

Contact:

**PATRICK MURRAY**, 732-263-5858 (office), 732-979-6769 (cell), [pdmurray@monmouth.edu](mailto:pdmurray@monmouth.edu)  
**TIM TRACEY**, 732-263-5672 (office), 732-927-3636 (cell) [ttracey@monmouth.edu](mailto:ttracey@monmouth.edu)

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## **NJ SANDY PANEL: MANY STILL NEED MONEY TO REBUILD DAMAGED HOMES**

*Displaced residents continue to exhibit high levels of emotional distress*

This week marks the third anniversary of Superstorm Sandy's devastating impact on New Jersey. The percentage of residents who say they need money to help them rebuild or elevate their damaged homes has declined, although 4-in-10 hard hit residents say they still need this assistance. Meanwhile, residents who report being displaced three years removed from Sandy continue to exhibit high levels of emotional distress. These are just some of the latest findings from Monmouth University's most recent survey designed to track the experiences of New Jersey's hardest hit residents.

Currently, 41% of hard hit residents say they need money to help them pay for the rebuilding or elevation of their damaged homes, which is down from last year when over half (57%) said they needed this assistance. An examination of this need by displacement status shows a similar percentage of those still displaced (43%), those back in their homes (39%) and those with a short or no displacement (40%) all need this assistance. However, among the few residents who reported actually leaving their homes within the past year after having told Monmouth they were in their homes last year, a majority (53%) say they need this assistance. The percentage of residents who need this assistance among each of these groups has declined noticeably from last year.

Just over half (54%) of panel participants report having finished the reconstruction of their Sandy damaged homes, which includes 29% who finished over a year ago and 25% who finished within the past year. Another 28% have begun their rebuild but have yet to finish, 10% say they have yet to begin their rebuild, and 8% say they will not be rebuilding their homes.

As to be expected, those who have yet to begin rebuilding their Sandy damaged homes are the most likely to need financial assistance to rebuild or elevate their homes whether they are displaced or actually living in their Sandy damaged home. About 3-in-4 of this group (74%) say they still need money to help rebuild or elevate their homes, down only slightly from last year (82%). There has been a more considerable drop in this need among those who have started rebuilding their homes but have not yet

finished this year (60%) from last year (79%). Those who have finished rebuilding their homes over a year ago (35%) are about as likely to need this assistance as they were last year (41%), while those who have finished rebuilding their home within the past year (33%) are considerably less likely to need this assistance than they were last year when Monmouth interviewed them and they had not yet finished rebuilding (54%).

“A sizeable number of hard-hit residents continue to report a need for financial assistance to finish rebuilding their homes or meet new home elevation regulations enacted after Sandy’s impact, despite a drop in this need from last year,” said Tim Tracey,

project director for Monmouth’s Sandy Recovery Survey. “Although most participants of the survey have at least begun rebuilding their homes, about 1-in-10 say they have yet to begin. The need for monetary assistance may be holding these residents back.”

Currently, 3-in-10 (30%) survey participants say they need assistance replacing furniture and appliances, which is lower than in 2014 (43%) and 2013 (45%). A majority of those still displaced (54%) still need assistance replacing furniture and appliances this year, although their need has declined from last year (68%) and in 2013 (63%). One-in-four (21%) of those who are back in their homes report needing this assistance, which has also declined from prior survey results.

Not much has changed in terms of these resident’s needs in several other areas over the past few years. About 1-in-4 (28%) say they need assistance understanding rebuilding and construction codes and regulations, down just slightly from last year (33%). There are no significant differences in the prevalence of this need by displacement status. However, looking at these results by rebuilding status shows residents who have yet to begin rebuilding their home are the most likely to need assistance understanding

Current Needs by Displacement Status				
	DISPLACEMENT STATUS			
	Still displaced	Left home last year	Back in home	Short/None
Money for rebuilding/elevation	43%	53%	39%	40%
Furniture and appliances	54%	26%	21%	22%
Understanding codes/regulations	25%	29%	27%	34%
Getting documents for programs	23%	20%	20%	28%
Mental/emotional counseling	35%	21%	19%	9%
Mortgage payments	30%	17%	20%	21%
Rent payments	36%	39%	13%	2%
Debt management	24%	17%	19%	11%
Applying for permits	18%	23%	18%	17%
Legal assistance	29%	11%	17%	9%
Utility payments	29%	17%	12%	7%
Home location in floodplain	6%	20%	16%	24%
Cleanup/debris removal	14%	14%	16%	14%
Healthcare costs/coverage	18%	9%	8%	7%
Purchasing food	21%	9%	8%	5%
Employment	16%	14%	11%	2%
Temporary place to live	9%	8%	12%	5%
Obtaining flood insurance	12%	9%	6%	12%
Obtaining homeowners insurance	14%	11%	7%	9%
Obtaining home buyout	11%	6%	6%	7%
Permanent home	9%	3%	3%	3%

rebuilding codes (49%), and their need for this assistance has declined just slightly from last year (55%). Those who have begun but not finished rebuilding are less likely to need this assistance this year (39%) than they were last year (53%).

About 1-in-5 residents say they still need assistance getting the necessary documents for Sandy assistance programs (22%), making mortgage payments (22%), making rent payments (19%), debt management (19%), applying for construction and rebuilding permits (18%), and legal assistance (18%). The need for assistance with each of these is no more than 6 percentage points higher or lower than in prior surveys. Those who are still displaced three years after Sandy report they are less in need of help obtaining documents for Sandy assistance (23% this year, down from 34% in 2014) and making rent payments (36% this year, down from 47% last year and 50% in 2013). Those who have left their homes within the past year are more likely to need assistance making rent payments this year (39%) than they were last year (13%) and in 2013 (17%).

The need for assistance making utility payments is also lower this year (16%) than it was last year (27%), but similar to the result seen in 2013 (19%). Those still displaced are about as likely to need this assistance this year (29%) as they were last year (30%) and in 2013 (26%).

About 1-in-7 survey participants report needing help obtaining information about whether their home is in a floodplain (15%) or assistance with debris cleanup and removal (15%). About 1-in-10 need assistance with healthcare costs and coverage (11%), purchasing food and feeding their family (11%), employment (11%), finding a temporary place to live while their home is being repaired (10%), obtaining flood insurance (9%), and obtaining homeowners or renters insurance (9%). Most of these results are no more than 5 percentage points higher or lower from past survey results.

This past year the state unveiled an assistance program designed to succeed the Sandy Homeowner and Renters Assistance Program, or SHRAP. The Rental Assistance Program was created to assist residents who were approved for the Rehabilitation, Reconstruction, Elevation, and Mitigation or Low to Moderate Income assistance programs with rental payments in the event they were forced to leave their homes during the rebuild or elevation process. In order to be eligible, those in the RREM or LMI program must have signed a grant agreement with the state and be out of their homes during the rebuilding process. This program went largely unused by residents of Monmouth's panel survey. Among those who were approved for assistance with RREM or LMI, just 24% applied for assistance with the new Rental Assistance Program, with more than 3-in-4 (78%) of those who applied being approved.

### ***Sandy Mental Health***

Long after the initial impact of Sandy, there still remains a sizeable minority of hard hit New Jerseyans who say they need assistance obtaining mental or emotional counseling (22%), which is

unchanged from what these residents reported last year (21%). More than a third (35%) of those still displaced say they need assistance with mental or emotional counseling this year, which is up slightly from last year (31%). There has been almost no change in the need for counseling among those who are back in their homes (19% this year and 20% last year) and those who had a short or no displacement (9% this year and 7% last year).

More than 1-in-5 (22%) survey participants report receiving mental or emotional counseling since Sandy hit, which has changed little from last year (19%). Less than half (46%) of those who say they need this assistance report actually receiving counseling. Almost a third (32%) of all of the panel's participants say there has been a time when they needed therapy, counseling, or other emotional support services but did not receive them, which is basically unchanged from last year (30%). Almost 3-in-4 (72%) of those who say they need assistance with mental or emotional counseling report there has been a time since Sandy hit when they needed this assistance and did not receive it.

The survey utilized the Kessler6 scale to assess psychological distress among the panel's participants. About 4-in-10 residents in the panel display symptoms of serious (20%) or mild to moderate (22%) distress. This is down just slightly from last year when just under half showed serious (20%) or mild to moderate (26%) distress and 2013 when fully half showed serious (25%) or mild to moderate (25%) distress. Participants of Monmouth's panel survey continue to show much higher rates of emotional distress than the population as a whole three years removed from Sandy when compared to the 2012 BRFSS (Behavioral Risk Factor Surveillance System) survey, which shows that just over 1-in-10 New Jerseyans display either serious (4%) or mild to moderate (8%) distress on the Kessler6 scale.

Displacement status continues to have a significant impact on the level of stress exhibited by these participants. A third (33%) of those who are currently displaced from their homes have serious emotional distress, which is up from last year (28%), and similar to the result seen in 2013 (32%). Another 1-in-4 (27%) exhibit moderate to mild signs of distress, which is down somewhat from last year (35%) and 2013 (33%). Fewer than half (40%) of those who are currently displaced show no signs of emotional distress according to the Kessler6 scale, which is basically unchanged from last year (37%) and 2013 (36%).

Those who are in their pre-Sandy homes continue to display lower levels of distress than those who are displaced. About 1-in-6 (16%) show signs of serious distress, basically unchanged from last year (18%) and down slightly from 2013 (21%), while 19% exhibit signs of mild to moderate distress, down slightly from last year (23%) and 2013 (21%). Two-thirds (65%) of participants who are in their pre-Sandy homes show no signs of distress this year, which marks a slight improvement from last year (59%) and 2013 (58%).

The panel survey examined the individual level change in emotional distress from a year after the storm to now. Overall, a third (35%) show signs of improvement while 1-in-5 (20%) have seen their emotional distress worsen. Another 44% have seen no change in their emotional distress from the initial survey. Those who have moved back into their pre-Sandy homes over the past year have seen the largest improvement in their emotional distress. Over half (53%) of this group have shown improvements, while just 13% have seen their emotional distress worsen from 2013. Another third (34%) have seen no change in their distress level from a year after Sandy. Conversely, 27% of those who have left their homes within the past year show increased levels of emotional distress, 43% have seen no change, and just 30% have seen an improvement in their distress levels.

“Three years removed from Sandy, it really is quite remarkable that hard-hit residents continue to show such high levels of emotional distress. Mental health professionals should continue to keep a close eye on those most impacted as these results suggest this may be an issue for years to come,” said Tracey. “Getting residents back into their pre-Sandy homes continues to be the single biggest driver in terms of reducing emotional distress. It does not eliminate all the trauma, but being in the comfort of one’s own home clearly seems to help those most affected.”

#### ***About Monmouth University’s NJ Sandy Recovery Panel:***

This release marks the ninth installment of findings from Monmouth University’s tracking panel of New Jersey residents who were hardest hit by Superstorm Sandy. Results from the first wave of the panel were released in October 2013, February 2014 and March 2014. Results from the second wave of the survey were released in October 2014. Monmouth has also released five polls tracking statewide opinion of the recovery’s progress over the past two years as well as a separate survey of New Jersey coastal residents’ post-storm views of rebuilding policies. Monmouth University’s Polling Institute believes it has produced more research on post-Sandy public attitudes and behaviors than any other group in the country. Monmouth’s reports can be found at [www.monmouth.edu/polling](http://www.monmouth.edu/polling).

#### ***Methodological Note:***

The Monmouth University Polling Institute conducted the Sandy Recovery Survey online and by telephone with New Jersey residents who were displaced from their homes for a month or more or sustained \$8,000 or more in damage to a primary home due to Superstorm Sandy. The results presented in this report were based on interviews completed between August and September 2015. This survey is part of a panel study designed to track the experiences of New Jersey residents who continue to be impacted by the storm. The initial survey was conducted between September 2013 and January 2014 and the first follow up survey was conducted between July and October 2014.

The results presented in this report comparing changes throughout the three survey years are for 460 New Jersey residents who participated in all three surveys. The results reported for demographic sub-groups are among all 517 respondents who participated in this year’s survey. Because survey respondents were recruited using a variety of

non-probability methods, the survey results cannot be statistically projected to the larger population of all Sandy victims in the state. The value of these survey findings rests in comparisons over time among the same group of residents to better understand individual-level recovery progress as well as for internal poll comparisons among different groups (e.g. variations between those who remain displaced and those who are now back in their homes, variations by income levels, etc.).

This project was designed to complement Monmouth University’s statewide and regional poll tracking of Sandy issues and specifically to highlight continuing issues in New Jersey’s Sandy recovery and provide recommendations for improving communication channels between hardest-hit residents and public/private authorities. This project was made possible by a New Jersey Recovery Fund grant from the Community Foundation of New Jersey and the Geraldine R. Dodge Foundation.

### **Survey Questions**

Do you need assistance with any of the following now?

	<b>2015</b>	2014	2013
Money to pay for home rebuilding or elevation	<b>41%</b>	57	n/a
Help with replacing furniture and appliances	<b>30%</b>	43	45
Help with understanding rebuilding/ construction codes and regulations	<b>28%</b>	33	n/a
Help with getting necessary documents for Sandy assistance programs	<b>22%</b>	27	n/a
Help with mental/emotional counseling	<b>22%</b>	21	n/a
Help with making mortgage payments	<b>22%</b>	28	22
Help with making rent payments	<b>19%</b>	24	25
Help with debt management	<b>19%</b>	17	18
Help applying for construction/rebuilding permits	<b>18%</b>	22	n/a
Legal assistance	<b>18%</b>	21	n/a
Help with utility payments (water, gas, electric)	<b>16%</b>	27	19
Obtaining information about where my home is in the floodplain	<b>15%</b>	17	n/a
Help with cleanup/debris removal	<b>15%</b>	19	n/a
Help with healthcare costs/coverage	<b>11%</b>	13	14
Help with purchasing food/feeding your family	<b>11%</b>	12	18
Help with employment	<b>11%</b>	10	12
Finding a temporary place to live while home is being repaired	<b>10%</b>	15	14
Obtaining flood insurance	<b>9%</b>	11	n/a
Obtaining homeowners/renters insurance	<b>9%</b>	9	n/a
Obtaining buyout of your home	<b>7%</b>	11	n/a
Finding a permanent home to relocate to	<b>4%</b>	5	7

**MENTAL HEALTH ACCESS**

	2015	2014
Do you need assistance with: Help with mental/emotional counseling	22%	21%
Have you received therapy, counseling or other emotional support services since Superstorm Sandy?	22%	19%
Since Sandy, was there a time when you needed therapy, counseling or other emotional support services, but you did not get it?	32%	30%

**KESSLER-6: PSYCHOLOGICAL DISTRESS SCALE**

2015	TOTAL	HOUSING STATUS		REGION			
		Currently Displaced	Pre-Sandy home	Monmouth bayshore	Monmouth coast	Ocean County	Other
Serious	20%	33%	16%	25%	26%	19%	22%
Mild to moderate	22%	27%	19%	29%	20%	20%	19%
None	59%	40%	65%	45%	55%	61%	59%
<i>n</i>	446	164	334	99	66	257	81

2014	TOTAL	HOUSING STATUS		REGION			
		Currently Displaced	Pre-Sandy home	Monmouth bayshore	Monmouth coast	Ocean County	Other
Serious	20%	28%	18%	18%	25%	20%	27%
Mild to moderate	26%	35%	23%	36%	28%	25%	19%
None	53%	37%	59%	46%	48%	55%	54%
<i>n</i>	438	158	332	98	65	252	79

2013	TOTAL	HOUSING STATUS		REGION			
		Currently Displaced	Pre-Sandy home	Monmouth bayshore	Monmouth coast	Ocean County	Other
Serious	25%	32%	21%	29%	30%	22%	26%
Mild to moderate	25%	33%	21%	28%	24%	25%	21%
None	50%	36%	58%	43%	46%	53%	53%
<i>n</i>	445	146	295	93	54	232	66

**KESSLER-6: INDIVIDUAL LEVEL CHANGE 2013 TO 2015**

	TOTAL	HOUSING STATUS			REGION				
		Currently Displaced	Pre-Sandy home	Moved back past year	Left home past year	Monmouth bayshore	Monmouth coast	Ocean County	Other
Much better	14%	13%	14%	30%	11%	10%	11%	14%	22%
Somewhat better	21%	20%	22%	23%	19%	20%	28%	20%	22%
Little to no change	44%	38%	47%	34%	43%	44%	38%	47%	40%
Somewhat worse	13%	19%	11%	5%	16%	19%	17%	12%	10%
Much worse	7%	10%	5%	8%	11%	8%	6%	8%	6%
<i>n</i>	433	144	285	64	37	91	53	226	63

**KESSLER-6: AMONG THOSE DISPLACED - 2015**

<i>n</i> =164	TOTAL	FAMILY INCOME						
		Monmouth bayshore	Monmouth coast	Ocean County	Other	Under \$50K	\$50- \$100K	\$100K or more
Serious	33%	36%	57%	29%	21%	44%	30%	23%
Mild to moderate	27%	33%	14%	32%	14%	30%	23%	32%
None	40%	31%	29%	39%	66%	26%	46%	45%

**KESSLER-6: AMONG THOSE IN PRE-SANDY HOME - 2015**

<i>n</i> =334	TOTAL	FAMILY INCOME						
		Monmouth bayshore	Monmouth coast	Ocean County	Other	Under \$50K	\$50- \$100K	\$100K or more
Serious	16%	19%	20%	20%	29%	37%	17%	17%
Mild to moderate	19%	29%	20%	20%	12%	19%	28%	16%
None	65%	52%	60%	59%	60%	44%	55%	68%

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The Kessler-6\* Psychological Distress scale is based on the responses to six different items (see below). Each question response is scored from 0 to 4 (0 = none of the time) (4 = all of the time) and each respondent's answers are totaled (range = 0 - 24). Serious Psychological Distress is a score of 13 or more; Mild to Moderate Psychological Distress is a score from 8 to 12; and No Psychological Distress is a score of 7 or less.

For more information: <http://dhds.cdc.gov/guides/demographics/core?i=PsychologicalDistress>

- \* Kessler, R.C., Barker, P.R., Colpe, L.J., Epstein, J.F., Gfroerer, J.C., Hiripi, E., Howes, M.J., Normand, S-L.T., Manderscheid, R.W., Walters, E.E., Zaslavsky, A.M. (2003). Screening for serious mental illness in the general population *Archives of General Psychiatry*. 60(2), 184-189.

Kessler-6 scale items: The following questions ask about how you have been feeling during the past 30 days. For each question, please select the option that best describes how often you had this feeling. During the past 30 days, about how often did you feel...[nervous / hopeless / restless or fidgety / so depressed that nothing could cheer you up / that everything was an effort / worthless] – none of the time, a little of the time, some of the time, most of the time, all of the time?

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<b>PANEL SAMPLE DEMOGRAPHICS</b>	
<b>Current Home</b>	<b>Respondent Age</b>
68% Pre-Sandy home	5% 18 to 39
10% Permanent or 2nd home	16% 40 to 49
11% Temporary rental	31% 50 to 59
8% Family, friends	29% 60 to 69
3% Hotel, trailer	19% 70 or older
<b>County</b>	<b>Family Income</b>
33% Monmouth	25% Under \$50K
52% Ocean	20% \$50 - 74K
15% Other	19% \$75 - 99K
<b>Parent of minor child</b>	21% \$100 -149K
21% Yes	15% \$150K or more
<b>Gender</b>	<b>Displacement Status</b>
43% Male	12% Won't move back
57% Female	21% Waiting to move back
	67% Returned home

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