

My People Fund Evaluation: Preliminary Findings



THE UNIVERSITY OF
TENNESSEE
KNOXVILLE

COLLEGE OF SOCIAL WORK

10/1/2017

Table of Contents

Background.....	2
Methods.....	2
Demographics.....	3
Housing.....	4
Financial Impact.....	5
Physical and Emotional Health.....	6
Sources of Support	7
Conclusion	7

List of Tables

Table 1: Where did people stay in the week following the fires?	4
Table 2: Comparison of primary residence.....	4
Table 3: Economic strain index	5
Table 4: Pearlin Self-Efficacy Scale.....	7

List of Figures

Figure 1: Age distribution and gender of respondents	3
Figure 2: Educational attainment of respondents.....	3
Figure 3: Out-of-pocket expenses	6

My People Fund Evaluation: Preliminary Findings

By Stacia West, PhD, The University of Tennessee College of Social Work

Background

On November 28, 2016, wildfires in Gatlinburg, TN, destroyed approximately 1,300 residences leaving local families in emotional and economic crisis. Already impacted by median household incomes lower than the state and nation, families who lost or sustained considerable damage to their homes contended with an uncertain financial future marked by time spent negotiating housing options, taking temporary leaves from work, and attending to the needs of their families and community. The City of Gatlinburg, surrounding communities, local foundations, churches, and national relief agencies organized their efforts to address community needs.

As part of that effort, The Dollywood Foundation launched the My People Fund. Dolly Parton and the My People Fund, pledged to provide \$1,000 per month for six months to each family who lost their home—a generous and admirable pledge that reflected the spirit and culture of our Appalachian home. In keeping with their commitment to distribute the nearly \$11 million directly to families who lost their homes, the My People fund distributed \$5,000 final checks in May 2017. The remaining \$3 million held by the My People Fund has been donated to Mountain Tough, a community agency created to respond to the ongoing needs of families.

The Dollywood Foundation identified approximately 900 families eligible for assistance through linking addresses provided by applicants to damage maps provided by local officials. On the first day of distribution of funds in December 2016, volunteers staffed 10 locations throughout Gatlinburg and provided 885 families with immediate cash assistance. At each following distribution, nearly 1000 families received assistance, as well as information from Mountain Tough, and item gifts and donations from community businesses and organizations.

Methods

In collaboration with the My People Fund, the University of Tennessee College of Social Work is collecting and releasing information related to the overall wellbeing of My People Fund recipients. This quantitative evaluation uses a longitudinal approach, collecting data from voluntary participants of the My People Fund via a collaboratively developed questionnaire. The questionnaire was fielded in April 2017 and will be repeated in December 2017. It is important to note that data presented in this report were collected from approximately 100 participants before they received the final \$5,000 donation from the My People Fund. The primary goal of this evaluation is to determine if and to what extent recipients of the My People Fund disbursements experienced positive impacts in their social, emotional, physical, financial lives. For their participation in the first survey, participants were given a \$10 e-gift card.

Demographics

Sixty-eight percent of survey respondents were women. The sample was fairly even by age distribution, as shown in Figure 1. The majority of respondents indicated their race and ethnicity as White and non-Hispanic (93%), while 7% identified themselves as Native American, Hispanic, or of another race or ethnicity.

AGE AND GENDER

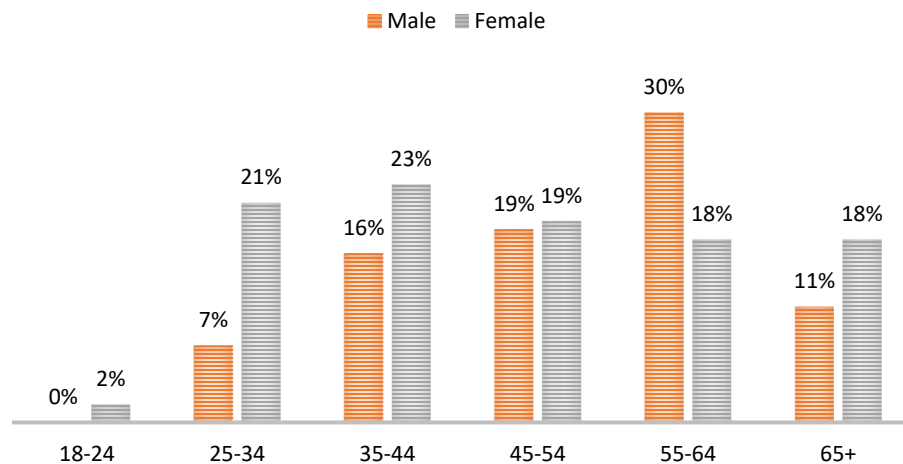


Figure 1: Age distribution and gender of respondents

Just over one-third of the respondents had a high school diploma or the equivalent, and over half reported a 2-year college degree or higher.

EDUCATIONAL ATTAINMENT

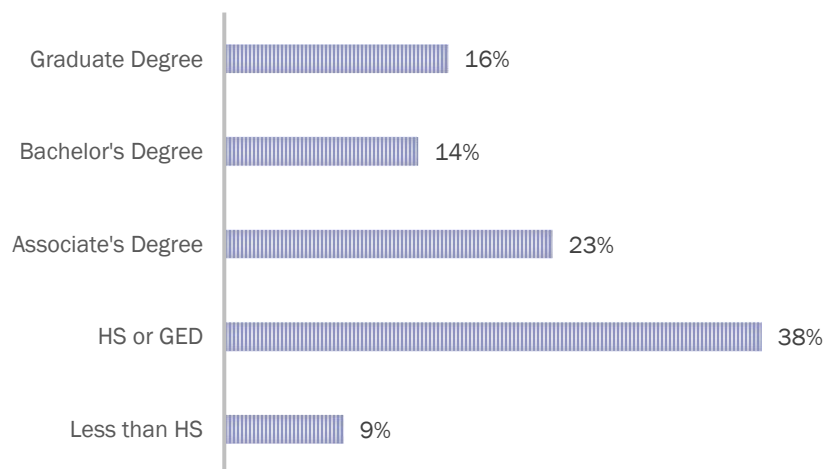


Figure 2: Educational attainment of respondents

Housing

Approximately 35% of respondents lived with a partner or spouse without children, 32% lived with a partner or spouse and children under 18, just over 10% lived alone, and around 9% were single parents. Some also lived either with a roommate or extended family. As shown in Table 1, participants were asked where they stayed in the week following the fires. The majority stayed in a hotel, motel, or other rental that they individually paid for or an organization sponsored. The table below details the various locations respondents stayed just after the fires.

Table 1: Housing in the week following the fires

<i>Housing in the Week Following the Fires¹</i>	
<i>With family in the area</i>	19%
<i>With friends in the area</i>	16%
<i>Traveled out of town to stay with family/friends</i>	18%
<i>Hotel, motel, or chalet paid for by an organization</i>	20%
<i>Hotel, motel, or chalet that I paid for</i>	28%
<i>Other: shelter; campground; other property</i>	15%

As shown in Table 2, many former homeowners are now renting their primary residence. Of note, just over 30% of respondents indicated they owned and were living in a mobile home. Six months after the fires, only 8% own and are living in a mobile home. The majority of respondents are now living in apartments—60% compared to only 10% at the time of the fires.

Table 2: Comparison of primary residence

	<i>Housing at Time of Wildfires</i>	<i>Current Housing</i>
<i>Live with family/friends without paying rent</i>	16%	3%
<i>Mobile home that I rent</i>	39%	11%
<i>Mobile home that I own</i>	31%	8%
<i>Apartment</i>	10%	60%
<i>House that I rent</i>	1%	18%
<i>House that I own</i>	3%	0%

Respondents typically paid around \$650 per month for their mortgage or rent at the time of the wildfires. In their new housing, the median rent or mortgage amount was \$700. While a handful of respondents did not have to pay a security deposit at their new rental home, the median amount for a security deposit was \$500.

¹ Some households stayed in multiple locations in the week following the wildfires, thus percentages do not add up to 100.

Households made up of a single adult or single parent with children, approximately 19% of the sample, were severely financially burdened by the cost of housing. Table 3 below illustrates how much of current monthly income was being spent on housing just before the fires and in April of 2017. According to the U.S. Department of Housing Development [HUD], a family paying more than 30% of monthly income for housing at risk of being unable to afford food and other necessities for themselves and their families².

Table 3: Comparison of housing cost burden

	<i>% of Income for Housing at Time of Wildfires</i>	<i>% of Income for Housing Current</i>
<i>Single adult households</i>	11%	19%
<i>Partnered or married households</i>	38%	64%

All households indicated that their primary residence was completely destroyed by the fires or could not be inhabited. Nearly 40% of respondents did not have homeowner's or renter's insurance at the time of the wildfires, thus causing considerable financial burden.

Financial Impact

Disruptions in work schedules and costly out of pocket expenses were commonplace for many families in the wake of the fires. Seventy percent reportedly worked full or part time at the time of the fires, and most had to take time away from work. Those days spent arranging housing for themselves and their families were often unpaid. At the time the fires destroyed some families' homes, they were already financially strained. Table 4 below shows the extent to which households were unable to pay for food, bills, and housing both before and after the fires.

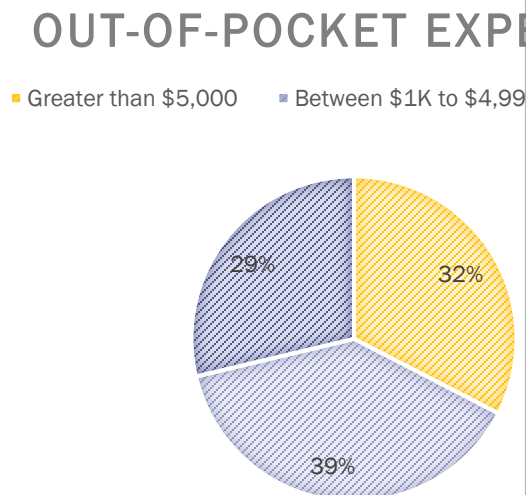
Table 4: Financial strain index³

	<i>In year prior to wildfires</i>	<i>Since wildfires</i>
<i>Could not afford food</i>	15%	22%
<i>Could not afford to pay utilities</i>	11%	14%
<i>Could not afford pay rent or mortgage</i>	13%	14%

² U.S. Department of Housing and Urban Development. (2017). Affordable housing. Retrieved from https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/

³ The Financial Strain Index, used in social science research, was adapted from: Hamby, S., Turner, H. A., & Finkelhor, D. (2011). Financial strain index. Durham, NH: Crimes Against Children Research Center. doi: 10.13140/RG.2.1.2368.0161

Seventy-four percent of respondents incurred out of pocket expenses related to the fires that were not covered by insurance. Figure 3 shows the amounts of out of pocket expenses.



Since the fires, over half of the sample reported feelings of sadness or loss of pleasure in things they once enjoyed.

17% were taking medications to manage depression

14% were taking medications to manage anxiety

Figure 3: Out-of-pocket expenses

As households contended with these unexpected expenses, they relied on a number of sources to cover them. Most commonly, people used their regular income (26%) to cover out of pocket expenses. About one-quarter used savings, while 16% used credit cards. Fourteen percent received gifts from family and friends with no expectation that they be repaid. Twelve percent received loans from family and friends that will need to be repaid. Other sources used to cover out of pocket expenses included retirement savings, payday loans, and bank loans.

Some households reported that they are now financially prepared for an unexpected emergency; yet, half reported no emergency savings. Of the half that did have savings, 82% had more than \$1,000. Respondents were asked how confident they were in their ability to come up with \$1,000 in the next week in the event of an unforeseen expense like a car repair or medical bill. Thirty-two percent indicated they were not at all confident with their ability to come up with that amount. Asked what resources they might use to cover this expense, 35% would use regular income, 26% would use credit cards, 13% would use a payday loan, and the remainder would take a withdrawal from retirement savings, a bank loan, or a loan or gift from family or friends.

Physical and Emotional Health

Respondents shared details of their physical and emotional health both before and after the wildfires. While 26% reported that they had significant health problems prior to the fires, 31% indicated that they did so after. Importantly, 27% of respondents reported that they had developed breathing or pulmonary problems as a result of the fires. A nontrivial portion of respondents indicated substantial mental or emotional health problems after the fires.

These feelings of sadness and loss are also reflected in reported self-efficacy of respondents. Table 5 shows the extent to which respondents agreed or disagreed with statements related to an internal or external locus of control and hopefulness for the future.

Table 5: Pearlin Mastery Scale⁴

	(Strongly) Disagree	(Strongly) Agree
<i>Sometimes I feel that I am being pushed around in my life.</i>	63%	37%
<i>There is really no way I can solve some of the problems I have.</i>	58%	42%
<i>I have little control over the things that happen to me.</i>	62%	37%
<i>I often feel helpless in dealing with the problems in life.</i>	63%	34%
<i>What happens to me in the future depends on me.</i>	12%	88%
<i>There is little I can do to change many of the important things in my life.</i>	78%	22%

Sources of Support

To mitigate the impact of financial hardship and accompanying physical and emotional struggles, social networks and community resources were essential sources of support. When asked what type of support most helpful in the days following the fires, 62% said cash donations followed by item donations (27%), and emotional support (11%). Respondents indicated they received the most financial support from friends and family, as well as community agencies and charities. The primary source of item donations were from family and friends, followed by local charities and organizations and community members. Finally, households said they received the most emotional support from their families.

Most participants appear to have very strong sources of familial and community support in the area. When asked how much help they could expect if they had a problem like sickness or moving, 61% said that family would provide all or some of the help needed. Nearly 75% said friends would provide all or some of the help needed; and, over 50% reported that a community resource like a social agency or church would provide some or all of the help needed.

Conclusion

This preliminary report is part of a larger evaluation of the My People Fund. The purpose of this evaluation is to determine if and to what extent recipients of the My People Fund disbursements experienced positive impacts in their social, emotional, physical, financial lives. Overall, it appears that the respondents have and continue to face a number of challenges related to financial strain, housing, overall health and wellbeing. However, many respondents reported that community and

⁴ The Pearlin Mastery Scale is a widely used instrument to measure self-efficacy and hope for the future. Additional documentation is available from: Pearlin, L. I., & Schooler, C. (1978). The structure of coping. *Journal of Health and Social Behavior*, 19(1), 2-21.

social supports have been instrumental in helping to regain stability. In December of 2017, this evaluation will be repeated to determine the longer-term impacts of participation in the My People Fund.

This research is supported by the University of Tennessee's Community Engagement Incentive Grant, College of Social Work, and the Dollywood Foundation. Any questions about this report may be directed to Dr. Stacia West at swest11@utk.edu.