly affected by this disaster. As of September 11, 2002, \$643 million will have been spent or committed to those affected by the disasters. Another \$200 million is expected to be distributed by year's end depending on the pace of family responses received and the processing and verification of necessary documentation.

Helping Those Directly Affected

No amount of money can ever bring back what was lost on September 11. Still, the Red Cross has sought to make a difference in whatever way it can. Perhaps the specific stories of those whom we have assisted in the past year best illustrate the positive impact our volunteers have had on the victims and their families.

RED CROSS REACHES OUT TO STRUGGLING MOTHER

The days following the September 11 attacks were the darkest ever experienced by Alicia Bergstein. Coping with the loss of her husband Daniel, an employee of the Port Authority of New York and New Jersey who was killed in the collapse of the World Trade Center, Bergstein was left stunned, not knowing who to turn to for help as she struggled to comfort her two young children, Adriana, 6, and Devin, 7, left fatherless. Then came a knock on her door.

"I opened it and there were Port Authority officers with Red Cross volunteers," said Bergstein. "They were there to check on me and simply asked what it was that I needed. It was such an incredible experience. I didn't know where to go. Instead of me having to reach out to them, they reached out to me."

Through the American Red Cross, the family was one of thousands to receive financial assistance thanks to the donations of the American people. For Bergstein, the contributions have enabled her to help Adriana and Devin cope with the loss of their father.

"More than anything I was concerned for my children," Bergstein said. "They were terrified and confused. They wouldn't talk and kept having nightmares. With the money we received from the Red Cross, I've been able to pay for weekly therapy to help them."

Red Cross volunteers ensured that the Bergsteins would not get bogged down in red tape to receive their money.

"The volunteers handled everything. They filled out the forms and checked and double checked to make sure I had what I needed. It was such a relief to be able to focus on my family and not worry about handling those matters myself," Bergstein said.

More than the financial assistance she received, Bergstein said she relied upon the emotional support from the Red Cross to stay strong for her family.

"I don't know what I would have done those first days if it weren't for the Red Cross," recalled Bergstein. "I can't even describe those first days - I get too emotional. I started going to support groups run by the Red Cross for victims and families. The volunteers meant so much

to me - they talked to me and helped me understand what was happening. They came from across the nation to help and seeing the kindness and good of strangers made all the difference at a time when everything seems so horrible and cruel."

One year later, Bergstein's primary concern remains the recovery of her children.

"They still won't talk about what happened," Bergstein said. "The Red Cross gave them teddy bears and the little one, Adriana, sleeps with it every night, which has been such a comfort to her. The other day I wasn't feeling well and Adriana came into my bedroom with this worn little Red Cross bear and said, "This makes me feel better - sleep with it - maybe it will make you better too."

RED CROSS HELPS KEEP MOTHER'S DREAM ALIVE

On September 11, Vincent Della Bella of Jersey City, New Jersey lost his wife of 39 years, Andrea, who worked on the 103rd floor the World Trade Center. The couple's son, James, lost not only a mother, but also the person who inspired him to be the first in his family to get his college degree. When the towers crumbled, James' determination followed, and he and his father felt lost. The Red Cross provided them with vital financial assistance for long-term expenses, but more importantly, the Red Cross provided another kind of support that was even more appreciated: volunteers who cared.

Volunteers from around the country reached out to the Della Bellas, ensuring that the family's emotional needs were met. Vinnie and James are grateful for the friendship and for the strength the volunteers gave to them. James has once again set out to fulfill his mother's dream by returning to college, buoyed by the

encouragement from the volunteers and financial assistance for tuition from the Red Cross.

"It has been very hard for us to lose a wife and a mother in such a tragic way, but we are trying to get on with our lives, and with the help we received from the Red Cross, it has made it much easier for us to cope with it," Vinnie said.

"The Red Cross had people from all over the country in New York helping all of us, and they did a great job, and you should be very proud of your people for the way they acted in this disaster," he told the Red Cross in a letter of thanks. "You have honored my beloved and beautiful wife Andrea by fulfilling the one dream that she had, seeing her son graduate college, and by your gift you have made her dreams come true. You have given my family support and hope, and we will never forget you for it."

FATHER TAKES CARE OF HIS FAMILY, NOW SEEKS EMOTIONAL HELP FOR HIMSELF

When the World Trade Center collapsed, Manhattan resident Pascal di Noia and his family narrowly escaped with their lives, but the family's home, and Pascal's business, were lost. In the months since, Pascal has been the rock for the family, making sure that he is meeting the material and emotional needs of his wife and two young children.

A few weeks after the attacks, Pascal found that even though he had taken care of his family, he now needed someone for emotional support. So he turned to the

Red Cross Disaster Mental Health workers at the Family Assistance Center (FAC) in New York City.

A harrowing escape with his 3-year old daughter, and the loss of his home where his business is based had finally caught up with him emotionally. He found in the center's Red Cross workers a great support system, and ended up receiving not only mental health counseling but financial assistance as well. Since his first visit to the FAC, Pascal has regularly called in to his Red Cross caseworker, Beverly Wilson, who says he is comforted to know there is someone who cares about him.

Reaching Out to Families Everywhere

The Red Cross has responded to families across America, not just in New York and Washington, D.C. From providing immediate aid to developing long-term recovery plans, the Red Cross recognizes that help knows no boundaries.

RED CROSS WORKERS COMFORT BEREAVED FATHER

Ira Lassman of Palm Beach, Fla., lost his son, Nicholas, during the attacks on the World Trade Center. The 28-year-old Nicholas worked high up in the WTC at Cantor-Fitzgerald. Lassman and his wife traveled to New York City after the attack, and learned about the Red Cross during a visit to the Family Assistance Center at Pier 94.

Lassman has high praise for the American Red Cross, which provided his family with financial assistance for travel, memorial services and other time-sensitive bills.

"The Red Cross workers at the Family Assistance Center, and every other person that we've met associated with the Red Cross, have been angels," he said. "The Red Cross has eased this burden, and I'm sure they will continue to do that. I'm a big supporter of the Red Cross."

Not only did the Red Cross provide financial assistance, but also Lassman said he appreciated the comfort and spiritual care that his family received not only in New York but from the Red Cross back home in Florida once they had returned. He was particularly touched by the American Red Cross pin that accompanied one of the gift checks.

TRAGEDY STRIKES DEEP IN IOWA HEARTLAND, AND THE RED CROSS IS THERE

Six months after the attacks, Jean Cleere still finds it ironic. She and her husband had made their home deep in Middle America, far from the hustle and bustle of New York City. It's still unbelievable to her that the attack on the World Trade Center took the life of her companion of 23 years. Away on business travel, her husband was checking out of a hotel beside the WTC when the planes hit. He called home and said he was safe, and that he was getting out of there right away. That was the last time Jean spoke with him; the towers collapsed a short time later, and her husband is presumed to have perished with thousands of others.

Halfway across the country, Jean and her family turned to their local community for comfort and support - their church, their neighborhood, their friends. Quickly, that support system was expanded to include their local Red Cross chapter. The chapter's executive director, Mary Dooley, immediately offered Red Cross support, and told Jean that if and when she wanted to go to New York, the Red Cross would help. Jean declined - it was hard enough watching news coverage. But she knew that some day, the time would

be right. In the meantime, the Red Cross provided extensive financial assistance to Jean for her expenses, including mortgage and other bills.

Five months later, she called the Red Cross. Jean and her family had made their peace with her husband's passing, but making the trip would bring closure and additional healing. She wondered if it was too late to request help; she was afraid that she was so far away from the disaster site that she was on her own.

But she wasn't alone. Mary and others at the local Red Cross responded, arranging the travel and a visit between Jean and a local Disaster Mental Health Services worker. The worker had been on assignment in New York, and it was decided that she would accompany Jean and the family to the site to ease the trauma of an unfamiliar place and an unimaginable tragedy.

"I truly believe that God put us all together, me and the Red Cross workers," Jean said. "They became friends, more members of our family, who went through this with us, and grieved with us. I didn't expect that from Red Cross. I knew that when disasters happened, the Red Cross was there, but I didn't know what that meant until they were there for me. It was very healing, and I thank the Red Cross for it."

The attacks of September 11, 2001, evoked a great wave of emotions from the American public. While fear was the immediate reaction from most, compassion soon overcame it. Without the contributions – literally the blood, the sweat and the tears – of the American people, the American Red Cross could not have helped so many people through one of the most devastating events in our history.

When thousands of Americans needed help following the attacks, thousands more volunteered with the Red Cross to help. Within hours of the first strike, volunteers were on the ground in New York; Washington, D.C.; and Pennsylvania. From every state and offshore territory in the Union they came.

For each of the more than 55,000 victims, there was a volunteer providing shelter, medical assistance, nourishment and emotional support. Without concern for their own safety, more than 55,000 Red Cross volunteers worked hours on end for days and weeks at a time helping those who were injured or left homeless, who lost friends or relatives, the rescuers and the rescued. They often traveled far from home and worked through the holidays, helping reunite families while leaving their own hundreds or thousands of miles away.

At Ground Zero alone, more than 400 disaster workers helped with the recovery effort, providing the thousands of firefighters, police officers and other rescue workers with everything from cold drinks and eye drops to new work boots and chairs for resting. In airports from which the flights originated or to which they were destined, Red Cross-trained mental health volunteers provided shelter, food and emotional support to travelers left deserted and despondent. With the help of our partner volunteer organizations mental health workers helped the victims search for loved ones in New York and Washington, D.C.; provided comfort to victims via a national call-in hotline; or offered massages to rescue workers whose muscles ached from hours of digging. Together, the Red Cross volunteers comprised 97 percent of the organization's total workforce.

From multinational corporations to lemonade stands, large and small businesses and individual contributors donated to the Red Cross Liberty Fund, which was specifically designated for the victims of the September 11 tragedy, and now has total receipts of over \$1 billion. Among the businesses that donated financial and in-kind donations were AT&T, Amazon.com, AOL, Boeing Company, Burger King, Compaq, FedEx, Microsoft, State Farm Insurance and Yahoo!.

For weeks following the attacks, lines to give blood around the country were hours long. In its national headquarters in downtown Washington, D.C., the Red Cross converted one of its largest meeting rooms into a temporary medical center, where thousands donated blood. As a result, the Red Cross boosted its national blood supply to a seven-to-ten-day inventory, up from a two-to-three-day inventory before September 11. In the first month following the attacks alone, the Red Cross collected 2 million units of blood and more than a quarter of a million donors gave for the first time.

Americans at their Best

The generosity and compassion of Americans – children and adults, small businesses and large corporations – are best illustrated by the following examples.

FLIGHT ATTENDANTS SHOW SUPPORT AT BLOOD DRIVE

When American Airlines flight attendant Cindy Bahnij learned of the fate of Flight 77 on Tuesday, she was stunned. Not only had she lost several members of her airline family who had been aboard the plane that crashed into the Pentagon, but until recently, Bahnij had been one of the regular crewmembers on the nonstop flight from Washington, D.C., to Los Angeles. Acutely aware that something as minor as a scheduling change could have put her on the fated flight, Bahnij decided to do the only thing she could

think of to help: Organize an American Airlines blood donation effort.

"It only took about three phone calls, and the turnout has been amazing," she said, gesturing to the group of about 50 flight attendants and crew members gathered at the Red Cross donor center in Fairfax, Virginia. All were in uniform as a show of solidarity and support for the losses suffered by the airline and the country this week. "Coming here as a group to do our civic duty and give blood, on the day before we are expected to be back in the air, is one way for the American Airlines family to make sense of this tragedy."

Mark Wehrwein has been a Washington, D.C.-based crewmember for 13 years and happened to see the Flight 77 crew preparing for departure on Tuesday because his own flight arrived into Dulles Airport early that morning. For him, the decision to give blood today was a no-brainer. "The D.C.-based crew is not very large, and we are all extremely close to one another — just like a family. We lost a few members

of our family, and one way to deal with the shock and grief is by giving blood."

"Life will eventually go on for our family, but this is a way for us to pay our respects for those we have lost in this tragedy," said Bahnij. "Hopefully, it will speed up the healing process for everybody."

OKLAHOMA CITY NEIGHBORS SHOW SUPPORT

On April 19, 1995, the nation was rocked by the horrific bombing in Oklahoma City. After the September 11 attacks, two surviving family members of the Oklahoma City bombing knew, from 1,500 miles away, that they could help.

They went to New York City and helped the Red Cross offer comfort to the thousands dealing with emotional trauma. Diane Leonard and Ken Thompson knew that in a profound way they belonged there. Seven years ago it was their city that was devastated, their hearts that were broken. Diane's husband, Don, a 24-year veteran of the Secret Service died when a bomb rocked the Alfred P. Murrah Federal Building. Ken lost his mother,

Virginia, who worked at the credit union. She was the last of the 168 victims to be found.

In September, these survivors had once again come face to face with tragedy, this time by choice. They reached out for New York and lent a kind ear and a reassuring voice to those shaken by disaster, with a knowing compassion and a message of hope.

"The Red Cross was nice enough to let us come here and help out in any way that we can, and we just want the families to know that six years ago the Red Cross and FEMA came into our lives and made a tremendous difference," Ken Thompson said. "And it made me think differently about life. So we want to be able to give back. The people of New York are suffering so much right now, and for us to be able to reach out and even touch one life is the whole reason why we're here."

Businesses Pitch In

Providing financial contributions as well as in-kind gifts, many businesses – from large multinationals to small, family-owned businesses – helped the Red Cross provide support to the victims of the disaster and their families.

AMAZON.COM USES GLOBAL TECHNOLOGY TO HELP THE VICTIMS

In Seattle, several Amazon.com employees who arrived early watched television news together as the events of September 11 unfolded. They wanted to do something to help – and soon realized that many other people would feel the same. What better way to help, they decided, than to convert the company's renowned technology for easy online purchasing into a user-friendly mechanism for donations.

Amazon.com engineers went to work, showing the Red Cross in real time what the Internet site would look like. Within hours, their homepage had been turned into a donation site for the Red Cross. Amazon.com waived its fees, making even more funds available to the Red Cross relief effort. In the first 30 minutes, 760 people donated nearly \$20,000.

The effect was amazing. People e-mailed the Web link to friends all over the world and soon other sites were linking to Amazon.com. Within the first 24 hours, the site received nearly 41,000 donations totaling \$1.18 million. At one point, the site averaged donations of about \$100,000 per hour. By the time the effort concluded, people from more than 120 countries had contributed a total of more than \$6.8 million.

"Thanks to the Internet, people around the world were able to give quickly and generously to help with the September 11 relief efforts. It was incredible to witness the generosity of so many people in action and we're pleased that our technology was able to help this effort," said Jeff Bezos, CEO and founder of Amazon.com.

RESTAURANTS UNITE TO HELP VICTIMS

On October 11, nearly 8,000 restaurants around the country, large chains and smaller operations alike, joined together to support the victims of the terrorist attacks of September 11 and their families by donating proceeds from that night to the Red Cross.

The idea came from employees of Restaurants Unlimited, which operates 31 restaurants out of Seattle. “We thought about the traditional things we do to help people in need,” said John Bottum of Restaurants Unlimited, “like holding special benefits. But the scale and scope of the disaster and how we felt about it demanded something bigger.”

With the support of Restaurants Unlimited CEO Steve Stoddard, they began seeking support, at first going to Outback Steakhouse.

“The results exceeded our expectations,” said Chris Sullivan, CEO of Outback Steakhouse, Inc. “Our employees, customers, purveyors and neighbors generated more than \$8.5 million and everyone at Outback, Carrabba’s, Roy’s, Fleming’s and Lee Roy Selmon’s is very proud to have participated in such a worthwhile cause. We thank everyone for making ‘Dine for America’ a tremendous success.”

The campaign was incredibly successful as the public responded in the millions by eating out on October 11 at participating restaurants in their communities: Chili’s Grill & Bar, T.G.I. Friday’s, Red Lobster, The Olive Garden, Lone Star Steakhouse & Saloon and many more. The event raised more than \$12 million for Red Cross disaster relief.

Even smaller restaurants, like the Little Fountain Café in Washington, D.C., which hadn’t heard of “Dine for America,” donated their proceeds to the Red Cross. At the Little Fountain Café, pastry chef and server Lauren Cooper and server Lily Boone were particularly moved by the compassion for those who worked at the World Trade Center’s Windows on the World restaurant. While many of those employees tragically lost their lives during the collapse, many others were left without employment. “We know how it is in the restaurant business,” said Cooper. “It can be a day-to-day job, and people often don’t have money saved.”

Cooper and Boone decided to donate one evening’s tips to the Red Cross, which was providing financial assistance and counseling to those affected by the attacks. They also asked the café’s owner, Patrick O’Donnell, to announce their plans to customers via the e-mail list he maintains for sending out special promotions.

“We got a great response from the customers,” said Cooper, “and Patrick said, ‘if you can donate tips, I can donate part of the proceeds, too.’ We raised more than \$1,000 in one night, and the customers were very pleased to help.”

O’Donnell confirmed, “We did much more business that night than we would have on a regular weeknight, and I think it was due entirely to the notification that we’d given people.”

“It made me really happy to do it,” said Cooper. “It doesn’t take away any of the tragedy, but it made us feel better to give something.”

We learned many lessons from September 11 and are building on our experiences to strengthen the organization's and our nation's preparedness. Below we have outlined some of the lessons learned from September 11 and important steps the American Red Cross is taking to prepare for the challenges we face in our post-September 11 world. This is just the beginning. We plan to announce more detailed changes to Red Cross disaster response in the coming months.

We changed disaster fund-raising practices to ensure conformity with donor intent. The national initiative expanded efforts to educate donors about the Red Cross Disaster Relief Fund and instituted a new system of affirmative confirmation and acknowledgment to ensure donations are directed as intended. The program is called Donor DIRECT, which stands for D(onor) I(ntent) RE(cognition), C(onfirmation) and T(rust).

We recognized the importance of coordination. The Red Cross, led by Greater New York Chapter CEO Robert M. Bender, Jr., worked with leaders of 12 other major human services organizations to create the 9/11 United Services Group. This group is a consortium of 13 New York City human services organizations, including the Red Cross, who were working on the front lines of the September 11 recovery efforts. Member organizations came together and developed a coordinated case management system, which allows clients to more easily apply for assistance. By standardizing information gathered from clients among relief aid charities, we also managed to ease some of the administrative burden on families.

We fused local and national response efforts. In the areas most heavily impacted, teams from the Red Cross, with their general disaster response expertise, and its Greater New York chapter, with their intimate local knowledge, worked together to ensure that all services provided were culturally appropriate and reached the needs of the diverse groups severely affected by the tragedy. With their local "know how," these professionals enabled the Red Cross to interface with the hundreds of charities and governmental agencies that serve New York. By doing so, the Red Cross ensured that duplication of service was minimized and the ultimate reach among all agencies was at its greatest level of efficiency. The model of coordination was also adopted in other heavily impacted areas such as New Jersey and the Washington, D.C., metropolitan area. The partnership of national disaster recovery and local social service expertise evolved throughout the recovery process and has emerged as the September 11 Recovery Program, the newly created staffing model that is now in place to respond to the long term needs of those affected.

This effort is being tested and updated based on feedback we receive from outreach to families and a series of focus groups comprised of those affected by the disasters.

We established ongoing personal relationships with Red Cross caseworkers who guide clients throughout recovery. Just as our efforts to improve coordination are aimed at making families' lives easier, so do our efforts to ensure continuity of caseworkers achieve that goal. By pairing caseworkers with families for longer periods, the Red Cross will ensure that families can rely on someone who is familiar with their predicament to facilitate the administrative process more effectively. In addition, we have instituted a clear follow-up program with each family and caseworker developing a comprehensive service plan so all needs are met and expectations are appropriate from the outset.

We are making investments in technology to improve data management and services to clients. Since September 11, we launched the Disaster Services Technology Integration Project to modernize disaster preparedness, planning and response activities utilizing technology. The new technology incorporates capturing, retrieving and updating client needs into one data location from multiple sources, managing and assigning assistance based on client needs and Red Cross services provided, and providing information and reporting capability which assists the management of service delivery. The system will also support multiple disasters simultaneously. The improvements include satellite communications, wireless local area networks for certain disaster relief operation (DRO) facilities, mobile computing devices, browser-based access to an integrated suite of commercially provided, enterprise-class applications. It is important to note that no funds from the Liberty Disaster Relief Fund are being used for this effort.

We are helping prepare Americans for disaster. Everyday we are training new people and empowering those already trained to respond and prepare for disasters. In addition, to address the fears and concerns of the public, the Red Cross has released numerous preparation materials in the wake of September 11. In October 2001, we released the *Terrorism: Preparing for the Unexpected* brochure. Recognizing that the attacks left many concerned about the possibility of future incidents in the United States and their potential impact, the Red Cross addresses the public's uncertainty about what

Prepare: Be Ready for the Challenges of the Post-September 11 World

might happen next and helps families prepare for the unexpected by providing valuable information on how to be prepared for an emergency, how to communicate with loved ones during a disaster and basic first aid skills. In November 2001, a community disaster education course, *Preparing for the Unexpected*, was launched for use by chapters nationwide. At the Red Cross in Greater New York alone, the free course is offered every Thursday evening at the headquarters and at community and corporate sites throughout Greater New York. To date more than 6,000 people have attended the course.

At more than 1,000 chapters across the nation, Red Cross volunteers and employees are continuing to work diligently to promote preparedness for disasters, both natural and man-made.

We are continuing to prepare volunteers for disaster response. Volunteers are being trained every day in disaster response and first aid and we encourage all Americans to get prepared. More information is available on our Web site – www.redcross.org – and through 1-800-GIVE-LIFE.

We will keep recruiting volunteers, raising money and collecting blood for our national disaster response efforts. The Red Cross responds to more than 67,000 disasters annually. We hope Americans will continue to be generous, either by volunteering at their local chapters, making a financial donation or giving blood.

Work to make your community safer.

Contact one of our 1,000-plus chapters to volunteer.

Give blood.

Call 1-800-GIVE LIFE if you are an eligible blood donor.
Every two seconds someone in America needs blood.

Make a financial donation.

Call 1-800-HELP NOW or send a check to your local Red Cross chapter
or to the Red Cross, P.O. Box 37243, Washington, DC 20013.
Or donate on our secure Internet site at www.redcross.org.

The Numbers to Date:

- **\$1.001 billion:** total contributions
- **\$643 million:** total expenditures
- **More than 55,000:** total families directly assisted

I. Family Gift Program

- **3,300** families
- **\$235 million** distributed to date

II. Displaced Workers, Residents, Others

- **54,700** families
- **\$276 million** distributed to date

III. Immediate Disaster Relief Services

- **\$95 million** spent to date
- **14 million** meals
- **237,000 people:** mental health services
- **131,000 people:** health services
- **More than 55,000:** total disaster workers

September 11: One Year Later

	Funds Spent or Committed to Date	Percent
Financial Assistance to Those Directly Affected		
Families of Deceased/Seriously Injured 3,300 families of those who lost loved ones, and those who were seriously injured	\$235 M	
Displaced Workers/Residents/Others 54,700 families whose homes were destroyed or made inaccessible, or who lost jobs or income	\$276 M	
Subtotal Financial Assistance to Those Directly Affected	\$511 M	79.4%
Long-Term Assistance to Those Directly Affected Mental health care, health care, family support, and referrals		
Subtotal of all Assistance to Those Directly Affected	\$511 M	
Immediate Disaster Relief Includes 14 million meals for disaster workers and victims, mental health services for 237,000 people, plus health services to 131,000 people	\$95M	
Subtotal All Financial Assistance and Services	\$606 M	94.2%
Fund Stewardship	\$37 M	
Total	\$643 M*	100%

*Another \$200 million is projected to be distributed by year's end depending on the pace of family responses received and the processing and verification of necessary documentation.