

**An Analysis of
Survey Response Information About
Funds Raised and Services Provided
by 9-11 Related Charities**



**The Education and Research Foundation
of The Better Business Bureau
serving Metropolitan New York**

**257 Park Avenue South
New York, NY 10010
212-533-7500
www.newyork.bbb.org**

July 2003

Generously sponsored by The New York Times 9/11 Neediest Fund

**Survey research, project management, and report findings
by Jennifer Ahern Lammers**

**Summary and analysis
by Luana K. Lewis**

**For further information about this report contact
Ronna D. Brown
President
Education and Research Foundation of the
Better Business Bureau serving Metropolitan New York**

**rbrown@newyork.bbb.org
212-533-0322**

Jennifer Ahern Lammers is a Boston-based independent consultant providing a variety of program development, research and marketing services to non-profits and for profits catering to non-profit clients. Previously, she was Vice President in charge of the Metro New York BBB Foundation's charity auditing program. She developed and managed the BBB's National September 11th Charity Database.

Luana K. Lewis is Senior Vice President of the Metropolitan New York Better Business Bureau.

Table of Contents

Introduction

Executive summary of survey findings	4 - 6
Analysis	7 - 10
How this report was prepared	11 - 12

General findings

What services were provided?	13 - 14
How much was donated and to what types of organizations?	15 - 16
How have September 11 th contributions been spent?	17
How many 9-11 related organizations are still raising money - and for what purposes?	18 - 19
Largest 9-11 donation recipients	20 - 22
Smallest 9-11 donation recipients	23 - 24
Organizations dedicated to fire, police, Port Authority officers, other uniformed personnel and their families	25 - 26

Lessons learned and recommendations

Lessons learned	27 - 29
Town hall meeting	30
Recommendations for disaster preparation	31 - 32
Report background	33

Appendices

A. First BBB report on 9-11 charities	34 - 36
B. Respondents by focus area	37
C. Contributions received by category	38
D. Spending by focus area	39
E. Top eleven September 11 th donation recipients and expenditures	40
F. Focus areas of the largest donation recipients	41
G. Founding years of the eleven largest donation recipients	42
H. Current status of the eleven largest donation recipients	43
I. Meeting agenda and presenters for Town Hall meeting	44
J. Contact information for disaster relief coordination groups	45

Executive summary of survey findings

Total amount raised

- Organizations reported nearly \$2.8 billion in September 11th related contributions, including an estimated \$500 million in grants that were necessarily counted twice.

Recipients

- 88% of reported September 11th contributions were received by only 11 organizations (see appendices for list).
- The American Red Cross received 35% of all 9-11 related contributions reported in this study.
- 63 organizations raised under \$1 million in funds, out of the 111 that provided specific information about September 11th related contributions (57%).
- 49 of the organizations surveyed have closed operations; 34 of these (69%) were smaller groups
- Most 9-11 contribution dollars flowed to well-established charities or new entities created and managed by established charities or government agencies.
- However, many groups other than charities spontaneously created modest charitable endeavors to raise funds for September 11th related purposes:
 - Individual businesses
 - Unions and employee associations
 - Trade associations
 - Religious groups
 - Firehouses
 - Credit unions
 - Towns and neighborhoods

Purposes

- 75% of reported contributions were donated to organizations providing some form of emergency response or service.
- Most September 11th related donations focused on four areas of service:
 - Emergency services and response
 - Children
 - Education/Scholarships
 - Mental Health

Expenditures

- At the time of this study, 74% of all reported 9-11 contributions had been spent.
- About 10% of 9-11 funds raised for education and scholarships had been spent.
- Four groups have spent 95% or more of the September 11th contributions received:
 - The New York Times 9/11 Neediest Fund has spent 99.6%¹
 - The New York Firefighters 9-11 Disaster Relief Fund has spent 99.5%
 - Safe Horizon has spent 98.5%
 - Salvation Army has spent 95.5%
- As of March 28, 2003, The American Red Cross ó the largest recipient ó reported to the BBBø Wise Giving Alliance that it had expended about \$821.70 million of the \$1.07 billion total collected by that organization, with the remaining \$246 million allocated for long-term recovery and relief efforts. (These amounts were reported after this study was concluded but are listed here as they represent relevant information.)

Voluntarism and gifts in kind

- Charitable donations of dollars were not the only important contributions mustered for the 9-11 relief effort. Volunteers generously donated their time and labor. Many groups received significant donations of food and equipment. We do not have an estimate of the total volunteer hours or in-kind gifts contributed to September 11th relief causes.
- Just one of the many organizations surveyed in this study ó New York Cares, an organization that coordinates volunteer efforts ó logged 55,000 volunteer hours contributed for September 11th relief.

Challenges

- Organizations providing September 11th relief efforts were stressed by the extreme demands placed on them. For example, when thousands of new volunteers offered their help, charities needed to develop speedy training and deployment programs, using limited resources.
- Charities found it difficult to identify, locate, and serve victims quickly. In many cases, victims did not come forward to be served.
- Organizations attempting to provide swift relief efforts faced significant communications problems. These issues included matters such as disruption of telecommunications, making it hard to coordinate resources; difficulties in communicating with donors about how contributions would be used; problems in obtaining adequate information about available relief services; and challenges posed by the sudden need to cope with publicity.

¹ These figures are as of the time of the survey responses. We realize that some organizations have both raised additional funds and have disbursed more funds since providing their response to our questionnaire. For example, The New York Times 9/11 Neediest Fund has, as of July 2003, raised a total of \$62,331,235 and has disbursed a total of \$62,016,204.

- Many organizations raised 9-11 relief money before deciding on how it would be disbursed. These groups commonly reported that they were challenged by the task of choosing worthy recipients for their contribution dollars.

Analysis

The following remarks represent commentary about the 9-11 charity survey responses.

Action: the healing response to shock and loss

Stirred by the enormity of the September 11th tragedy, people all over America were powerfully moved to take extraordinary action through charitable giving and voluntarism. For many, the drive to help with relief efforts served deeply personal needs, as well as spiritual and patriotic purposes.

Grief was often the wellspring of action. Many of the organizations we surveyed reported that their relief efforts were created by individuals who were personally connected in some way to victims or their families. A number of organizations were formed specifically to create memorials honoring lost loved ones or the brave first responders who perished in the attempt to save others. Even more organizations sought to comfort and assist children who had lost their parents or bereaved spouses of victims.

For many, taking action to provide relief was a way of trying to comprehend a devastating event that seemed utterly reasonless. One organization wrote that their group's efforts helped "to make sense of what occurred and to provide a community based outlet for collective response."

People who undertook special September 11th relief efforts felt that their accomplishments were an important part of the whole, even when their results were tiny by comparison with the gigantic programs managed by the major relief organizations. Smaller organizations faced many obstacles in their drive to provide September 11th relief. They reported that they were undaunted by challenges and were uplifted when they were able to overcome obstacles to meet their goals. Many of the survey respondents remarked that their success in creating September 11th funds and programs was in itself their greatest achievement.

The power of personal connections

Much has been said about the importance of strangers helping strangers in the aftermath of the September 11th attacks. While this is indeed valuable, something else took place during the relief effort that is worth noting: people used their relationships with other people, through existing associations, to create smaller-scale (under \$1 million) charitable 9-11 relief efforts.

These personal associations took many forms. In some cases, single businesses that were directly affected by the attacks formed organizations to aid the families of victims who had been their employees. Business associations and labor unions created programs to help others in their industry that had been affected. For example, a flight attendants' association provided assistance to families of attendants who were killed in the attacks. An organization of greenmarket farmers provided financial relief to farmers who survived the attacks but whose World Trade Center business locations were devastated. A teachers union provided aid to schools and families of union members affected by the attacks. Aid efforts were often quite local: a small town raised funds to provide for families of residents lost on September 11th.

In at least one case, the connections spanned an ocean. An Italian American organization established an educational fund for children of lost emergency personnel, in memory of a prominent Italian American

and first responder who perished in the attacks. The group was successful in raising substantial funds from Italy as well as America.

There is good reason to view this phenomenon in a very positive light. Loosely affiliated associations of people who are strongly motivated to come together for charitable purposes may well be a vital source of help for American communities in the future, especially during disasters.

It is true that the proportion of September 11th funds raised by these groups for small charitable entities was less than 1% of the total amount reported to the BBB. However, the ingenuity and energy these groups displayed in their efforts to raise funds and provide services were striking. They staged cross-country bike trips, concerts, bowlathons and golf tournaments. They sent out email messages and letters, and created special websites. These efforts raised comparatively small dollars, but they may have served a very large social purpose.

“We brought together communities,” wrote one smaller organization. “Some communities had come together for the first time in response to our events.” Another small group that formed in a wealthy community to raise funds for 9-11 relief advised that we should remember “there is a place for small community based organizations to help in the collection and distribution of funds.” The September 11th response exposed many of these valuable pathways of connection, which may merit further study.

Both donors and charities sought opportunities to contribute

Survey responses made it clear that both donors and charities urgently sought out ways to participate in September 11th recovery. They took stock of their expertise and resources; they observed actions taken by others; and they tried to make contributions that matched their abilities, as well as their passions.

Donors were often proactive. In many cases, they directed their dollars to established charities and neighborhood institutions, which then were challenged to develop appropriate programs in response. Donor interest in the plight of animals whose owners had been killed in the September 11th attacks prompted a well-known New York City charity to create a pet rescue program, as well as a pet therapy program to help rescue workers and bereaved persons stressed by the tragedy. In another case, donors made unsolicited contributions to a firehouse located near a major 9-11 disaster scene. After consideration about how to handle these donations, it was decided that the funds would be used to upgrade rescue equipment and create a permanent memorial.

Sometimes donor preferences resulted in fairly unique types of contributions. One law enforcement charity provided September 11th relief funds to purchase anti-terrorism equipment for New York City law enforcement and fire personnel.

Charities that have emergency response as an element of their mission quite naturally felt compelled to participate in September 11th relief efforts. Additional charities were called to deliver special services because of their expertise or their geographic location. For example, one smaller New York charity provides bereavement support and mentoring to girls who have lost their mothers. The organization was listed as a resource by the New York State Attorney General’s office after the September 11th tragedy. Soon, it started receiving calls for help, and responded with special programs for girls as well as widowed fathers.

The urgent need for speedy relief compelled many charities to provide services. For example, a well-known organization serving disabled individuals reported receiving calls from families who were unable

to secure relief funds as quickly as needed from the major sources of such funding. In response, this group raised a modest sum of money which was rapidly distributed to help affected individuals.

Many other charities and foundations were content to serve as fundraising vehicles enabling swift collection of funds for distribution through other, emergency services related charities. These "pass-through" fundraising organizations often reported that they chose their recipients with great care and a concern for quality in service delivery.

Emotionally charged causes attracted the biggest dollars

It is not surprising that the lion's share of September 11th relief dollars flowed to causes such as aid for victims and bereaved families, help for affected emergency service personnel, mental health care, and especially relief and educational funding for children. These yawning needs were emotionally gripping, important, and extremely visible.

Some large and small charities did make efforts to provide services for other important purposes such as economic recovery, re-employment, and outreach to illegal immigrants affected by the attacks. However, our survey respondents reported that these kinds of causes received fewer dollars.

Charities and foundations now have the opportunity to review their 9-11 relief experiences, in order to identify funding and service gaps that have occurred during the September 11th recovery and uncover emerging long-term recovery issues. These gaps in turn will prompt larger questions: for example, should philanthropic organizations take a larger role in promoting economic recovery following a disaster, or should that function be performed chiefly by government agencies? Such questions do not necessarily have obvious answers, and will no doubt provoke many future conversations in the philanthropic community.

What did we accomplish?

Our survey was designed to provide an overview of the charitable response to the September 11th attacks rather than a detailed measurement. However, the survey replies did shed light on the enormous scale of the response.

One of the largest organizations said it was able to help over 100,000 people with cash assistance and other forms of help. In addition, they reported that they assisted over 1,000 small businesses and non-profits with grants and loans. A major food bank distributed over 1 million pounds of food and food-related products for 9-11 relief. Another group received a large grant to undertake 9-11 relief services, and reported that it had served over 1,000 families with financial aid. A volunteer organization helped over 50 other human services agencies with recovery projects. One smaller charitable group was able to aid 1,200 families of laid-off airport workers, helping to prevent evictions and foreclosures and providing food. Yet another small organization created an 800-member support network for family members of victims and 9-11 survivors. There are many more examples of substantial results.

Some September 11th relief charities were criticized in the press as being slow in providing aid to victims. Despite this, the organizations we surveyed commonly reported that they were highly motivated by the need for speed, and made vigorous efforts to identify and serve victims quickly. In spite of significant obstacles, these groups say they often succeeded in providing remarkably fast delivery of services. One of the very largest charities in the top 11 reported that a major grantee was

writing checks for victims within 10 days of the disaster. Within two weeks, they had conducted in-person meetings with over 300 organizations to assess needs and coordinate the response.

Our survey responses show that fully 74% of the 9-11 relief contributions reported to the BBB were spent within 18 months. Most contribution dollars were in fact used to provide emergency services, within a fairly short period of time. This significant accomplishment has gone largely unheralded.

Allocating resources to manage long-term effects of 9-11

Many of the organizations we surveyed told us that they continued to provide assistance and in some instances continued to raise funds to meet the ongoing demand for 9-11 related services. Likewise, many of these charities (especially larger organizations) report that they have reserved funds to cover some of these continuing service expenses. While this strategy has been hotly debated, there is good evidence that it is important for charities to plan ways to meet the long-term challenges posed by major disasters. We cannot yet determine what the long-term effects of September 11th will be, or know what resources will be required to counter those effects.

Charities should disclose clearly how contribution dollars will be spent when they solicit donations. Our survey results show that this is a challenging task when charities are responding to an unfolding disaster of major proportions, when time is of the essence. This is particularly true when dollars may flow into relief funds before it is possible to make thoughtful decisions about how money should be spent.

Clearly, donors favor directing funds to urgent short-term needs and emotional causes. At the same time, it may be important for charities to obtain funds that will enable them to handle less popular needs and long-term problems that cannot easily be foreseen. What standards should charities use to assess and prioritize both short-term and long-term needs arising from disasters? How can charities plan ways to communicate appropriately with donors about the best use of their contributions in times of crisis and afterward? These questions deserve fuller investigation.

Moving on

Some of the programs charities developed to manage 9-11 related problems have already broadened their scope to move beyond the effects of the September 11th attacks. For example, one organization created a network of hundreds of licensed mental health professionals throughout New York's tri-state area who have all pledged to give a minimum of one pro bono session per week *for as long as it takes* to stressed members of the uniformed services and their families. The group says that its treatment services are not limited to persons affected by September 11th.

The organizations we surveyed responded with creativity to a profoundly emotional event. Determination, new ideas, and renewed commitment: September 11th charities harnessed these potent energy sources to conduct the response, and we can hope that they will be able to draw on them in the future for our lasting benefit.

The National September 11th Charity Database

Organizations Covered

As the number and dollar amount of donations made in response to the attacks increased, the BBB's list of charities responding to the crisis grew rapidly. In partnership with the BBB Wise Giving Alliance, the BBB national charitable accountability program, a concerted effort was made to contact any organization brought to the BBB's attention by a business, individual or government agency.² Charities appearing on one or more of the many Web portals were also contacted, as were the 200 plus organizations that received expedited charitable status from the Internal Revenue Service. When necessary, additional information was gathered from the Internet, government agencies and other sources deemed reliable. The resulting collection of information became the BBB's National September 11th Charity Database which contains over 500 organizations from 37 states and 3 countries. It may be accessed through the BBB's Website at www.newyork.bbb.org.

Information Gathered

In the 18 months following the attacks of September 11, 2001, on three separate occasions, the BBB has sent questionnaires or formally solicited information from charities in its September 11th database. The first questionnaire, developed in conjunction with the BBB Wise Giving Alliance, was mailed to all organizations known or thought to be soliciting funds in the name of September 11th victims. The responses were then used to create the fact sheets available on the BBB's Website. A follow-up questionnaire was distributed in advance of the one-year anniversary of the attacks. The findings from the one year survey are included in Appendix A to this report.

Financial Data

As of March 2003, \$3,064,798,719 in total contributions has been reported to the BBB by the 312 organizations responding to one or more requests for information over the last 18 months. This figure includes an estimated \$500,000,000 in duplicate allocations.³ The remaining \$2.56 billion captured by the BBB in the National September 11th Charity Database represents approximately 91% of the generally accepted \$2.8 billion in total September 11th contributions. The total amount spent by organizations providing information contained in the National September 11th Charity Database is \$2,211,211,038, with an estimated \$500,000,000 in duplicate allocations.

² The BBB Wise Giving Alliance, the BBB's national charitable accountability program, was an early and significant partner in the Metro NY BBB's efforts to assist donors throughout the country. Shortly after the BBB released its list of charities responding to the crisis, the Alliance and the BBB jointly developed and distributed an initial survey for charities known or thought to be providing September 11th related services. This initial questionnaire formed the basis of the National September 11th Charity Database which was made accessible to the public on the Websites of both organizations.

³ The database and the responding charities included organizations that received contributions in support of direct services, such as the American Red Cross, as well as organizations that made grants to other charities, such as the September 11th Foundation. For this reason, some funds have been necessarily been counted twice: once when received by the grant making organization, and again when received by a grant recipient in support of its September 11th related services.

Basis for Final Report

The third and most recent questionnaire was mailed to 461 organizations in December of 2002, in an effort to provide updated and final information on the charities responding to the crisis.⁴ Nearly 30% (136) of the organizations contacted responded by either completing all or part of the questionnaire or sending supplemental information. Of the 136 respondents, 25 did not provide figures pertaining to the amount of funds raised or spent.

The information provided in this report is based on this most recent survey and provides a useful picture of the nonprofit community's activities since the attack. In addition to asking the charities contacted to update or confirm the amounts raised for and spent on September 11th related services, the third questionnaire was designed to provide information on the status and experiences of those charities responding to the attacks. Through this final questionnaire, the BBB hoped to give the sector and the public an understanding of how September 11th contributions were being spent, which organizations received the greatest support, which organizations ceased operations and which were still raising money in the name of September 11th.

In addition, the anecdotal observations and lessons learned shared by many organizations through the surveys and at a March 2003 town hall meeting offered a unique chance to look back at how the sector has changed since September 11th, while providing some concrete suggestions to assist non-profits in preparing for the future.

Acknowledgements

The Metro NY BBB Foundation thanks The New York Times 9/11 Neediest Fund for its generous support of the third questionnaire, town hall meeting, and this final report. In addition the BBB Foundation thanks the following companies or funds that have supported its other September 11th related activities: J.P. Morgan Chase, The New York Times 9/11 Neediest Fund, Oppenheimer Funds, the Sony Corporation, and Stroock & Stroock & Lavan, P.C. We would also like to extend our thanks to the BBB Wise Giving Alliance and the Better Business Bureaus throughout the United States and Canada for their support and assistance in distributing information and materials in their regions. Special acknowledgment and gratitude is also offered to all those organizations that took the time to answer one or more of the Metro NY BBB Foundation's requests for information.

⁴ 17 additional questionnaires were mailed and returned as undeliverable by the post office.

What services were provided?

September 11th charities focused on four primary areas of service.

In the days immediately following the attacks, well-known disaster response organizations such as the American Red Cross and The Salvation Army received considerable media attention and public support. In the weeks and months that followed, however, many other organizations also appeared and began raising funds.

To learn about these charities' responses to the crisis, the Metro New York BBB Foundation asked the organizations to identify the primary focus of their September 11th related services. Charities that did not indicate a primary focus or that indicated multiple areas of emphasis were assigned to the dominant focus area or the focus most related to the group's mission. Based on the information received, four basic areas stood out:

- Emergency Services and Response
- Children
- Education/Scholarships
- Mental Health

Thirty-eight percent of charities responding to the survey reported that they provided some form of emergency services.

Fifty-one of the 136 charities responding to the survey were classified as emergency services and response organizations:

- 13 emergency organizations were found to be focusing on the needs of all affected persons
- 12 served or are serving the emergency needs of the families of the victims
- 10 are or were focused on the families of uniformed personnel only
- 8 are or were funding pass-throughs providing general assistance to organizations responding to the crisis
- 8 were established primarily to assist the families of victims from a specific company

Fourteen percent of respondents focused their services on the needs of children.

Nineteen organizations were dedicated to helping children

- 10 programs are or were focused on the children of victims
- 5 are or were focused on the needs of all children affected by the attacks
- 4 are or were focused only on the children of uniformed personnel

Seven percent of respondents provided or are providing support for the educational needs of victims and others.

Nine organizations are or were focused on providing education and scholarships

- 7 are or were providing support for the children and families of the victims
- 1 focuses only on the children of uniformed personnel
- 1 is providing general scholarships in memory of an individual who perished in the attacks

Seven percent of the organizations responding are or were focused on meeting the mental health needs of the victims and others affected by the attacks.

Nine mental health charities also responded to the survey:

- 6 are providing assistance to all affected persons
- 2 are focusing on the families of victims
- 1 is dedicated to the mental health and well-being of uniformed personnel

In addition to these four primary focus areas, many other areas are or were being addressed by charities that raised money for September 11th related services, including the following:

- Needs of airline victims
- Provision of memorials
- Re-employment and job training for the thousands of displaced workers

A complete list of focus areas for organizations responding to the third questionnaire can be found in Appendix B to this report.

How much was donated and to what types of organizations?

Nearly \$2.8 billion in September 11th related contributions was reported.

The outpouring of private contributions in the wake of the attacks was unprecedented in both scope and speed. For many Americans, in addition to helping the victims and their families, making a donation provided an outlet for their grief and a means of showing their patriotism and solidarity. The generous response from private citizens, corporations and foundations was historic.

Of the 136 organizations that responded to the questionnaire, 112 provided information on the contributions raised to date.

- The aggregate contributions reported totaled \$2,795, 240, 966, including an estimated \$500,000,000 in duplicate allocations.⁵

The distribution of contributions across focus areas is similar to the concentration of charities in those focus areas. Emergency services, the needs of uniformed personnel, the needs of children and the provision of mental health services all received significant support from donors.

Most contribution dollars went to organizations providing emergency services.

It is not surprising that the majority of 9-11 related contributions supported the highly visible efforts of organizations providing immediate and short-term emergency services to the victims and others affected by the attacks.

- 75% (\$2,085,497,783) of contributions reported to the BBB went to organizations providing some form of emergency response or service.
- 62% (\$1,732,095,588) of contributions reported to the BBB went to organizations providing emergency services to all affected persons.
- Of the \$1.7 billion donated to emergency service organizations addressing the needs of all affected persons, the American Red Cross alone received \$988,000,000, or 58%.⁶

⁵ See note 2.

⁶ This figure is based on the information provided by the American Red Cross at the time of the survey. In March 2003, the BBB Wise Giving Alliance released an updated report on the American Red Cross and its September 11th related activities. According to the more recent report, as of March 28, 2003, the Red Cross reported that the Liberty Disaster Relief Fund received a total of approximately **\$1.07 billion** (including \$60.1 million of in-kind donations.) To date, about \$821.70 million (or 77%) of this amount has been spent. The Red Cross indicated that the remaining amount (\$246 million) will be spent on long-term recovery and relief activities.

Organizations dedicated to meeting the needs of uniformed personnel received a significant percent of reported contributions.

- 20% (\$565,273,240) of the total contributions reported to the BBB went to organizations providing support restricted to the families of police, fire and uniformed personnel.
- 13% (\$374,222,103) of the total contributions reported to the BBB went to organizations providing long-term financial support to the families of uniformed personnel.
- 7% (\$187,736,043) of the total contributions reported to the BBB went to organizations providing emergency services to the families of uniformed personnel only.

Eighty-eight percent of the contributions made in support of education and scholarships went to a single organization.

- Scholarship America, formerly Citizens' Scholarship Foundation of America (CSFA), received \$116,000,000 of the \$132,129,616 in donations received by organizations providing for the future education of the children and other dependents of those who died on September 11th.

Mental health services also received significant public support.

The emotional and mental health of those affected was a clear concern for donors.

- 4% of the total support reported to the BBB or \$115,552,075 went to charities focusing on mental health support for all affected persons.
- An additional \$776,768 was donated to organizations providing mental health services solely to the families of victims of the attack; and another \$200,000 was donated in support of mental health services for uniformed personnel.

A complete list of contributions by focus area can be found in Appendix C to this report.

How have September 11th contributions been spent?

Since the tragedy, charities, donors and journalists alike have publicly debated whether September 11th funds were disbursed quickly enough to meet the needs of victims and communities. Some have questioned anything but an immediate and full distribution of funds to the victims. Others have argued forcefully that the public's generosity should be managed to provide for future needs of people harmed by the attacks ó foreseeable or not. This controversial point has not been resolved and continues to be evaluated by stakeholders.

Seventy-four percent of contributions have been spent.

The organizations that responded to the BBB's survey adopted a variety of approaches, depending on their focus and purposes.

- Approximately 74% (\$2,076,995,525) of the total amount raised has been spent
- Approximately 74% (\$1,538,519,187) of the amounts raised for emergency services has been spent.
- Approximately 97% (\$361,441,602) of amounts raised to provide for the long-term financial support of uniformed personnel has been spent.
- About 10% (\$13,266,235) of the amounts raised for education and scholarships has been spent.

A complete list of expenditures by focus area can be found in Appendix D to this report.

How many 9-11 related organizations are still raising money - and for what purposes?

The impact of a disaster on a community can last much longer than many donors initially think is likely. Nearly ten years after the Oklahoma Federal Building bombing, a group of charities meets regularly to assess and address the continuing needs of that community.

Each September 11th organization was asked to answer the following questions about whether they continue to collect funds and provide services related to the effects of the attacks:

- Is your organization still raising money for September 11th related services?
- Has your organization stopped accepting September 11th related contributions?
- Is your organization still providing September 11th related services?

Thirty-nine percent of organizations report that they are no longer accepting donations.

Of the 136 organizations that provided information in response to the BBB's most recent questionnaire, 11 did not provide answers to the above questions. The remaining 125 respondents reported the following:

- 39% (49) organizations indicated that they were no longer soliciting or accepting funds and had stopped providing services.
- 22% (27) organizations said that they were no longer actively soliciting, but were still accepting donations and providing services.
- 20% (26) are still raising and accepting funds, as well as providing active services.
- 13% (19) indicated that they are neither raising nor accepting contributions, but are continuing to provide services or have money to grant.
- One indicated that it had never been activated; 2 informed the BBB that they were not 9-11 focused. Perplexingly, one organization indicated that it was not soliciting funds or providing services, but was still accepting donations.

Children and uniformed personnel remain prominent issues for organizations that are still raising funds.

- 29% (7) of the organizations still actively raising money are focusing on the needs of children.
- 25% (6) of the organizations still actively raising money are focused on the needs of the families of uniformed personnel.

Most organizations that ceased 9-11 related operations reported that they had achieved their goals.

Of the 49 organizations that have closed September 11th operations:

- 57% (28) indicated that they had achieved their goals.
- 29% (14) indicated that they had raised donations for other organizations and subsequently closed their fund.
- 3 indicated that they had not received enough funding to continue.
- 2 organizations indicated that there was no longer a demand for their services.
- 1 indicated that it had depleted its September 11th related funds.
- 1 indicated that the organization has never engaged in its planned activities.

Most organizations that still provide September 11th related services say they are responding to an ongoing demand for assistance.

- 48 organizations cited continuing demand as a reason they were still providing services.
- 15 indicated that they had not yet fully expended funds for 9-11 purposes (*5 gave both reasons*).

Largest 9-11 donation recipients

Organizations that received the largest share of 9-11 related donations powerfully shaped the public perception of the victims' needs and the role that philanthropy can play at times of crisis.

Eighty-eight percent of reported September 11th contributions went to 11 organizations.

- The top eleven contribution recipients raised a combined \$2,449,493,927, or 88% of the total contributions reported to the BBB.⁷
- The largest single recipient, The American Red Cross, received \$988,000,000 or 35%.

Detailed information about the top eleven donation recipients is provided in Appendices E, F, G and H.

Eighty-nine percent of September 11th expenditures reported to date were made by the same 11 organizations.

- \$1,850,520,473 or 89% the total September 11th related expenditures reported were made by the top eleven charities.
- At the time of our survey, The American Red Cross reported spending \$741,000,000, or 40% of the total, the greatest amount of 9-11 contribution dollars expended to date. Since the survey response was received, The American Red Cross has reported even more donations and expenditures.⁸
- The eleven largest organizations have spent just under 76% of the contributions they received.
- Four groups have spent 95% or more of the September 11th contributions received:
 - The New York Times 9/11 Neediest Fund has spent 99.6%
 - The New York Firefighters 9-11 Disaster Relief Fund has spent 99.5%
 - Safe Horizon has spent 98.5%
 - Salvation Army has spent 95.5%
- The New York Police and Fire Widows' and Children's Benefit Fund has spent just over 45% of the contributions it received.
- Scholarship America has spent just over 1% of the contributions it has received to support the education of the children of September 11th victims.

⁷ The 111 survey respondents providing information about amounts raised included all but one of the ten largest contribution recipients. While the New York State World Trade Center Relief Fund - The Governor's Office elected not to respond to the most recent questionnaire, it provided updated figures to the BBB in August of 2002 which indicate it is the ninth largest recipient. We have elected to use the previously provided numbers in calculating the top ten.

⁸ See notes 2 and 5.

A chart detailing the contributions and reported expenditures of the eleven largest donation recipients can be found in Appendix E.

The largest donation recipients focused primarily on emergency services.

- Eight of the 11 largest donation recipients provided some form of emergency services.⁹
- Three of the 11 restricted their assistance to the needs of the families of uniformed personnel.
- One of the 11 provided Education/Scholarship support.

A complete list of focus areas for the largest donation recipients can be found in Appendix F to this report..

In general, the largest donation recipients were well established in the community on or before the attacks.

- Seven of the largest donation recipients were in existence long before September 11th.
- Four were formed after the attacks:
 - September 11th Fund
 - Twin Towers Fund
 - New York Firefighters 9-11 Disaster Relief Fund
 - New York State World Trade Center Relief Fund ó The Governorø Office.

Two of the four new organizations were begun under the auspices of existing organizations. The September 11th Fund was formed on September 11th by two well-established New York City organizations, The New York Community Trust and the United Way of New York City. The new September 11th Fund relied on its foundersøextensive resources, which enabled it to respond quickly. Similarly, the New York Firefighters 9-11 Disaster Relief Fund was created under the auspices of the International Association of Fire Fighters (IAFF), the umbrella organization of firefighter unions.

The remaining two new organizations, the Twin Towers Fund and The New York State World Trade Center Relief Fund ó The Governorø Office, were formed immediately following the disaster under the direction of government offices. The Twin Towers Fund was initially a fund of the Public/Private Initiative, a quasi-government agency that worked with businesses to attract support for various public projects. Mayor Rudolf Giuliani requested that corporations and concerned individuals support the Twin Towers Fund in the weeks immediately following the attacks. This fund was later turned into a separate, private charity. The State Fund received similar support from Governor George Pataki.

A complete list of founding years for the largest donation recipients can be found in Appendix G to this report.

⁹ Safe Horizon self identified its focus area as Mental Health Services ó All Impacted Persons. However, it is important to note that as the administrator of the Victims Assistance Fund, Safe Horizon was the first organization to provide monetary assistance to the families of September 11th victims and operated as an emergency service provider in numerous ways.

Most of the largest donation recipients have stopped accepting September 11th donations.

- One of the 11 largest donation recipients indicated that it has stopped operations.
- Six are no longer accepting donations but continue to provide services.
- Three continue to raise funds.

Smallest 9-11 donation recipients

Most September 11th organizations received \$1,000,000 or less in funding.

The efforts and activities of the 9-11 organizations that received smaller amounts, some new and others long established in their communities, have generally fallen below the media radar.

- 57% (63) of the 111 organizations that provided information about contribution dollars to the BBB received \$1,000,000 or less in September 11th donations.
- Less than 1% (\$16,677,280) of the funds reported to the BBB was raised by these 63 organizations.
- 21% (23) of the organizations raised amounts totaling less than \$100,000.

Smaller 9-11 donation recipients expended a larger average percentage of funds.

- These smaller recipients have spent \$13,681,096, or approximately 82% of what they received.
- The spending percentage for the smaller donation recipients is higher than the average amount spent for the entire reporting group, which was 74%.

Most of these smaller recipients are or were located in New York; many were founded in response to the September 11th tragedy.

- 63% (40) of the organizations that received less than \$1,000,000 in September 11th contributions are from New York.
 - New Jersey and Pennsylvania tie for the second highest number of small organizations with 4 each.
 - The remaining 14 organizations are located in 11 other states.
- 38 % (24) of organizations responding indicated that either the organization or the special fund/entity supplying September 11th related services was created in response to September 11th.

Most of the smaller 9-11 funds and charities report that they have ceased operations.

- 54% (34) of these smaller organizations report that they have closed operations.
- 32% (20) of these organizations stated that achieving their goals was one of the reasons for closing.
- 11% (7) of these smaller donation recipients indicated that they had raised funds on behalf of other entities and have now stopped operations.

However, a significant number continue to raise and expend collected funds and/or provide 9-11 related services in response to demand.

- 19% (12) of small organizations are still raising and accepting donations in support of their September 11th related services.
- 27% (17) cite continuing demand as a primary reason for remaining open.
- 6% (4) indicate that they are operating because they have not yet depleted September 11th contributions.

Organizations dedicated to fire, police, Port Authority officers, other uniformed personnel and their families

The heroic efforts of New York's uniformed personnel and the many casualties suffered by fire, police, Port Authority and other emergency service workers inspired donors, and led many to direct their contributions to charities or funds focused solely on uniformed personnel. Uniformed personnel made up approximately 13% of the victims lost on September 11th.

Of the 136 organizations that responded to the BBB's most recent questionnaire, 21 (16%) raised money or provided services primarily for the benefit of the families of uniformed personnel.

- 10 provided emergency services only to police, fire, Port Authority or other uniformed personnel or their families.
- 5 identified long-term financial support of the families of uniformed personnel as their focus.
- 4 focused on the needs of children of uniformed personnel.
- 1 was dedicated to providing scholarships to the children of uniformed personnel lost on September 11th.
- 1 focused on the mental health needs of uniformed personnel and their families.

Organizations supporting police, fire and other uniformed personnel received 20% of the contributions reported to the BBB.

- These 19 organizations have raised \$565,273,240, or 20% of the total contributions reported to the BBB by organizations responding to the most recent questionnaire.
- 86% of the funds for the families of uniformed personnel were received by three organizations:
 - The Twin Towers Fund
 - New York Firefighters 9-11 Disaster Relief Fund
 - New York Police and Fire Widows' and Children's Benefit Fund

Organizations supporting police, fire and other uniformed personnel have spent 79% of donations received.

- These organizations have spent \$444,837,002, or approximately 79% of amounts received for this purpose.

8 of these organizations indicated that they have closed.

- 6 stated that they met their goals
- 2 indicated that they raised money for other organizations and closed their fund once the money was distributed.

12 organizations indicated that they were still in operation.

- 6 organizations are not actively raising money, but are still accepting donations and providing services.
- 6 indicated that they are still actively raising money and providing services.

Organizations that continue to provide services cited demand or unexpended funds as reasons for remaining in operation.

- 6 cited continuing demand as the main reason
- 2 indicated that their unexpended 9-11 funds are the reason for continuing operations.

Lessons learned

September 11th and its aftermath presented the non-profit sector with demands on a scale few had faced before. Charities responding to the crisis rose to the challenge and performed remarkably well in the face of intense public pressure and media scrutiny. When given an opportunity to talk about lessons learned, 9-11 related providers in the non-profit sector observed that some things could have been done differently, and expressed a desire to plan in advance how to handle potential disasters in the future.

The questionnaire distributed in December provided the charities with an opportunity to give their opinion through open-ended responses to 4 questions. Approximately 100 of the 136 responding organizations took the time to answer one or more of these questions. Among the anecdotal responses, there were some repeated themes.

Question: What was the impetus for your organization's September 11th activities?

While a large number of organizations indicated that the reason they got involved was based on an overwhelming need to do something in response to the terrible tragedy, the most common reasons for responding were:

- Individuals who had a connection to the victims as family members, employees, business associates, union colleagues, or neighbors decided to take direct action to provide relief.
- The organization's mission or purpose demanded involvement.
- Some organizations felt that their group was well situated to provide needed services because of its reputation, infrastructure or location.

Many other 9-11 related groups cited the following reasons for getting involved:

- Donors spontaneously offered contributions to organizations that had not requested them, prompting those groups to develop September 11th programs related to their missions, or pass-through funds providing grants to other organizations.
- Some organizations were dissatisfied with the manner in which funds were being distributed by the larger 9-11 charities and decided to undertake speedier or more targeted relief efforts.
- Some organizations recognized that the needs of low-income or immigrant populations were not being addressed.

Question: What do you believe was your organization’s greatest achievement in this area?

All the responding organizations believed that they had achieved important and noteworthy successes even though their definitions of success varied widely. More information about these responses is provided in the Analysis for this report.

Question: What obstacles or complications did you encounter in responding to September 11th?

Many charities indicated that they faced no serious obstacles in achieving their goals or providing their services. Other organizations, however, reported similar types of problems.

- The most common obstacle cited by responding charities was the difficulty of identifying, finding, and communicating with the victims.
- Many organizations indicated that providing the unexpected September 11th services over-taxed their existing resources, making it hard to provide both emergency services and regular assistance.
- Organizations experienced problems managing their communications with donors, media, other organizations, and the public.
- Fundraising organizations found it challenging to identify appropriate recipients for the 9-11 related contributions they raised.
- Many charities cited problems with navigating the bureaucratic requirements of establishing a charity and/or providing emergency relief services.
- Very few charities indicated that raising funds posed a problem to their efforts.

Question: What advice would you offer charity executives facing a future or similar crisis in their community?

Most organizations felt that others could learn from their experience. General advice, such as “just do it”; “challenge yourself”; “get involved”; and “have faith that you can make a difference” was offered by many respondents.

- The most common advice offered by organizations responding to September 11th was to seek out and maintain connections within the community. It was suggested that charities with a role in responding to a crisis should take the following steps:
 - Identify key government agencies and officials and establish ties.
 - Identify and connect with other charities in your area – both those that provide similar services and those that provide complementary or different services.
 - Establish relationships with the media.

- The second most common specific advice was to establish an emergency plan of action now, before an emergency occurs. Specific suggestions included these ideas:
 - Think through the organization's role in case of an emergency in your community.
 - Create and test internal operating plans in case of an emergency (evacuation, check-ins, lines of command).

Other common advice offered included the following:

- Establish clear financial guidelines for donations and disbursements.
- Set a goal and stay focused on it.
- Distribute funds in a timely manner.
- Keep excellent records along the way, even if you think you do not have time.
- Recognize and plan to deal with the emotional and physical stress that providing extra emergency services will impose on your staff.
- Communicate effectively with your board, your donors, media and the public.

Town Hall meeting

On March 13, 2003, the Metro New York BBB Foundation held a Town Hall meeting, inviting 9-11 related organizations in the greater New York area to attend a moderated discussion about lessons learned in the 18 months since the attacks. Over 40 organizations gathered to hear representatives from non-profits and foundations share their experiences. In addition, the BBB Foundation and representatives from the New School University shared the results of their research on the state of September 11th activities and funding. The agenda and a list of presenters can be found in Appendix I.

One of the key questions posed during the town hall meeting came from Jack Rosenthal, President of The New York Times Company Foundation, who asked “If a similar attack were to happen today, in New York or elsewhere, would we be better prepared to respond?”

While most attendees felt strongly that their organization and the sector as a whole was better equipped to handle such disasters, many also felt that much more should be done to codify the lessons learned and to establish concrete practices and policies for collaborative action in the wake of large disasters.

As a first step in this direction, the BBB Foundation has compiled the following Recommendations for Disaster Preparation based on the suggestions provided in the questionnaire and by attendees at the Town Hall Meeting.

Recommendations for disaster preparation

Create a disaster response plan

Each organization should work with its board, staff and stakeholders to clearly identify what role the organization should or might play in the event of a national or local emergency. In determining this role, organizations are encouraged to remain true to their missions, utilize their areas of expertise or operational advantage, avoid duplication of services best provided by other organizations and consider the strains that responding to a crisis may place on their resources, including staff, infrastructure and funding. Once the organization has established its plan for disaster response, it should be shared with all staff, board and appropriate stakeholders. Having a clearly defined plan of action will allow the organization to respond rapidly.

Establish appropriate operational procedures

Each organization, regardless of area of focus or mission should establish operational procedures that will protect your staff, clients, and ability to continue functioning in the event of a disaster. Suggested procedures include, but are not limited to the following

- Evacuation and safety procedures.
- Off-site meeting plan (knowing where to meet if the office is unavailable).
- Off-site document and data back up and storage system.
- Internal communications plans that clearly identify names, numbers and addresses for staff to call or email in the event of an emergency to receive instructions, and where pertinent information (such as personnel records or client lists) can be found
- External communications plans specifying what information should be provided and how it would best be supplied to clients, grantees or other stakeholders in the event of an emergency. These plans should specifically include procedures for communicating clearly with potential donors about the purpose of solicited contributions.
- Media communications plans that clearly identify individuals trained and designated as spokespersons for the organization.

Identify potential partners and networks

First responder organizations with a clear role in disaster recovery for their community should identify other organizations, government agencies, and for-profit companies also likely to be involved in responding. Charities and other public service groups are encouraged to consider developing recovery planning partnerships with providers whose services may resemble their own, as well as with organizations providing other services that may be needed by the organization's own client base.

Organizations with missions less directly tied to providing emergency services should be familiar with the first response organizations and their procedures so that they may direct their employees, clients and other members of their community to the appropriate sources.

Coordinate efforts

No organization can do everything needed in the wake of a disaster. For this reason, it is essential for responding organizations to coordinate their efforts to reach the victims and meet their needs.

Coordination of efforts allows organizations to provide service in their areas of greatest competency, leaving other tasks to those groups better prepared to handle them.

Many organizations have recommended that a formal agency or association be created to facilitate the coordination of disaster response efforts and to disseminate information among responding organizations. The national network of Voluntary Organizations Active in Disaster (VOAD) chapters is one vehicle for such coordination and communication. Other, smaller groups, such as the 9-11 United Services Group, which was organized in the months following September 11th may serve as a model for future disasters.

Metro New York Better Business Bureau September 11th recovery efforts

Like many who watched the disaster unfold on television, employees of the Better Business Bureau serving Metropolitan New York (BBB) and its Foundation were moved to help those affected by September 11th. The BBB's mission and its high usage rate by consumers (over 1.3 million contacts per year) provided both an opportunity and a good reason for the BBB to offer 9-11 related services.

The Metropolitan New York Better Business Bureau and its Foundation took the following steps:

- Provided New Yorkers with accurate and updated information about assistance programs for individuals, families and businesses affected by the attacks. Information was posted on the BBB's highly trafficked consumer website within 48 hours of the attacks. Over time, thanks to the support of several generous sponsors, the recovery information was further updated and significantly expanded. It remains available at www.newyork.bbb.org.
- Created the National 9-11 Charity Database of information about recovery organizations, posted it on the Metro New York BBB website, and encouraged use of the information by the media and other Better Business Bureaus.
- Convened a group of government and non-profit consumer agencies to alert the media about the relevant consumer issues and provided that information to the public.
- Hosted a series of downtown meetings to provide recovery assistance information to affected businesses.
- Created a 9-11 recovery information exchange network for small downtown businesses, as well as government and non-profit organizations.
- Developed a major 9-11 recovery public service advertising campaign with pro bono help from Young & Rubicam, which appeared frequently in New York area media for approximately six months. The messages encouraged consumer support of area businesses and urged contributions to charities.

With generous support from The New York Times 9/11 Neediest Fund, the Metro New York BBB Foundation has been able to produce this report and will further enhance its website so as to provide more detailed, updated reports on 9-11 charities.

Appendix A

This was the first report on 9-11 charities issued by the Metropolitan New York Better Business Bureau Foundation on August 23, 2002.

Metro New York Better Business Bureau Foundation September 11th Charity Statistics

The following statistics are based on the 270 organizations that responded to the BBB Foundation's questionnaires.

I. Total Amount Donated: Over 2.4 billion

The combined total of the funds raised from the 270 groups is *3.018 billion dollars*. However, since the database includes grant-making organizations, such as the September 11th Fund, as well as groups it has funded, such as Safe Horizon, we estimate that at least \$400,000,000 reflects duplicate listings of the total donations.

Total Amount Spent to Date: 1.9 billion.

Again, this number includes duplications. The total from the database includes disbursements by different groups that actually represent the same dollars that have been granted from one organization to another.

Top Eleven Groups:

Organization	Amount Raised	Amount Disbursed
1. American Red Cross: Liberty Disaster Relief Fund	\$988,000,000	\$590,000,000
2. New York Community Trust and United Way of New York City: The September 11 th Fund	\$501,000,000	\$301,000,000
3. Twin Towers Fund	\$175,000,000	\$155,000,000
4. International Association of FireFighters (IAFF): New York Firefighters 9-11 Disaster Relief Fund	\$150,632,809	\$141,753,302
5. New York Police and Fire Widows' and Children's Benefit Fund	\$116,000,000	\$53,000,000
6. Safe Horizon: World Trade Center Fund	\$108,873,781	\$108,873,781
7. Citizens' Scholarship Foundation of America: Families of Freedom Scholarship Fund	\$94,912,818	\$400,000
8. Salvation Army	\$85,897,486	\$60,000,000*
9. New York State World	\$68,400,000	\$56,400,000

Trade Center Relief Fund - The Governor's Office		
10. New York Times Neediest Cases Fund: The New York Times 9/11 Neediest Fund	\$60,975,657	\$60,432,089
11. Robin Hood Foundation: Robin Hood Relief Fund	\$59,000,000	\$36,000,000
II. TOTAL	\$2,408,692,551	\$1,562,859,172**

*SOURCE: The Washington Post, 8/19/2002

**Disbursement numbers reflect information provided by the organizations between June and August 20, 2002

Top Groups Received Bulk of Contributions

Percentage of total funds raised by top 5 groups based on gross total funds raised of 3.018 billion: 64%
 Percentage of total funds raised by top 11 groups based on gross total funds raised of \$3.018 billion:
 80%

Number of Charities and Funds Raised by Category

Category	Number of Organizations	III. Amount Raised
1. Emergency Assistance	97	\$1,492,766,181
2. Uniformed Rescue Workers & Families	35	\$540,383,644
3. Children	27	\$36,821,729
4. Funding Pass Through	26	\$624,107,001
5. Scholarships	14	\$132,108,564
6. Mental Health	8	\$62,728,457
7. Food	7	\$2,317,471
8. Non-Profit Advisory Services	6	\$2,946,742
9. Long Term Financial Support	6	\$7,225,000
10. Economic Recovery/Business Support	6	\$19,972,338
11. Health Care-General	5	\$440,700
12. Animals	4	\$2,274,225
13. Product Sales	4	\$61,000
14. Memorials	4	\$9,576
15. Legal Assistance	3	\$7,380,000
16. Volunteers	3	\$1,072,060
17. Other	15	\$85,871,667
Total:	270	\$3,018,486,355*

*The combined total of the funds raised from the 270 groups is 3.018 billion dollars. However, since the database includes grant making organizations, such as the September 11th Fund, as well as groups it has funded, such as Safe Horizon, we estimate that at least \$400,000,000 reflects duplicate listings of the total donations.

Status of Organizations

Number of groups that no longer accept funds, but continue to provide services, and groups that have closed completely: **55**

Number of groups that never raised more than \$25,000: **30**

Groups Created in Response to the Disaster

Number of groups that were created post 9/11: **90**

The following statistic is based on all 470 organizations in the 9/11 database:

Geographic Location:

Number of Groups in NY: 229

Number in New Jersey: 35

Number in Washington, DC: 30

Number in Pennsylvania: 15

Number of Groups in all other states: 161. Number of other states represented: 34.

The total number of states represented is 38 (including Washington D.C.)

Appendix B

Respondents by Focus Area

Emergency Services - All Impacted Persons	13
Children ó of victims	10
Emergency Services - Families of Victims	12
Emergency Services - Only of Police, Fire, Uniformed Personnel	10
Emergency Response ó General	8
Education/Scholarships - Families of Victims	7
Emergency Services - Company Specific	8
Other:	7
Mental Health Services - All Impacted Persons	6
Children - All Impacted	5
Healthcare	5
Long-Term Financial Support - Police, Fire, Uniformed Personnel	5
Nonprofit Advisory & Support	5
Children - Only of Police, Fire, Uniformed Personnel	4
Animals	3
Food	3
Long-Term Financial Support - Victims and Families	3
Memorials	3
Afghanistan	2
Airline Victims	2
Economic Recovery	2
Mental Health Services - Victims and Families	2
Pentagon/Washington DC	2
Anti-Bias/Anti-Discrimination	1
Anti-Terrorism	1
Education/Scholarships - Families of Police, Fire, Uniformed Personnel	1
Education/Scholarships ó Memorial	1
Legal Assistance	1
Long-Term Financial Support - All Impacted	1
Mental Health Services - Police, Fire, Uniformed Personnel	1
Reemployment/Job Training	1
Volunteers	1
Total	136

Appendix C

Contributions Received By Category

Primary Focus	\$ Raised
Emergency Services - All Impacted Persons	\$1,732,095,587.71
Long-Term Financial Support - Police, Fire, Uniformed Personnel	\$374,222,102.86
Emergency Services - Only of Police, Fire, Uniformed Personnel	\$187,736,043.00
Education/Scholarships ó Families of Victims	\$132,129,616.28
Mental Health Services - All Impacted Persons	\$115,552,075.00
Emergency Services ó Families of Victims	\$96,012,054.40
Emergency Services - Company Specific	\$35,198,250.00
Emergency Response - General	\$31,455,847.68
Children ó All Impacted	\$29,646,580.00
Children ó of Victims	\$28,123,435.02
Other	\$6,889,418.93
Nonprofit Advisory & Support	\$4,985,891.00
Long-Term Financial Support - Victims and Families	\$4,749,404.00
Long-Term Financial Support - All Impacted	\$2,401,372.34
Food	\$2,399,600.00
Education/Scholarships - Families of Police, Fire, Uniformed Personnel	\$2,084,000.00
Animals	\$1,874,224.60
Pentagon/Washington DC	\$1,643,125.94
Children ó Only Police, Fire, Uniformed Personnel	\$1,031,093.70
Memorials	\$874,000.00
Health Care	\$844,686.17
Mental Health Services ó Victims and Families	\$776,768.00
Anti-Terrorism	\$600,000.00
Airline Victims	\$550,000.00
Volunteers	\$509,500.00
Legal Assistance	\$300,000.00
Mental Health Services ó Police, Fire, Uniformed Personnel	\$200,000.00
Economic Recovery	\$198,289.71
Anti-Bias/Anti-Discrimination	\$10,000.00

Appendix D

Spending By Focus Area

Primary Focus	Amount Spent
Emergency Services - All Impacted Persons	\$1,325,959,043.47
Long-Term Financial Support - Police, Fire, Uniformed Personnel	\$361,441,602.43
Mental Health Services - All Impacted Persons	\$110,714,800.00
Emergency Services - Only of Police, Fire, Uniformed Personnel	\$82,106,900.00
Emergency Services ó Families of Victims	\$69,832,744.77
Emergency Response - General	\$31,622,248.69
Emergency Services - Company Specific	\$28,998,250.00
Children ó All Impacted	\$18,002,000.00
Education/Scholarships ó Families of Victims	\$12,556,235.00
Children ó of Victims	\$10,773,827.00
Other	\$6,723,218.00
Nonprofit Advisory & Support	\$4,461,956.39
Long-Term Financial Support - Victims and Families	\$3,916,832.00
Food	\$2,413,000.00
Pentagon/Washington DC	\$1,413,399.94
Children ó Only Police, Fire, Uniformed Personnel	\$1,017,500.00
Animals	\$991,224.60
Memorials	\$801,000.00
Long-Term Financial Support - All Impacted	\$627,182.00
Anti-Terrorism	\$600,000.00
Airline Victims	\$490,000.00
Mental Health Services ó Victims and Families	\$446,768.00
Volunteers	\$350,000.00
Mental Health Services ó Police, Fire, Uniformed Personnel	\$200,000.00
Economic Recovery	\$183,201.71
Legal Assistance	\$150,000.00
Health Care	\$119,591.00
Education/Scholarships - Families of Police, Fire, Uniformed Personnel	\$71,000.00
Anti-Bias/Anti-Discrimination	\$10,000.00

Appendix E

Top Eleven September 11th Donation Recipients and Expenditures

Organization	Fund	Amount Raised	Amount Spent
American Red Cross of Greater New York	American Red Cross Liberty Disaster Relief Fund - Managed by American National Red Cross	\$988,000,000.00	\$741,000,000.00
New York Community Trust and United Way of New York City	September 11th Fund	\$512,000,000.00	\$385,000,000.00
Twin Towers Fund		\$206,000,000.00	\$194,000,000.00
New York Firefighters 9-11 Disaster Relief Fund		\$165,185,440.43	\$164,404,940.00
New York Police and Fire Widows' and Children's Benefit Fund		\$117,000,000.00	\$53,000,000.00
Scholarship America, formerly Citizens' Scholarship Foundation of America (CSFA)	Families of Freedom Scholarship Fund and Families of Freedom 2: Building Futures Through Education	\$116,000,000.00	\$1,300,000.00
Safe Horizon	World Trade Center Fund	\$111,000,000.00	\$109,326,000.00
New York State World Trade Center Relief Fund - The Governor's Office		\$68,400,000.00	\$56,400,000.00
New York Times Neediest Fund	New York Times 9/11 Neediest Fund	\$61,453,128.81	\$61,224,423.47
Robin Hood Foundation	Robin Hood Relief Fund	\$60,300,000.00	\$44,000,000.00
Salvation Army of Greater New York	Operation Compassion Under Fire	\$44,155,358.00	\$42,165,110.00

Appendix F

Focus Areas of the Largest Donation Recipients

American Red Cross of Greater New York	American Red Cross Liberty Disaster Relief Fund - Managed by American National Red Cross	Emergency Services - All Impacted Persons
New York Community Trust and United Way of New York City	September 11th Fund	Emergency Services - All Impacted Persons
Twin Towers Fund		Long-Term Financial Support - Police, Fire, Uniformed Personnel
New York Firefighters 9-11 Disaster Relief Fund		Long-Term Financial Support - Police, Fire, Uniformed Personnel
New York Police and Fire Widows' and Children's Benefit Fund		Emergency Services - Only of Police, Fire, Uniformed Personnel
Scholarship America, formerly Citizens' Scholarship Foundation of America (CSFA)	Families of Freedom Scholarship Fund and Families of Freedom 2: Building Futures Through Education	Education/Scholarships - Families of Victims
Safe Horizon	World Trade Center Fund	Mental Health Services - All Impacted Persons
New York State World Trade Center Relief Fund - The Governor's Office		Emergency Services - Families of Victims
New York Times Neediest Cases Fund	New York Times 9/11 Neediest Fund	Emergency Services - All Impacted Persons
Robin Hood Foundation	Robin Hood Relief Fund	Emergency Services - All Impacted Persons
Salvation Army of Greater New York	Operation Compassion Under Fire	Emergency Services - All Impacted Persons

Appendix G

Founding Years of the Eleven Largest Donation Recipients

American Red Cross of Greater New York	American Red Cross Liberty Disaster Relief Fund - Managed by American National Red Cross	1905
New York Community Trust and United Way of New York City	September 11th Fund	2001
Twin Towers Fund		2001
New York Firefighters 9-11 Disaster Relief Fund		2001
New York Police and Fire Widows' and Children's Benefit Fund		1986
Scholarship America, formerly Citizens' Scholarship Foundation of America (CSFA)	Families of Freedom Scholarship Fund and Families of Freedom 2: Building Futures Through Education	1958
Safe Horizon	World Trade Center Fund	1978
New York State World Trade Center Relief Fund - The Governor's Office		2001
New York Times Neediest Cases Fund	New York Times 9/11 Neediest Fund	1911
Robin Hood Foundation	Robin Hood Relief Fund	1988
Salvation Army of Greater New York	Operation Compassion Under Fire	1865

Appendix H

Current Status of the Eleven Largest Donation Recipients

American Red Cross of Greater New York	American Red Cross Liberty Disaster Relief Fund - Managed by American National Red Cross	Not Raising or Accepting but Providing Services
New York Community Trust and United Way of New York City	September 11th Fund	Not Raising or Accepting but Providing Services
Twin Towers Fund		Raising and Accepting Money and Providing Services
New York Firefighters 9-11 Disaster Relief Fund		Closed
New York Police and Fire Widows' and Children's Benefit Fund		Not Raising or Accepting but Providing Services
Scholarship America, formerly Citizens' Scholarship Foundation of America (CSFA)	Families of Freedom Scholarship Fund and Families of Freedom 2: Building Futures Through Education	Raising and Accepting Money
Safe Horizon	World Trade Center Fund	Not Raising or Accepting but Providing Services
New York State World Trade Center Relief Fund - The Governor's Office		(did not answer questionnaire)
New York Times Neediest Cases Fund	New York Times 9/11 Neediest Fund	Not Raising but still Accepting, Funds to Grant
Robin Hood Foundation	Robin Hood Relief Fund	Raising and Accepting Money, Funds to Grant
Salvation Army of Greater New York	Operation Compassion Under Fire	Not Raising or Accepting but Providing Services

Appendix I

Meeting Agenda and Presenters for the Town Hall Meeting

Special Session on 9/11 What We Learned: An Analysis of Charitable Activities in the Wake of September 11th

*Presented by the Better Business Bureau Serving Metro NY in
partnership with the New York Regional Association of Grantmakers and
the Nonprofit Coordinating Committee of New York*

Thursday, March 13, 2003

Sony Corporation

550 Madison Avenue

New York, NY

2:00 pm – 5:15 pm

Meeting Agenda

Introduction:

Ronna Brown, President, Better Business Bureau serving Metro NY

Nonprofit Panel:

2:15-2:55

Lorraine Cortes-Vazquez, President, The Hispanic Federation

Rex Davidson, President & CEO, Goodwill Industries of Greater New York
and Northern New Jersey

Julia Erickson, Executive Director, City Harvest

Funder Panel:

3:00-3:40

Richard Brown, Executive Director, Toys for Us Children's Fund

Michael Feller, President, JP Morgan Chase Foundation

Jack Rosenthal, President, New York Times Company Foundation, Inc.

Overview & Analysis:

3:45-4:25

Rikki Abzug and Dennis Derryck, Professors, Authors, *The Impact of 9/11
on Communities of Color: An Organizational Perspective*, New
School University

Ken Curtin, Voluntary Agency Liaison, Federal Emergency
Management Agency, Voluntary Organizations Active in
Disaster

Jennifer Ahern Lammers, Author, BBB Report, *What We Learned: An
Analysis of Charitable Activities in the Wake of September 11th*

Open Discussion:

4:25-5:15

Facilitator:

David LaGreca, The LaGreca Company

Appendix J

Contact Information for Disaster Relief Coordination Groups

Voluntary Organizations Active in Disaster (VOAD):

Mr. Ken Curtin
Voluntary Agency Liaison
Federal Emergency Management Agency
26 Federal Plaza, Room 1311
New York, NY 10278
646-746-1855
Ken.curtin@fema.gov

9/11 United Services Group

Jack Krauskopf
Chief Program Officer
9/11 United Services Group
575 Lexington Avenue
New York, NY 10022
212-729-5568
jkrauskopf@9-11usg.org