

9/11 RELIEF AND REGRANTING FUNDS

A Summary Report on Funds Raised and Assistance Provided

Loren Renz
Vice President

Elizabeth Cuccaro
September 11
Philanthropic Response
Project Coordinator

Leslie Marino
Research Assistant



CONTRIBUTING STAFF

Rick Schoff	Senior Vice President for Information Resources and Publishing
Steven Lawrence	Director of Research
Mirek Drozdowski	Special Projects Associate
Mark Carway	Programmer
Aamir Cheema	Editorial Assistant
Janie Wong	Project Assistant
Bruce Thongsack	Editorial Associate
Cheryl Loe	Director of Communications
Christine Innamorato	Production Coordinator, Publications

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PHILANTHROPY'S RESPONSE TO 9/11 PROJECT

The Foundation Center is documenting private philanthropy's response to the September 11 terrorist attacks. Using our experience in collecting and analyzing giving data, we are constructing a comprehensive picture of giving by foundations and corporations in the aftermath of 9/11, as well as tracking contributions by intermediaries and direct-service providers. We are also presenting news and in-depth interviews concerning the philanthropic response to 9/11 in the Foundation Center's online journal, *Philanthropy News Digest*. Some of these have been reproduced in *September 11: Perspectives from the Field of Philanthropy*. To access all of the Foundation Center's 9/11-related reports and other resources, visit www.fdncenter.org/research/911.

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ABOUT THE FOUNDATION CENTER

The Foundation Center's mission is to support and improve philanthropy by promoting public understanding of the field and helping grantseekers succeed.

To achieve our mission, we:

- Collect, organize, and communicate information on U.S. philanthropy
- Conduct and facilitate research on trends in the field
- Provide education and training on the grantseeking process
- Ensure public access to information and services through our World Wide Web site, print and electronic publications, five library/learning centers, and a national network of Cooperating Collections.

Founded in 1956, the Center is the nation's leading authority on philanthropy and is dedicated to serving grantseekers, grantmakers, researchers, policymakers, the media, and the general public.

This report can be accessed at no charge at the Foundation Center's Web site: www.fdncenter.org. For more information about the report, contact Loren Renz, Vice President for Research, at 212-807-3601, or e-mail lr@fdncenter.org.

Executive Summary

Findings from a Survey of 9/11 Relief Funds

In spring 2003, the Foundation Center conducted a survey of 9/11-related relief funds. The findings presented below are based on the responses of 111 funds.

Existing vs. Newly Created Agencies. Most funds involved in 9/11-related relief and recovery were either established in response to the crisis by existing agencies, institutional donors, or nonprofit intermediaries, or already existed. Only a relatively small number of new, independent entities were formed, such as the September 11th Fund and the Twin Towers Fund.

Scope of Activity. The majority of respondents, especially smaller and company-sponsored funds, acted exclusively as regrants or pass-throughs for gifts. By comparison, larger funds were far more likely to regrant funds and provide direct services.

Beneficiary Groups Served. Most relief funds served more than one major beneficiary group. Two-thirds provided direct cash assistance and/or services to injured or deceased victims and their families, while one-half supported individuals that suffered direct economic losses as a result of the attacks. Well over one-third assisted populations and communities indirectly affected by the attacks and their aftermath.

Types of Assistance Provided. Most respondents gave multiple types of assistance, with the largest shares of funds providing direct financial aid and support for various long-term services for victims and affected populations. In general, the funds with greater resources reported more diverse types of assistance.

Methods of Fundraising. Newspaper and radio advertising and formal requests to grantmakers were most often cited as ways that relief funds raised support. Still, given the spontaneous public response to the crisis, one-in-nine indicated that either all or part of their donations were unsolicited.

Donor Restrictions on Funds Raised. The majority of relief funds indicated that their giving was restricted to some extent by donor intent, with single-purpose funds and those relying on individual donors being the most restricted.

Duration of Fundraising. The time frame for collecting 9/11-related donations was generally brief, and most funds had stopped fundraising by early 2003. Yet roughly one-in-four were continuing to solicit donations, and these funds were most likely to be involved in long-term relief and recovery activities.

Distribution Schedule. Most respondents distributed funds raised in a relatively short time frame. By June 2002, one-in-five had expended all of their donations. One year later, just over half had spent out. Three-quarters expect to have completed their giving by June 2004.

Plans for Distributing Unspent Funds. Nearly all relief funds with unspent contributions had specific plans for distributing the funds. These included providing long-term cash assistance, maintaining ongoing programs for victims and their families and other affected populations, supporting recovery and rebuilding efforts, and funding scholarships for children of victims.

Administrative Costs. The vast majority of respondents did not use contributions to pay for administrative costs or these costs accounted for less than 5 percent of funds raised. Newly formed independent funds and those providing services were more likely to report administrative costs.

Fund Allocation Policies. Reflecting the intense pressure to respond quickly to emergency needs, three-in-five funds used informal needs assessments to determine fund allocations. Fewer than one-in-five conducted formal needs assessments, and this group tended to include the largest funds.

Methods of Outreach. Respondents used a variety of strategies to connect with target beneficiary groups, with more than half coordinating their efforts with other relief organizations. Among other outreach efforts were advertising campaigns and placing representatives at disaster relief centers. At the same time, more than half of the funds reported relying on word of mouth and their prior reputation.

Tracking Distributions from 9/11 Relief Funds

Separate from the survey of 9/11 relief funds, the Foundation Center has analyzed the actual donations received by 40 of the largest funds, as well as how these funds have distributed this support. Overall, excluding donations from one fund to another, the funds have raised almost \$2.9 billion for relief and recovery and contributed \$2.2 billion. Victims injured or killed in the attacks and their families have benefited from the majority of support, followed by economically affected victims and their families. The vast majority of donations have provided direct cash assistance. The remaining distributions have mainly supported the delivery of emergency relief and long-term services, and aid to affected nonprofits and businesses.

Introduction

The unprecedented outpouring of charitable support that followed the September 11, 2001, terrorist attacks prompted the Foundation Center to launch a multi-year effort to track relief and recovery funding by foundations, corporations, and other institutional donors. Our goal early on was to document the philanthropic response as it was happening so that grantmakers and charities could better identify unmet needs; and to help the field respond to questions from the media, government officials, and the general public. Over the longer term, our goal is to provide a definitive record of the response that will help the philanthropic sector identify its successes and lessons learned, so that it can respond even more effectively to future disasters.

In the first phase of the project—spanning the year following the attacks—we built a comprehensive database of corporate and foundation contributions in response to 9/11 and issued a series of summary reports examining the role of these donors in financing relief and recovery, mainly through support of 9/11 relief and regranting funds. In this second phase, we have focused on the distribution or use of donations by these recipient funds and charities. Specifically, we compiled a database of the 9/11 relief and regranting funds that tracks the ultimate uses and recipients of the monies raised by these funds from all sources, including institutional donors. We also surveyed a broad sample of the 9/11 charities to learn more about the purposes and practices of these diverse organizations and to address specific questions raised by the media in the wake of the attacks,

such as: Who ultimately benefited from the philanthropic response?

This report provides an overview of the activities and beneficiaries of the funds and agencies involved in 9/11-related disaster relief and recovery, drawn from data compiled by the Foundation Center through September 2003. Reflecting differences in sources of information, the report offers two distinct and complementary views of the funds:

- Part I discusses findings from our 2003 survey of large and small relief funds and agencies. The survey provides a broad perspective on the activities and practices of 9/11-related charities and considers the impact of size and sponsor type on patterns of assistance, sources of support, and timetables for distributing aid. More importantly, it sheds light on some of the planning and operational constraints involved in the delivery of disaster relief and the creative responses and collaborative efforts required to overcome these difficulties and achieve results.
- Part II documents total contributions raised and distributed by 40 of the largest 9/11 relief and regranting funds.¹ The analysis tracks the purposes and beneficiaries of nearly \$2.2 billion² distributed by these charities for relief and recovery efforts through September 2003, and projects distribution patterns for unspent funds.

Findings from a Survey of 9/11 Relief Funds

The attacks of September 11, 2001, shocked the country and generated an unprecedented charitable response. Individuals who had never given beyond their local communities dug deep to support relief and recovery funds set up by national organizations and by entities based in the areas where the attacks took place. Corporations and foundations also made exceptional gifts to relief and recovery funds (some of which they set up themselves) to assist in responding to the immediate crisis and its aftermath.

In the face of this exceptional outpouring of charitable support, the relief and recovery funds struggled to manage the overwhelming volume of donations they had received, understand how best to serve those affected, and coordinate their activities with other charities, while also responding to immediate needs as quickly as possible. Figures on the overall amount of dollars raised and distributed by these funds provide one important view of this response, yet they cannot answer questions such as: how quickly did relief funds distribute the monies they raised; how much of this giving was restricted to particular groups by donors; how were funds allocated; and to what extent was giving coordinated with other funds and organizations?

To provide a more nuanced understanding of how relief and recovery funds addressed these challenges,

the Foundation Center conducted in spring 2003 a survey of funds involved in supporting 9/11 relief and recovery. See “Survey Sample Demographics” for details on the 111 funds that responded.

Purpose and Scope of 9/11 Activities

To gain a better understanding of their efforts, 9/11 relief funds were asked a series of questions about the primary scope of their activities (whether regrating monies raised or providing direct services), their geographic focus, the beneficiary groups they targeted, and the types of assistance they provided.

Scope of Activity

Nearly 60 percent of the funds acted solely as regrantors or pass-throughs of 9/11 contributions: they raised money from donors and redistributed funds as direct cash aid to victims’ families and those left homeless or jobless by the attacks, or in the form of grants to on-the-ground relief agencies (Figure 1). Twenty-two percent of respondents—mainly relief and community service agencies—used funds raised

Survey Sample Demographics

To learn more about the purposes and beneficiaries of recipient funds and agencies, as well as their policies and practices, a questionnaire was sent to 369 9/11-related charities identified by the Foundation Center from various sources.¹ One hundred and eleven funds provided usable responses (see Appendix), yielding a response rate of 30 percent.

Types of Sponsors

The sample reflects the diverse types of organizations that sponsored relief and regrating funds (Table A). The majority of respondents (61 percent) were nonsectarian public charities, including

TABLE A. Survey Respondents by Sponsor Type

Type of Sponsor	No.	%
Public Charities/Associations	68	61.3
Faith-based Charities	15	13.5
Corporations/Corporate Foundations	12	10.8
Community Foundations	9	8.1
Federated Funds	3	2.7
Independent Foundations	2	1.8
Government Agencies	2	1.8
Total	111	100.0

Source: The Foundation Center, *9/11 Relief and Regrating Funds*, December 2003.

service providers and business and professional associations. Faith-based charities represented the second largest category of respondents (13 percent), followed by corporate donors (11 percent) and community foundations (8 percent). Federated

1. Principal sources include the Foundation Center’s online 9/11 Funding Database (fdncenter.org/911db), Better Business Bureau of Metro New York’s online charities database (www.newyork.bbb.org), and IRS listing of 9/11-related charities (www.irs.gov/charities).

funds, independent foundations, and government agencies represented the remaining 6 percent of respondents.

Size of the Funds

The majority of sampled funds (57 or 53 percent) raised more than \$1 million for 9/11-related relief and recovery, and nearly one-fourth raised over \$10 million (Table B). The sample includes seven of the top ten funds by amount raised and 26 of the 40 funds that raised \$10 million or more for 9/11 activities (see Part II of this report). The sample also includes 50 smaller funds that received donations totaling less than \$1 million and four charities that did not solicit funds specifically for their 9/11-related activities. While the survey sample does not encompass all 9/11-related funds, respondents account for a substantial proportion of the funds raised for relief and recovery.

TABLE B. Survey Respondents by Range of Funds Raised

Range of Funds Raised	No.	%
\$500 million +	1	0.9
\$100 million–under \$500 million	4	3.7
\$50 million–under \$100 million	2	1.9
\$25 million–under \$50 million	4	3.7
\$10 million–under \$25 million	14	13.1
\$5 million–under \$10 million	8	7.5
\$1 million–under \$5 million	24	22.4
Under \$1 million	50	46.7
Total¹	107	100.0

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

¹Excludes four respondents that provided direct services and did not raise funds.

TABLE C. Survey Respondents by Geographic Location

Geographic Location ¹	All Funds		Corporate Funds	
	No.	%	No.	%
Northeast	74	66.7	7	58.3
New York State	62	55.9	6	50.0
South	21	18.9	3	25.0
DC/VA/MD	16	14.4	1	8.3
Midwest	12	10.8	1	8.3
West	4	3.6	1	8.3
Total	111	100.0	12	100.0

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

¹Geographic regions as defined by the U.S. Census Bureau.

Geographic Location

A breakdown of the survey sample by region shows that a large majority of respondents (67 percent) were located in the Northeast, especially in New York (Table C). Nineteen percent were located in the South, clustered around the District of Columbia, northern Virginia, and Maryland. The Midwest provided the third largest share of respondents (11 percent), consisting mainly of scholarship and regranting funds established by institutional donors. In all, 19 states are represented in the sample, led by New York, the District of Columbia, New Jersey, and Virginia.

Existing vs. Newly Created Agencies

The vast majority of sampled relief funds were either existing national or local emergency service or disaster aid charities (26 percent), or new 9/11-related funds of existing relief and community service agencies, institutional donors, or nonprofit intermediaries (59 percent) (Table D). A relatively small number of new independent charities—mainly regranting funds—were formed in response to the crisis. Examples of new charities include some of the very largest recipient funds, such as the September 11th Fund, an independent entity created on September 11, 2001, by the New York Community Trust and the United Way of New York City; the Twin Towers Fund, formed immediately after the disaster under the aegis of a quasi-governmental agency—New York Public/Private Initiative—and later turned into a separate, private charity; and Windows of Hope Family Relief Fund. Smaller entities include Wall Street Rising, an organization involved in the economic revitalization of downtown Manhattan, and New York Disaster Counseling Coalition, which provides trauma counseling referral services to affected individuals.

TABLE D. Survey Respondents by Establishment Criteria

	No.	%
Existing Organizations	29	26.1
Existing Organizations—New Fund	65	58.6
Newly Created Organizations	17	15.3
Total	111	100.0

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

Findings from a Survey of 9/11 Relief Funds

to support their own direct service activities, such as providing shelter, food, rescue and animal rescue services, counseling, case management, legal assistance, technical services, and other forms of non-cash assistance. Finally, 19 percent both regranted funds raised and provided services, including technical assistance, referrals, counseling, and coordinating services among member agencies.

The majority of corporate funds served exclusively as regrantors, whether providing direct assistance to employees' families (e.g., Euro Brokers Relief Fund), supporting scholarship funds for children and other dependents of victims (e.g., DaimlerChrysler Help the Children Fund), or supporting the work of other relief funds and nonprofits (e.g., Sullivan Cromwell Foundation 9/11 Fund). Still, a few companies provided direct services. For example, through its Operation FDNY Teambuild, a Texas-based company (ATR, Inc.) provided the New York Fire Department with state-of-the-art safety management training and technology.

Like corporate funds, those created by independent and community foundations, associations, federated funds, and government agencies, acted mainly as regrantors. In contrast, seven of the 15 faith-based charities both regranted and provided services, while four others solely provided services.

Size correlated strongly with the scope of the funds' activities. The larger ones—those that raised at least \$1 million—were far more likely to serve dual roles as regrantors and service providers. This group included the very largest funds by amount raised, such as the American Red Cross Liberty Disaster Relief Fund and the September 11th Fund, and also the majority of

larger faith-based funds. Smaller funds on average were more likely to act solely as pass-throughs.

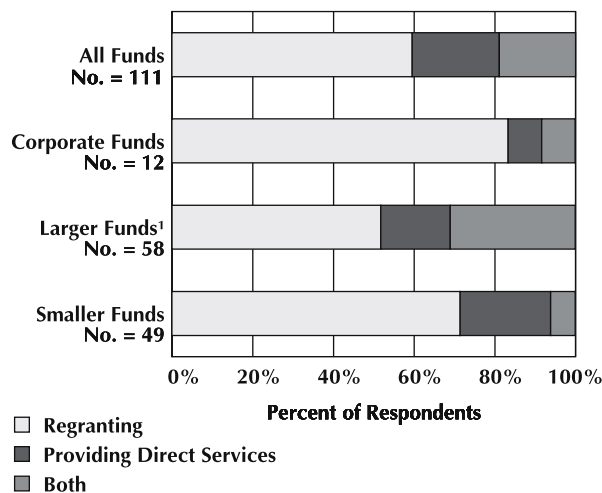
The 24 charities in the sample that uniquely provided services to affected populations included mental health, pastoral counseling, and legal service providers; a food bank; animal rescue agencies; a volunteer clearinghouse; a church; and several multi-purpose service agencies.

Geographic Focus

The vast majority of respondents, especially New York area-based charities, targeted New York City and/or the greater tri-state area (NY, NJ, CT), where most victims and affected populations reside (Table 1). More than one-fifth of the funds targeted relief and assistance efforts in the DC/Northern Virginia area, while a smaller share supported activities in southwest Pennsylvania. A few community foundation funds provided aid to locally affected families (such as families of victims residing in Massachusetts), or for local disaster preparedness efforts.

Because the 9/11 attacks affected families across the country, most regranteeing funds of national charities, especially scholarship funds, reported a broad geographic focus. Overall, 20 percent of respondents provided assistance nationally. In contrast, only 5 percent provided assistance that was international in scope. Examples of funds serving victims regardless of their country of origin included the American Red Cross Liberty Disaster Relief Fund, the New York State World Trade Center Relief Fund, and the Families of Freedom Scholarship Fund.

FIGURE 1. Primary Scope of 9/11 Activities



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

¹Funds that raised at least \$1 million.

TABLE 1. Geographic Focus of 9/11 Activities*

Geographic Focus	All Funds n = 111		Corporate Funds n = 12	
	No.	%	No.	%
New York City	75	67.6	6	50.0
Lower Manhattan	25	22.5	0	0.0
Manhattan	27	24.3	0	0.0
Other City Borough	23	20.7	1	8.3
Tri-state area (NY, NJ, CT)	45	40.5	4	33.3
District of Columbia/Virginia	25	22.5	2	16.7
Pennsylvania	13	11.7	1	8.3
Other Cities	13	11.7	0	0.0
National	22	19.8	1	8.3
International	6	5.4	1	8.3

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Most funds reported multiple areas of geographic focus; therefore, percentages exceed 100 percent.

Beneficiary Groups Served

While a number of the largest funds created immediately after the 9/11 attacks raised funds solely for the families of deceased victims or narrower sub-sets of victims—e.g., fire fighters and other uniformed workers—survey respondents overall identified wider circles of beneficiaries, including the economically affected, relief and recovery workers, the general population, affected nonprofits and businesses, and other relief funds (Table 2). In fact, the majority of respondents served more than one major beneficiary group.

Two-thirds of surveyed funds provided direct cash assistance and/or services to families of injured or deceased victims. Within this broad category, groups most often targeted included children of victims and uniformed service workers, followed by employees and union members. One-half of sampled funds assisted individuals and families who suffered direct economic losses as a result of the attacks, including displaced residents and employees who lost jobs. The third largest group of funds (36 percent) provided assistance for those indirectly affected by the attacks and their aftermath, especially children and youth and low-income communities. Among other beneficiaries, at least one-fifth of funds targeted relief and recovery workers, other relief funds, and affected nonprofits. A smaller proportion (16 percent) focused on affected businesses.

In general, corporate regranting funds were more likely than other respondents to target children of victims (e.g., through scholarship funds) or children and youth in the general population. They were less likely to target individuals that sustained economic losses. In contrast, funds sponsored by United Ways and faith-based charities were more likely than other types of funds to assist economically affected individuals and low-income communities, while also serving injured or deceased victims and their families.

By size criteria, larger funds were more apt to target narrower subsets of victims, such as uniformed service workers, employees, union members, and children. In general, they also served a wider range of beneficiary groups. Despite these differences, the proportions of larger and smaller funds targeting the top two broad beneficiary groups—directly affected and economically affected victims and families—were similar.

Types of Assistance Provided

Just as sampled funds differed widely by range of beneficiary groups targeted, they also differed by range of purpose (Table 3). While several of the top regranting

TABLE 2. Beneficiary Groups Served*

Beneficiary Groups	All Funds n = 111		Corporate Funds n = 12	
	No.	%	No.	%
Victims and their Families, Injured and Deceased	72	65.5	8	66.7
Children of Victims	38	34.5	5	41.7
Uniformed Service Workers	37	33.6	3	25.0
Employees	26	23.6	3	25.0
Union Members	20	18.2	0	0.0
Victims and their Families, Economically Affected	55	50.0	3	25.0
Displaced Residents	3	2.7	0	0.0
General Population	40	36.4	6	50.0
Children and Youth	27	24.5	5	41.7
Low-income Communities	21	19.1	2	16.7
Relief and Recovery Workers	30	27.3	1	8.3
Other Relief Funds	27	24.5	3	25.0
Affected Nonprofits	22	20.0	3	25.0
Affected Businesses	17	15.5	2	16.7

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Most funds reported multiple beneficiary groups; therefore percentages exceed 100 percent.

Victims and their Families Benefited from Majority of Top Funds' Support

Victims injured or killed in the attacks and their families benefited from the majority (55 percent) of the \$2.2 billion distributed by 40 of the largest 9/11 relief funds through September 2003. Roughly two-fifths of this support specifically targeted deceased or injured firemen, policemen, and other uniformed service rescue workers and their families. Economically affected victims and their families received the next largest share of support

(28 percent), for both short- and long-term services. An additional 8 percent of funds provided support services and supplies to the professional and volunteer relief and recovery workers deployed at the various disaster sites, with the balance of giving targeting services for the general population and for affected nonprofits and businesses. For a complete analysis, see "Beneficiary Groups Assisted" in Part II (page 19) of this report.

funds were formed for a sole purpose—e.g., to provide cash aid to victims’ families or to support scholarships and tuition aid, the majority of responding funds and agencies reported more diverse types of assistance.

The largest numbers of respondents supported various long-term services for victims and affected populations and direct financial aid (roughly one-half each), followed by emergency disaster relief and long-term tuition aid (roughly three-tenths each). Types of assistance provided by one-fifth or less of respondents included support for other relief funds, aid to affected nonprofits and businesses, and recovery and rebuilding.

In general, corporate funds in the sample were more likely than other types to provide cash assistance to

victims, tuition aid, and support for community recovery and rebuilding. With the exception of tuition support and economic development efforts, they were far less likely to provide long-term assistance to affected populations. This difference in role correlates with the finding that corporate funds acted mainly as regrantors. In contrast, existing charities and service providers, including federated funds and faith-based agencies, were more likely to fund or provide long-term services, such as legal aid and employment services.

In general, the funds with greater resources provided more diverse types of assistance. The larger funds were more likely to support emergency services, provide cash assistance to victims, and support long-term services or tuition aid. By comparison, several of the smaller funds acted solely as pass-throughs, providing support for other relief funds. Whether large or small, however, the types of assistance provided by the largest share of funds were direct financial aid and long-term service provision.

TABLE 3. Types of Assistance Provided*

Types of Assistance	All Funds n = 111		Corporate Funds n = 12	
	No.	%	No.	%
Emergency Disaster Relief	34	30.9	4	33.3
Direct Financial Aid	54	49.1	7	58.3
Scholarships/Tuition Aid	32	29.1	4	33.3
Aid to Affected Nonprofits	22	20.0	3	25.0
Aid to Affected Businesses	18	16.4	2	16.7
Long-term Services	55	50.0	4	33.3
Mental Health Services	36	32.7	1	8.3
Employment Services	18	16.4	1	8.3
Legal Services	16	14.5	2	16.7
Health Services	13	11.8	1	8.3
Financial Services	13	11.8	1	8.3
Housing Assistance	11	10.0	0	0.0
Information Referral Services	9	8.2	0	0.0
Tolerance/Anti-bias				
Educational Programs	9	8.2	1	8.3
Educational Services	8	7.3	0	0.0
Case Management	5	4.5	0	0.0
Recovery and Rebuilding	16	14.5	3	25.0
Regranting to Other Relief Funds	24	21.8	3	25.0

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Most funds reported multiple types of assistance; therefore percentages exceed 100 percent.

Funds Raised

The survey asked the 9/11 relief funds about the amount of funds raised,³ the sources of their donations, and about methods and duration of fundraising. It also asked them about the extent to which donations they received were restricted by donor intent. The 58 funds that raised \$1 million or more—referred to as larger funds in this analysis—accounted for 99 percent of the total donations captured by the sample.

Sources of Donations

Nearly one-half of the total dollars raised by surveyed funds (46 percent) came from individual donors, including employees (Figure 2). Another 47 percent of contributions came from institutional donors, especially corporations and grantmaking foundations.⁴ The other main sources included donations to their own funds from sponsoring service agencies and grants from other relief funds.

Top Funds Favor Direct Cash Assistance

An analysis of actual giving by 40 of the largest 9/11 relief funds through September 2003 showed that the vast majority (72 percent) of their approximately \$2.2 billion in distributions provided direct cash assistance to victims, their families, and other affected individuals. The provision of longer-term services to victims and affected populations accounted for the second largest share of spending

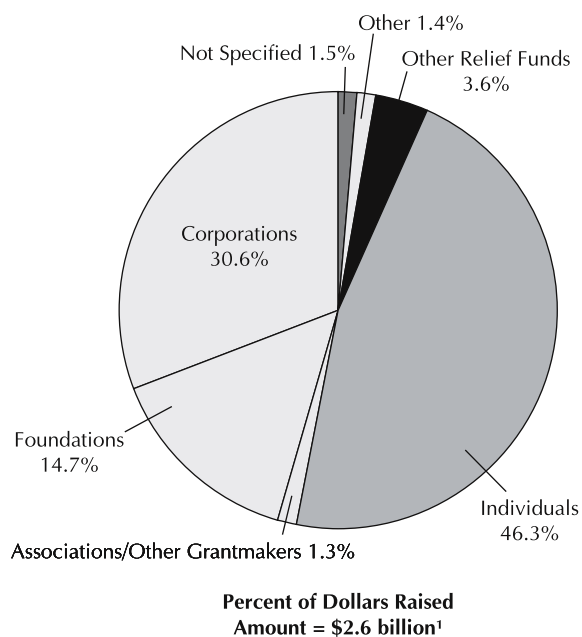
(13 percent), followed by support for emergency services and other immediate disaster relief (10 percent) and for assistance to affected nonprofits and businesses (4 percent). Just 1 percent of distributions funded tuition aid for dependents of victims, although this share will increase substantially over time. For a complete analysis, see “Types of Assistance Provided” in Part II (page 19) of this report.

Methods of Fundraising

When asked how they raised support for 9/11-related activities, one-half of respondents cited newspaper and radio-advertising campaigns while 42 percent cited formal requests to foundations, companies, and other funders (Figure 3). In contrast, much smaller shares of respondents cited other approaches such as direct appeals, informal networking, and fundraising events, including a walk-a-thon and a bike ride across America. Faith-based groups relied mainly on word of mouth and special church drives. Corporate relief funds, whose principal source of donations was their sponsoring companies, relied as well on workplace giving programs, cause-related marketing, internal corporate newsletters, and contributions from corporate partners.

Much of the outpouring of funds from the public was spontaneous, resulting in many unsolicited gifts. This was especially true for the larger funds that received media coverage of their activities in the days immediately following the attacks. One-in-nine respondents indicated that either all or part of the funds they received was donor-initiated. Several funds—including corporate funds and public charities—mentioned the role of their Web sites as a key source and vehicle for raising funds.

FIGURE 2. Sources of Funds Raised*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Excludes 12 respondents that did not answer this question.

¹Includes inter-fund regrating among surveyed funds.

Note: Grantmaker subcategory accounts for 47 percent of funds raised.

Subcategories include: Corporations; Foundations; Associations; and Other Grantmakers (e.g., Federated Funds).

Donor Restrictions on Funds Raised

One of the main issues in the controversy surrounding 9/11 funding was the question of donor intent: did donors intend their contributions to exclusively benefit a specific group or affected population, and were their intentions honored in the process of allocating dollars and services?

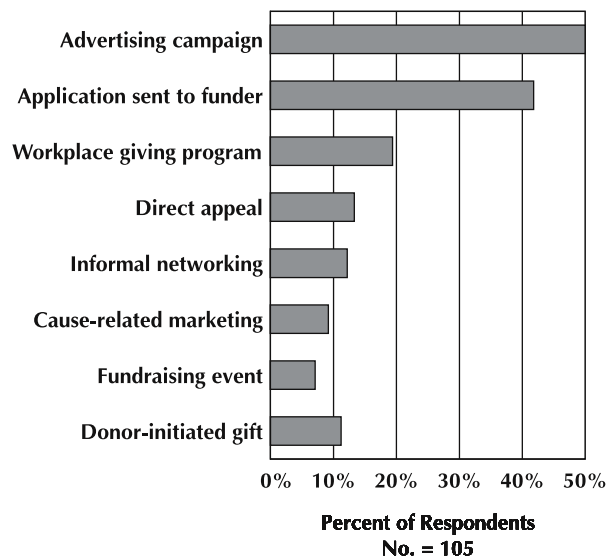
While it is impossible to assess the intentions of many millions of individual donors, the survey asked 9/11 relief funds to estimate the extent to which the funds they raised were restricted by donor intent. The results suggest that donor intent guided the allocation process for the majority of relief funds. Still, it was not an issue for all 9/11 funds. In fact, a substantial portion of support was not restricted.

Of the 96 respondents to this question, 58 (60 percent) reported being restricted in some measure by donor intent. Yet, twenty-one funds reported that 100 percent of the contributions they received was unrestricted. (Another 17 were unable to provide this information.)

Among the 58 funds reporting donor restrictions, three-fourths reported that at least 60 percent of funds were restricted, while nearly three-fifths (34 funds) reported that 100 percent of funds were restricted (Figure 4). These highly restricted funds shared a few characteristics. In general, they were more likely to be

FIGURE 3. Methods of Fundraising*

What methods did you use to raise funds for 9/11-related activities?



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Excludes six respondents that did not answer this question. Some funds reported multiple methods of fundraising; therefore percentages exceed 100 percent.

single-purpose funds—whether newly created or formed by existing charities—and to rely more heavily on individual donors.⁵

Conversely, the 21 funds that reported 100 percent of their funds as *unrestricted* by donor intent included a larger proportion of company- and foundation-sponsored relief funds. They received the majority of their total donations (79 percent) from corporations and foundations, including sponsor support, and only 29 percent from individual donors. Survey results suggest that donor intent is a greater issue for relief funds such as the American Red Cross who rely on many thousands and even millions of individual donors as the principal pillar of their support.

Duration of Fundraising

The vast majority of relief funds had stopped fundraising by the time this survey was conducted in early 2003 (Figure 5). Yet, twenty-five respondents (or roughly one-fourth) said that they were continuing to solicit donations. Moreover, the proportion of those still fundraising was surprisingly consistent for large and small and also corporate funds. A closer examination of the purposes of these funds showed a strong correlation between ongoing fundraising and long-term relief and recovery activities. Three-fifths of the funds in question provide or support long-term services, especially mental health and employment services, while two-fifths provide long-term tuition aid.

In addition, three of the 25 funds support business assistance and economic development projects in Lower Manhattan (e.g., SEEDCO, Wall Street Rising, Renaissance Economic Development Corporation–China-town Recovery Loan Program).

Funds Distributed

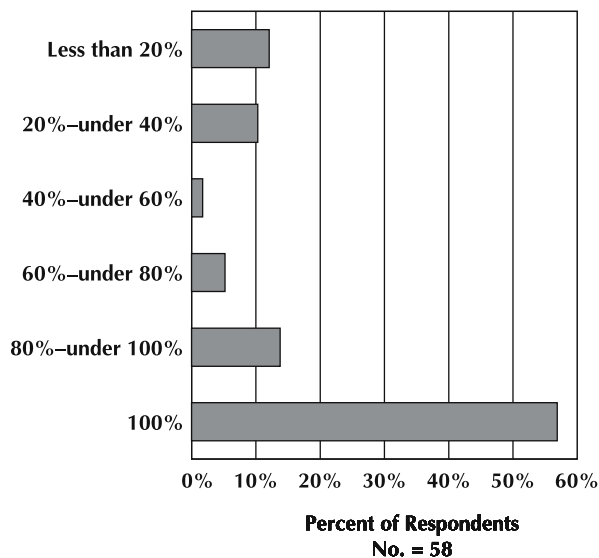
Many of the questions raised by the media in the year following 9/11 focused on the amount of time it took for donations received to be redistributed in the form of financial assistance to families and others affected by the attacks or services provided. The survey asked the funds to report the total amount they had distributed. In addition, in order to track expenditure patterns across the sample, respondents were asked to estimate the percentage of funds distributed (including future projections) in six-month increments starting with December 2001. Finally, it asked them to comment on their plans for future distributions.

Amount Distributed

As of mid-2003, ninety-eight respondents had expended more than \$2.1 billion in cash assistance and services (including inter-fund regrating). More than 99 percent of this amount was reported by 49 charities that distributed or spent at least \$1 million each. For the 98 funds that reported both donations received and paid out, distributions represented 76 percent of funds raised.⁶

FIGURE 4. Funds Restricted by Donor Intent*

What estimated percentage of funds raised was restricted by donor intent?

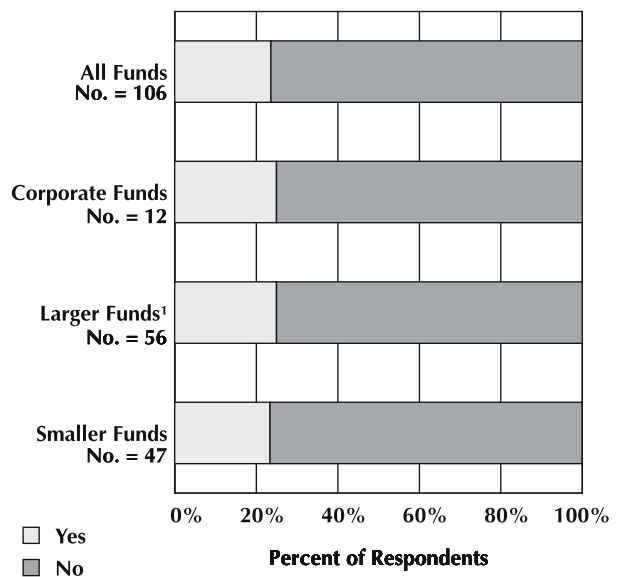


Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Includes only those respondents that indicated funds were restricted.

FIGURE 5. Duration of Fundraising*

Is your organization still involved in fundraising for 9/11?



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Reflects responses through June 2003. Excludes five respondents that did not answer this question.

¹Funds that raised at least \$1 million.

Distribution Schedule and Plans for Distributing Unspent Funds

By June 2002, roughly three-fifths of respondents had distributed or spent at least 50 percent of funds raised, while just over one-fifth had disbursed 100 percent of donations (Figure 6). From mid-year 2002 through June 2003, the proportion of respondents distributing at least half of funds received climbed rapidly to 94 percent before leveling off. Over the same period, the share distributing 100 percent of funds raised grew steadily to just over one-half, and it continued to climb at an even pace through year-end 2003. Looking ahead, three-fourths of respondents will spend out fully by June 2004. Also by that date, all but two of the funds (both supporting long-term scholarship aid for children of victims), will have distributed at least half of donations raised.

In addition to scholarship funds, most 9/11 charities that reported slower distribution of donations were involved in long-term service provision or recovery and rebuilding efforts. Not surprisingly, those funds that raised the most money (including scholarship funds) reported on average longer distribution schedules than smaller funds. In fact, eight out of ten smaller funds will have distributed 100 percent of monies received by year-end 2003.

Plans for Distributing Unspent Funds

Among the 52 respondents that had not yet distributed 100 percent of contributions received by mid-2003, nearly nine out of ten reported that they had specific plans for distributing the remaining funds. These plans ranged from completing activities and payments in 2003 or early 2004 (e.g., Federation of Protestant

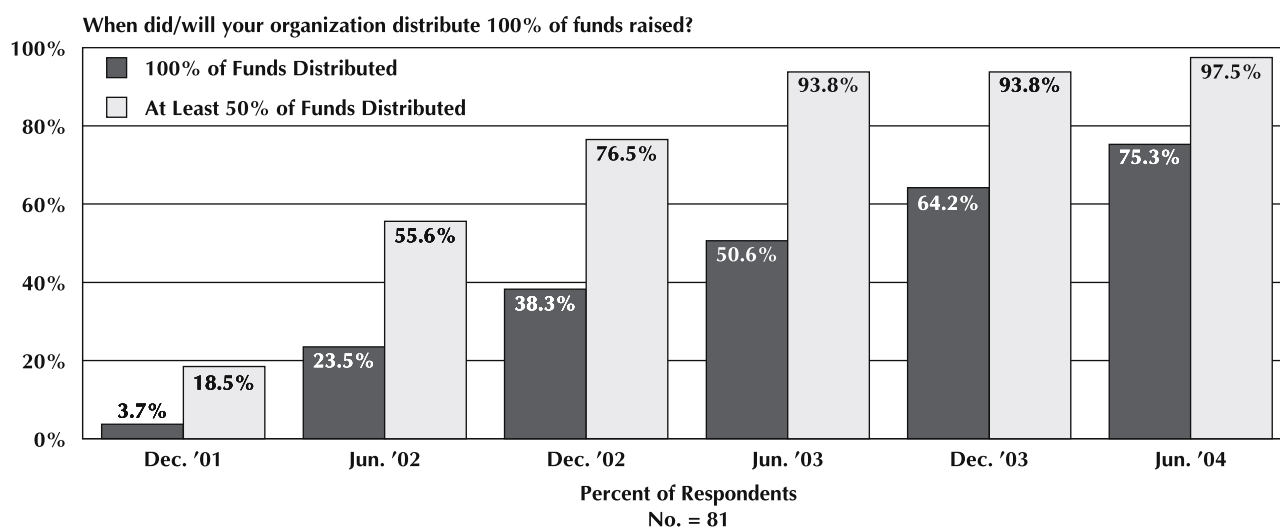
Welfare Agencies 9/11 Fund, New York Times 9/11 Neediest Cases Fund, Twin Towers Fund); to meeting pre-determined financial assistance distribution schedules (e.g., New York Police and Fire Widows' and Children's Benefit Fund, Windows of Hope Family Relief Fund); to maintaining on-going programs for victims, affected populations, businesses, and non-profits as long as they are needed (e.g., American Red Cross, Community Services Agency of the Metropolitan Washington Council Disaster Fund, Nonprofit Finance Fund). Other plans for future distribution include support for a World Trade Center memorial (e.g., Sullivan & Cromwell Foundation 9/11 Fund), and long-term support for scholarships for children of victims (e.g., Families of Freedom Scholarship Fund, Jack Kent Cooke Foundation September 11th Scholarship Fund). A few surveyed charities plan to use a portion of unspent funds to support disaster preparedness within their own response networks, or toward "being ready for new needs as they may arise."

Administrative Costs

The vast majority of surveyed 9/11 relief funds reported that they did not draw on contributions to pay for administrative costs or that these costs accounted for less than 5 percent of funds raised (Figure 7). A surprising three-fifths of all respondents used other sources of income to support 100 percent of their administrative expenses. The share was greater still for subsets of respondents including smaller funds (73 percent) and corporate funds (100 percent), while less for the largest funds (52 percent).

It makes sense that sponsoring companies and corporate foundations provided full administrative support for corporate funds. As for smaller funds, as noted

FIGURE 6. Fund Distribution Schedule*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Distribution schedule estimated after June 2003; excludes 30 respondents that did not answer this question.

earlier most operated within existing service agencies or community foundations, which may have absorbed administrative expenses. On the other hand, the larger fund category includes the majority of new 501(c)(3) charities, such as those created by government agencies (e.g., Twin Towers Fund, New York State World Trade Center Relief Fund). These new charities of necessity drew on funds received to cover operational costs, such as staffing, outreach, and technical support.⁷

Among the less than one-half of larger funds that covered administrative costs at least partly from contributions, expenses as a share of all donations mainly ranged from a modest 3 to 10 percent. Only 6 percent of all responding funds, and just 4 percent of the larger funds, reported administrative expenses in excess of 10 percent of contributions. Most of the funds reporting administrative costs in excess of 10 percent were involved in aiding affected businesses and nonprofits. Others were building their organizations “from scratch,” involving the creation of entirely new infrastructure to enable the delivery of relief and recovery services.

Fund Allocation Policies and Future Planning

In scrutinizing 9/11 relief funds, much attention has been paid to the questions of who benefited from contributions raised and whether some affected communities were overlooked or underserved. Less attention has been paid to the

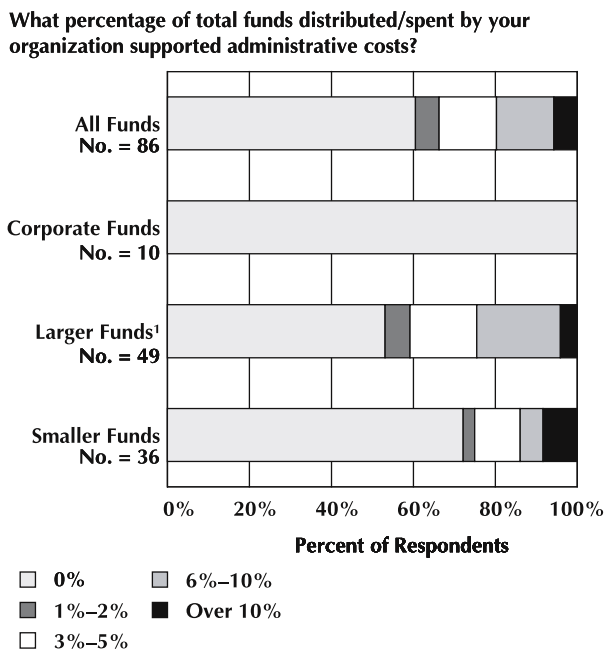
processes employed by the relief funds themselves in determining needs and purposes, allocation policies, and methods of outreach. Similarly, not much is known about how these organizations on the whole have prepared for the future. To fill this gap, the survey asked the funds a series of questions related to policies and planning.

Fund Allocation Policies

The processes followed by the 9/11 relief funds to inform decisions about allocations reflected the intense pressure to respond quickly to emergency needs. Three-fifths (60 percent) of sampled funds relied on informal needs assessments, such as consulting with colleagues, attending needs-focused briefings, and researching giving by other donors (Figure 8). The majority of funds, regardless of size and type, conducted informal assessments.

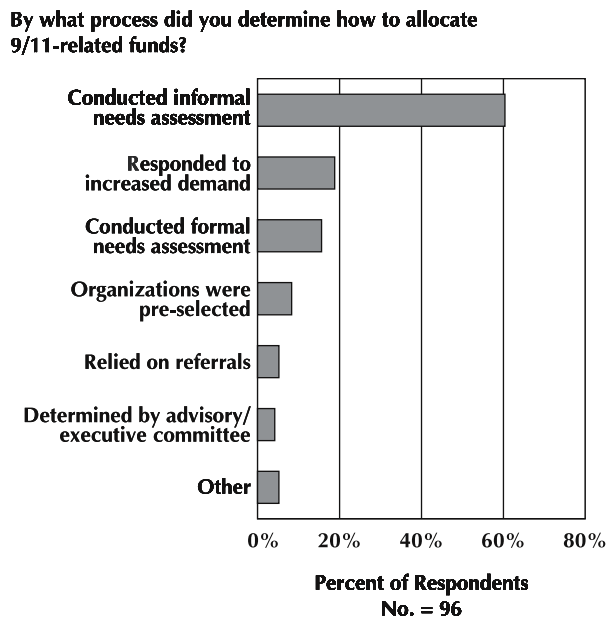
Just 16 percent of respondents conducted more formal needs assessments. The 9/11 charities that conducted formal assessments included the largest regranting and scholarship funds as well as the 9/11 funds of large service agencies. Investigations ranged from surveying member agencies about the needs of their clients (e.g., Federation of Protestant Welfare Agencies), to commissioning actuarial studies (e.g., Scholarship America), to staff-conducted evaluations of need (e.g., ReSTART Central/Financial Recovery Fund). The Fund for Public Schools’ WTC School Relief Fund took needs assessment one step further.

FIGURE 7. Share of Funds Supporting Administrative Costs*



Source: The Foundation Center, 9/11 Relief and Regranting Funds, December 2003.
 *Excludes 25 respondents that did not answer this question.
 ¹Funds that raised at least \$1 million.

FIGURE 8. 9/11 Fund Allocation Policies*



Source: The Foundation Center, 9/11 Relief and Regranting Funds, December 2003.
 *Excludes 21 respondents that did not answer this question. Some funds reported multiple allocation policies; therefore percentages exceeded 100 percent.

Following internal assessments by the New York City Department of Education, it asked a committee of educators to make recommendations for non-restricted funds based on the identified needs of the public school system.

Most of the remaining respondents did not conduct either formal or informal needs assessments. In the case of several large regrantors, recipient organizations including other 9/11 funds or on-the-ground relief agencies were pre-selected. For some direct service providers, allocation determinations were triggered by referrals and by increased demand for existing services, e.g., rescue teams, counseling, legal services, food distribution, case management, etc. Finally, a handful of funds relied on advisory or executive committees to determine allocations.

Fund Allocation Criteria

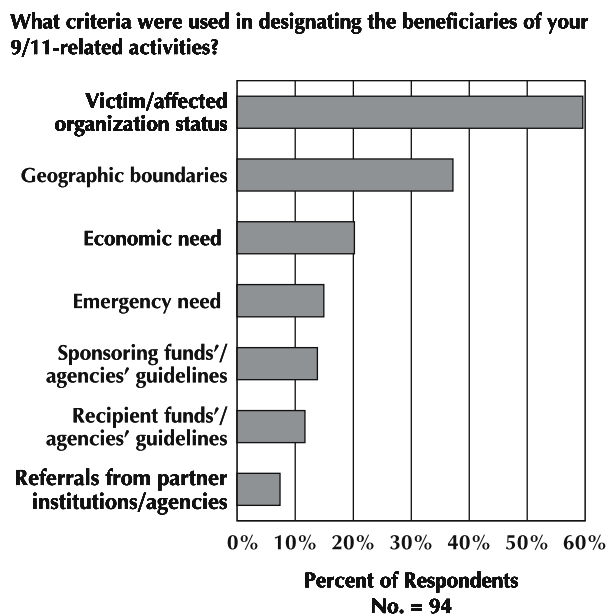
By far the principal criterion employed by surveyed funds in targeting beneficiary groups included proof of victim or affected organization status, such as physical injury, loss of a family member, loss of income, or other damages (Figure 9). Three-fifths of respondents required some form of proof of status. The second largest group of funds (37 percent) cited defined geographic boundaries as a key factor in allocating funds. As noted earlier, a number of funds were created to assist victims' families and affected population groups in specific states or localities. Means testing based on

level of income or net worth of either individuals or organizations was employed by one-fifth of responding funds. Less than 15 percent of surveyed funds employed various other criteria in determining beneficiaries. These ranged from requiring proof of emergency need to assisting pre-selected beneficiary groups, such as employees, children, food service workers, or low-income populations, based on the sponsoring charity's particular mission or area of service.

Methods of Outreach

The 9/11 regrantors and relief funds engaged in a wide range of outreach activities to connect with and serve their targeted beneficiary groups, whether victims' families, affected individuals and communities, or affected nonprofits or businesses. Among the principal forms of outreach, the largest share of respondents (56 percent) coordinated efforts with other relief funds and recovery organizations (Figure 10). Typical kinds of coordination included sharing lists of affected individuals and organizations, sharing information on needs assessments, and convening funders with a shared focus. For example, several of the larger 9/11 scholarship funds, including the Citigroup Foundation and Families of Freedom Scholarship Fund, formed an alliance to facilitate outreach to eligible individuals via a single Web site (www.scholarships911.org), establish a common application form, and consolidate scholarship administration under one group—Scholarship America.

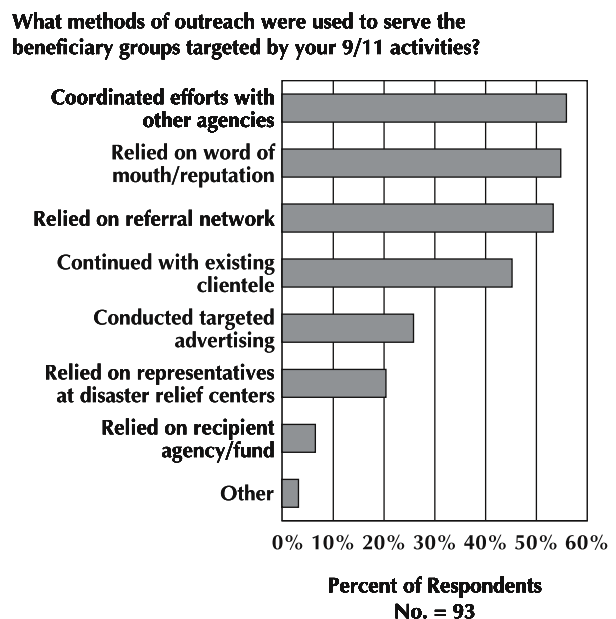
FIGURE 9. Fund Allocation Criteria*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Excludes 17 respondents that did not answer this question. Some funds reported multiple allocation criteria; therefore percentages exceed 100 percent.

FIGURE 10. Methods of 9/11-Related Outreach*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Excludes 18 respondents that did not answer this question. Some funds reported multiple methods of outreach; therefore percentages exceed 100 percent.

Fifty-five percent of relief funds (and a larger percentage of those providing direct services) relied on word of mouth and their prior reputation (in disaster relief, emergency services, victim assistance, etc.) to reach affected populations. Just over one-half of respondents reached those in need through referrals from a network of partner agencies and community-based organizations, while nearly half continued to serve their existing clientele—whether individuals, organizations, or communities. While not as widespread, the other main means of outreach included conducting advertising campaigns and placing representatives at disaster relief centers. The latter method was employed mainly by large direct service agencies, such as Safe Horizon. In addition, a handful of emergency service providers, especially the American Red Cross, conducted door-to-door searches in an attempt to assist victims. At the other end of the spectrum, the majority of regrantors with no direct access to beneficiaries relied on the agencies or funds they supported to reach affected populations.

In general, the larger agencies and funds were more likely to coordinate their efforts with other charities (63 percent reported this outreach method). Faith-based charities relied heavily on their referral networks and were also more likely than funds overall to coordinate with other groups.

Disaster Preparedness Planning

When asked whether the 9/11 attacks have spurred their organizations to take action to initiate or improve disaster preparedness planning, responding funds and agencies were equally split between those that have taken additional steps and those that have not (Figure 11). These results were puzzling in light of the intense focus after 9/11 on security and preparedness.

A breakdown of respondents showed that, proportionally, company-sponsored funds and smaller funds and agencies were less likely to report taking proactive steps, while larger funds were more likely. (Nearly all of very largest emergency response agencies—national and local—reported that they have taken steps.) In the case of smaller funds and agencies, the findings suggest that scale of operation and capacity may correlate with enhanced planning efforts. As for corporate fund respondents and other re-grantors, it seems likely that the sponsoring company or organization is responsible for disaster planning. To this effect, a few of the corporate relief and scholarship funds stated that their companies had formal disaster recovery plans in effect prior to 9/11.

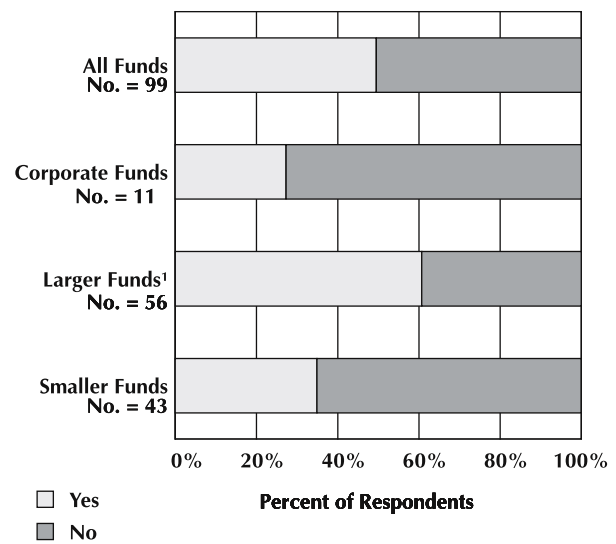
Organizations that have taken proactive measures since 9/11 to improve security and preparedness include nearly all of the largest existing relief and emergency response agencies in the survey sample

(national and local), as well as a diverse group of public charities, community funds, federated funds, government agencies, and faith-based groups. Of the 50 respondents that answered affirmatively, fourteen had developed an internal emergency preparedness plan, while 19 had improved an existing plan. Measures taken to improve plans included internal reviews of disaster response policies and practices (e.g., Catholic Charities USA), developing a data recovery plan (e.g., Twin Towers Fund), training of staff and parents in disaster planning and response mechanisms (e.g., Children’s Aid Society), and improving donor awareness of programs already in place (e.g., Gifts in Kind International). Eighteen respondents had developed a more formal plan or recovery model suited to the organization’s external role in a future disaster. These external plans were often developed in coordination with other agencies.

In all, 30 organizations indicated that they were coordinating their planning efforts with other relief agencies. Examples of specific coordination measures cited by several respondents include helping to form the New York-based 9/11 United Services Group and coordinating services under its umbrella; coordinating with government agencies, such as FEMA and the associated VOAD⁸ collaborative, OEM, and law enforcement agencies; developing a network of response agencies in the interfaith community; and consulting with other philanthropies and agencies to press for overall and sector preparedness.

FIGURE 11. Post-9/11 Disaster Preparedness Planning*

In the aftermath of 9/11, did your organization undertake efforts to improve or establish formal disaster preparedness plans?



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Excludes 12 respondents that did not answer this question.

¹Funds that raised at least \$1 million.

Tracking Distributions from the 9/11 Relief Funds

This analysis examines distributions of 40 of the largest 9/11 relief funds and agencies ranked by total amount raised from all sources (see complete listing in Table 5). These funds account for the vast majority of dollars raised and disbursed by the more than 350 relief funds created after 9/11 to aid victims, their families, and persons and communities affected by the disaster, mainly through regranting. While this analysis is based on a sample, it provides a detailed and fairly comprehensive look at the purposes and beneficiaries of relief funds overall. By systematically tracking distribution patterns of the largest funds, this snapshot helps to answer the question, who benefited from 9/11-related giving and how has the money been spent?

Of the 40 funds included in this analysis, the vast majority were formed by public charities, such as relief agencies, social service providers, faith-based charities, and membership or trade associations. Other types of sponsoring organizations included corporations and corporate foundations, an independent foundation, government agencies, a community foundation, and a federated fund working in partnership with a community foundation.

Some of the general-purpose funds in the sample (e.g., the September 11th Fund of the United Way of New York and the New York Community Trust, the MLB-MLBPA Disaster Relief Fund) and several company-sponsored funds regranting all or a portion of the monies they raised to other funds in the sample, specifically to those funds that make direct cash payments to individuals, provide direct services, or administer long-term scholarship funds. To the extent known, amounts representing inter-fund regranting among the 40 funds in the sample have been deducted from the aggregate distribution amount reported to avoid double counting of donations. However, the distribution amounts reported for individual funds on the accompanying table include these inter-fund grants.

The data on 9/11 relief funds and agencies were compiled by the Foundation Center staff mainly from surveys and other direct contacts, press releases, and online sources. In June 2003, a verification mailing was sent to each of the funds in the Center's 9/11 regrantor database. This report reflects updated information received through September 2003.

Overview of Funds Raised and Distributed

The 40 funds included in this analysis raised more than \$3 billion for relief and recovery and distributed close to \$2.4 billion. After excluding the \$202 million

that was identified as inter-fund regranting, these relief funds raised a net \$2.9 billion and distributed \$2.2 billion.⁹ More than half of the total (52 percent) was distributed by the two largest funds—the American Red Cross Liberty Disaster Relief Fund (\$832.3 million) and the September 11th Fund (\$408 million). The top four funds by amount disbursed—at least \$100 million each—accounted for 72 percent of all distributions reported by the sampled funds.

Nine company-sponsored regranting funds together distributed \$127 million, representing roughly 6 percent of all distributions reported by the sampled funds.

Overall, 78 percent of the total amount raised by sampled funds has been distributed. Among company-sponsored funds, 80 percent of the total raised has been distributed.

Twenty-four 9/11 funds (60 percent) reported that they have distributed at least three-quarters of the total amounts they raised. Seventeen funds have distributed at least 90 percent of funds raised, while seven funds have distributed 100 percent. Included among the funds that have fully or almost fully distributed monies received were some of the largest victim assistance funds, company-sponsored funds that assisted employees and their families, and other regranting funds.

Among the 16 funds that have distributed less than 75 percent of funds raised, two are scholarship funds, six support the immediate and long-term needs of families of injured or deceased uniformed service workers, and one provides assistance to small and medium-size businesses and supports workforce development. The remaining seven funds are multi-purpose, providing long-term cash assistance, scholarship aid, and/or various types of long-term services to affected families, such as grief counseling, legal aid, and multi-year employment assistance.

Beneficiary Groups Assisted

Victims who were injured or killed in the attacks and their families were the principal beneficiaries of the sampled funds (Figure 12 and Table 4). More than half of total distributions (\$1.2 billion or 55 percent) represented cash assistance or services provided to victims and their families, including \$473 million, or 22 percent, for deceased or injured firemen, policemen, and other uniformed service rescue workers and their

9/11 RELIEF AND REGRANTING FUNDS

families. In fact, five of the top ten funds by amount raised were created solely or in part to aid the families of uniformed service workers. Other groups of victims or their related beneficiaries targeted by the funds included children of victims (\$53 million), injured or deceased employees (\$37 million), and union members (\$18 million).

While most single-purpose 9/11 regranting funds defined victims in the narrow sense, the largest emergency service and relief agencies, as well as general-purpose regranting funds, adopted a broader definition that included displaced workers, displaced residents, and other persons directly affected by the attacks. Twenty-eight percent of the funds distributed, or \$616 million, provided cash assistance or short- and long-term services (e.g., job counseling/training) to economically affected victims and their families. Service agencies, such as Catholic Charities and Children's Aid Society, delivered aid to economically affected victims through their existing service networks, while regranting funds, such as the Robin Hood Relief Fund and the New York Times 9/11 Neediest Fund, made grants to community agencies, such as food banks, neighborhood alliances, and immigrant aid groups, that serve affected low-income populations.¹⁰

Almost 8 percent of distributed funds (\$166 million) provided support services (e.g., lodging, food, transportation, medical assistance) and supplies to the many thousands of professional and volunteer relief

and recovery workers deployed at Ground Zero and at other disaster sites. These funds also supported the operational infrastructure required to deliver relief and recovery services.

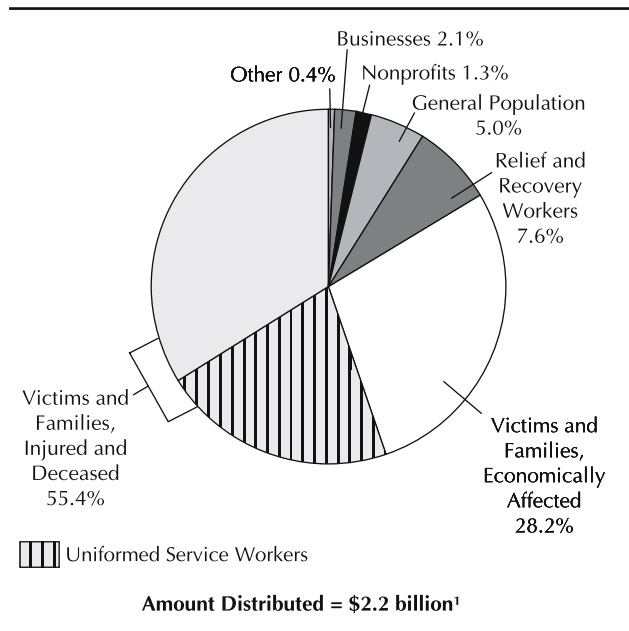
The remaining funds supported services for the general population (\$110 million), such as mental health counseling, tolerance and anti-bias educational programs, and community disaster planning efforts; and aid to affected nonprofit agencies (\$29 million) and businesses (\$46 million).

Types of Assistance Provided

The vast majority of distributions by sampled funds (nearly \$1.6 billion or 72 percent) took the form of direct cash assistance, health insurance contributions, rent and mortgage assistance, and other forms of direct aid to victims, their families, and other affected individuals, such as those who lost their homes or jobs as a result of the attacks (Figure 13). The American Red Cross alone accounted for 43 percent of direct aid. The other largest providers of cash assistance included the Twin Towers Fund, New York Firefighters 9-11 Disaster Relief Fund, Safe Horizon WTC Fund, and the World Trade Center Relief Fund.¹¹

The second largest share of distributions (\$285 million or 13 percent) supported the provision of longer-term services to victims and affected populations, such as health services; mental health services, including

FIGURE 12. Major Beneficiaries of 9/11 Relief Fund Distributions*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Based on a sample of 40 of the top relief funds ranked by amount raised.

¹Adjusted total excludes inter-fund regranting.

TABLE 4. Beneficiaries of 9/11 Relief Fund Distributions by Subgroup*

	Amount Distributed ¹	%
Victims and their Families, Injured and Deceased	\$1,212,008,224	55.4
Uniformed Service Workers	473,449,040	21.6
Children of Victims	53,413,729	2.4
Employees	36,827,296	1.7
Union Members	17,721,733	0.8
Unspecified	630,596,426	28.8
Victims and their Families, Economically Affected	616,161,511	28.2
Displaced Residents	3,229,669	0.1
Unspecified	612,931,842	28.0
Relief and Recovery Workers	165,832,265	7.6
General Population	109,695,623	5.0
Low-income Communities	47,274,243	2.2
Unspecified	62,421,380	2.9
Affected Nonprofits	29,419,151	1.3
Affected Businesses	45,578,706	2.1
Other	9,244,079	0.4
Total Funds Distributed	\$2,187,863,842	100.0

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Based on a sample of 40 of the top relief funds ranked by amount raised.

¹Adjusted totals exclude inter-fund regranting.

Tracking Distributions from the 9/11 Relief Funds

bereavement and substance abuse counseling; financial and legal advisory services; information and referral services; case management; and employment and job training assistance. Distributions supported the delivery of services by the 9/11 fund's sponsoring agency or represented grants to nonprofit service providers. In the former category, the top funds directly providing long-term services included Safe Horizon WTC Fund and Catholic Charities WTC Support Fund. By far the largest funder of long-term services through grants to nonprofits was the September 11th Fund, followed by the New York Times 9/11 Neediest Cases Fund and the Robin Hood Relief Fund.

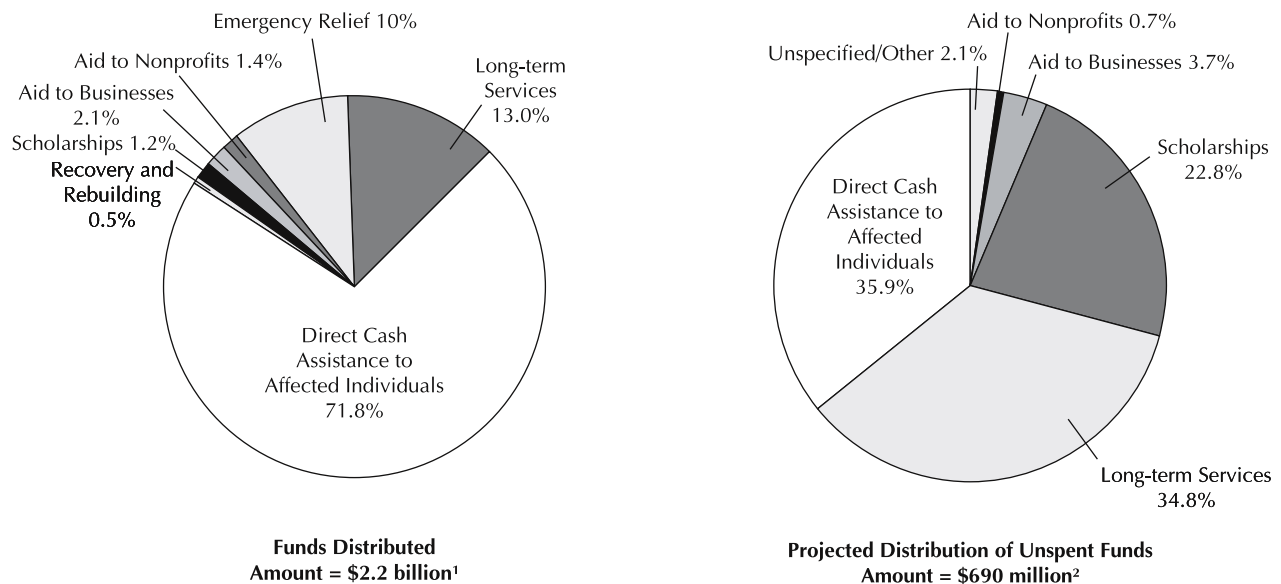
The third largest share of disbursements (\$219.7 million or 10 percent) supported emergency rescue services, emergency medical personnel, volunteer mobilization, relief center operations, and other immediate disaster relief. The latter category included the provision of food, supplies, transportation, and temporary shelter to many thousands of affected persons by sponsoring relief agencies, especially the American Red Cross and the Salvation Army. The American Red Cross alone accounted for 68 percent of emergency relief distributions, including donated materials and services, while the Salvation Army reported an additional 19 percent.

Most of the remaining distributed funds were used for grants, loans, and technical assistance to nonprofit organizations and businesses, mainly in lower

Manhattan, that were displaced or lost income as a result of the attacks (\$75 million or almost 4 percent), or for community revitalization and rebuilding initiatives (\$10 million, or less than 1 percent). The top funds assisting local nonprofits (including schools and other government agencies) that suffered losses as a result of the disaster included the Nonprofit Recovery Fund, which was created by the Nonprofit Finance Fund, the World Trade Center School Relief Fund, and the September 11th Fund.¹² The chief supporters of affected small businesses included the Lower Manhattan Small Business and Workforce Retention Project, Restart Central/Financial Recovery Fund, and Wall Street-area corporate funds. The leading supporters of economic recovery and rebuilding efforts included the September 11th Fund, the Lower Manhattan Small Business and Workforce Retention Project, and the JP Morgan Chase WTC Disaster Relief Fund.

Finally, \$26 million, or just 1 percent of distributed funds, provided tuition aid for dependents of victims. This amount represents only a fraction of an estimated \$180 million of total scholarship funds raised by sampled funds. In future years, as more and more children of victims reach college age, the share of 9/11 funds spent for tuition aid will increase substantially (see analysis of unspent funds below).¹³ Catholic Charities WTC Support Fund reported the largest distributions for tuition aid (\$5.7 million), followed by the Twin Towers Fund and the AXA 9/11 Relief Fund.¹⁴

FIGURE 13. Types of Assistance Provided by 9/11 Relief Funds*



Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

*Based on a sample of 40 of the top relief funds ranked by amount raised.

¹Includes distributions reported through September 2003; adjusted total excludes inter-fund regrating.

²Based on estimates provided by reporting funds.

Compared to other types of funds, company-sponsored funds in the sample allocated a larger 75 percent of their distributions as direct aid to victims and others affected by the attacks and a much larger 7 percent for long-term tuition aid. In contrast, they allocated proportionally a much smaller share for long-term services (9 percent).

Projected Distribution of Unspent Funds

Based on reporting through September 2003, the top 40 funds will distribute an estimated additional \$690 million for 9/11-related relief and recovery efforts.¹⁵ To account for the uses of these unspent funds, the Foundation Center has estimated allocations by type of assistance (Figure 13). The largest amount of unspent funds (\$248 million or 36 percent) will provide continued direct cash assistance to victims and their families, including support for low-income victims. The second largest share (\$240 million or 35 percent) will support the delivery of long-term services to victims and affected populations and communities, such as legal services, financial planning assistance, case management, employment assistance, and health and mental health services, and will cover emerging needs. Close to one-quarter of unspent funds (\$157 million) will support scholarships and tuition aid for victims' dependents over the next two decades. Most of the remaining funds will provide loans, grants, and wage subsidies for businesses in New York through 2004 and support on-going school programs and recovery efforts.

Summary

Two years after September 11th, nearly \$2.9 billion has been given to and more than \$2.2 billion has been spent by the largest 9/11 relief funds. Fifty-five percent of the \$2.2 billion disbursed has aided injured or deceased victims and their families. An additional \$616 million (28 percent) has supported economically affected individuals and populations, especially the many thousands of low-income workers who lost their jobs as a direct result of the attacks.

The vast majority of donations by 9/11 relief funds (\$1.6 billion, or 72 percent) have taken the form of cash payments, health insurance contributions, rent and mortgage assistance, and other forms of direct aid. (The American Red Cross alone has provided almost half of all direct aid.) Other major types of assistance have included support for the provision of long-term services, such as health, mental health, financial and legal advisory, case management, and employment and job training services (13 percent); support for emergency rescue services, medical personnel, and other forms of immediate disaster relief (10 percent); and support for nonprofits and businesses that were displaced or lost substantial income after the attacks (4 percent).

With an estimated \$690 million in funds outstanding, the focus of support by the 9/11 relief funds has shifted from emergency relief and aid to promoting recovery and providing services and programs over the long term. Although victims and their families continue to receive direct cash assistance, support for affected individuals will represent a smaller share of future donations (36 percent). In contrast, the share of support for the delivery of long-term services—such as mental health and substance abuse counseling—to affected populations and communities will increase to 35 percent. Most of the remaining 9/11 funds are committed to scholarship programs, especially the Families of Freedom Scholarship Fund, which will provide educational benefits to thousands of children of the victims of the 9/11 attacks over the next few decades.

Tracking Distributions from the 9/11 Relief Funds

TABLE 5. Top 40 9/11 Relief Funds Ranked By Total Funds Raised*

Fund Name	Sponsoring Institution(s)	State	Sponsor Type ¹	Amount Raised	Amount Distributed	% Distributed	Purpose of Fund
1. American Red Cross Liberty Disaster Relief Fund	American Red Cross	VA	PC	\$999,800,000	\$832,300,000	83.2%	To provide immediate and long-term assistance and services to affected individuals, families, and communities.
2. September 11th Fund	United Way of New York/New York Community Trust	NY	FF/CM	512,000,000	408,000,000	79.7%	To meet the immediate and long-term needs of victims, families, communities, and nonprofits affected by the tragedy.
3. Twin Towers Fund	New York City Public/Private Initiatives	NY	PC	215,000,000	199,000,000	92.6%	To support the long-term financial needs of the families of uniformed service workers and government personnel lost in the attacks.
4. New York Firefighters 9-11 Disaster Relief Fund	International Association of Fire Fighters	DC	AS	161,645,752	144,000,000	89.1%	To support the financial needs of the families of fire fighters and emergency medical services personnel lost in the attacks.
5. Families of Freedom Scholarship Fund	Scholarship America	MN	PC	131,400,000	2,056,426	1.6%	To provide educational assistance for post-secondary study for the financial dependents of those killed or permanently disabled as a result of the attacks.
6. New York Police and Fire 9/11 Widows' and Children's Benefit Fund	New York Police and Fire Widows' and Children's Benefit Fund	NY	PC	117,000,000	53,000,000	45.3%	To support the immediate and long-term financial needs of the families of fallen NYC fire fighters and police officers.
7. Safe Horizon World Trade Center Fund	Safe Horizon	NY	PC	100,000,000	98,000,000	98.0%	To support the immediate financial needs of victims and families, as well as the provision of victims assistance services, including trauma counseling, referrals for mental health, and other social services.
8. 9/11 Disaster Response ²	Salvation Army USA	VA	PC	87,722,000	65,000,000	74.1%	To provide direct relief to recovery workers, displaced workers, and direct victims of the attacks along with long-term assistance to affected populations.
9. Uniformed Firefighters Association Widows' and Children's Fund	Uniformed Firefighters Association	NY	AS	70,000,000	40,000,000	57.1%	To provide financial assistance, health and welfare benefits, and educational assistance to the dependents of fire fighters killed in the attacks.
10. WTC Relief Fund	New York State	NY	GA	70,000,000	62,494,000	89.3%	To provide direct financial assistance to the families and dependents of victims, including civilians, fire fighters, policemen, Port Authority officers, emergency medical personnel, and relief workers.
11. Robin Hood Relief Fund	Robin Hood Foundation	NY	PC	63,700,000	52,500,000	82.4%	To provide direct aid to victims' families and to support organizations serving affected low-income communities.
12. New York Times 9/11 Neediest Fund	New York Times Foundation	NY	PC	62,317,457	61,924,902	99.4%	To provide direct assistance to victims and families; support also for community-based social service agencies serving low-income communities.
13. Lower Manhattan Small Business and Workforce Retention Project ³	SEEDCO	NY	PC	49,000,000	26,000,000	53.1%	To provide financial and technical assistance to small and medium-sized businesses, low-wage and displaced workers, and nonprofits located in lower Manhattan.
14. Cantor Fitzgerald Relief Fund	Cantor Fitzgerald	NY	CS	35,000,000	35,000,000	100.0%	To provide direct financial assistance, as well as long-term assistance, to the families of employees and subcontractors lost in the attacks.
15. Catholic Charities USA Disaster Relief Fund	Catholic Charities USA	VA	FA	31,898,236	30,590,054	95.9%	To support the immediate and long-term needs of affected individuals and families through local Catholic Charities agencies.

9/11 RELIEF AND REGRANTING FUNDS

TABLE 5. Top 40 9/11 Relief Funds Ranked By Total Funds Raised* (continued)

Fund Name	Sponsoring Institution(s)	State	Sponsor Type ¹	Amount Raised	Amount Distributed	% Distributed	Purpose of Fund
16. Children's Aid Society WTC Relief Fund	Children's Aid Society	NY	PC	27,000,000	20,000,000	74.1%	To provide emergency assistance to affected children, families, and low-income workers, and to support the long-term recovery needs of affected communities.
17. Catholic Charities WTC Support Fund	Catholic Charities of the Archdiocese of New York	NY	FA	25,400,000	17,300,000	68.1%	To provide direct financial assistance and long-term assistance and services to affected individuals and families.
18. Marsh & McLennan Victims' Relief Fund	Marsh & McLennan Companies	NY	CS	24,000,000	22,000,000	91.7%	To support the health, welfare, and education needs of affected families of Marsh & McLennan employees through the provision of direct financial assistance.
19. McCormick Tribune Foundation Disaster Relief Fund	Robert R. McCormick Tribune Foundation	IL	IN	22,553,306	22,553,300	100.0%	To support community-based organizations providing for the short- and long-term needs of those impacted by the attacks.
20. Survivors' Fund	Community Foundation for the National Capital Region	DC	CM	20,344,800	4,603,196	22.6%	To support the long-term educational, health, counseling, and other support needs of individual victims and their families in the Washington, DC, area.
21. Citigroup Relief Fund	Citigroup Foundation	NY	CS	20,300,000	1,061,000	5.2%	To provide post-secondary scholarships for the children of victims who were killed or permanently disabled as a result of the attacks.
22. Windows of Hope Family Relief Fund	Windows of Hope Family Relief Fund	NY	PC	20,000,000	8,000,000	40.0%	To support the families of victims of the WTC attacks who worked in the food, beverage, and hospitality professions.
23. Starr Foundation/AIG Disaster Relief Fund	Starr Foundation/AIG International	NY	IN	18,535,000	18,535,000	100.0%	To support the immediate and long-term financial needs of victims and families, as well as the long-term recovery needs of affected communities.
24. ReStart Central/Financial Recovery Fund	New York City Partnership Foundation	NY	PC	16,200,000	16,200,000	100.0%	To help small businesses rebuild and recover after the events of September 11th through the provision of financing, training, and other support services.
25. Morgan Stanley Victims Relief Fund	Morgan Stanley Dean Witter & Co.	NY	CS	14,400,000	13,929,805	96.7%	To provide financial and other types of assistance to victims and their families, including company employees, fire fighters, police, and emergency medical personnel.
26. WTC Police Disaster Relief Fund	New York State Fraternal Order of Police Foundation	NY	PC	13,000,000	6,853,000	52.7%	To provide direct financial support to families of all law enforcement personnel killed or injured in the collapse of the WTC.
27. J.P. Morgan Chase WTC Disaster Relief Fund	J.P. Morgan Chase Foundation	NY	CS	12,790,278	12,790,278	100.0%	To support recovery efforts in three major areas of concern: economic development of lower Manhattan, support for victims and families, and diversity and tolerance.
28. American Families Assistance Fund	World Vision	NY	FA	12,500,000	12,400,000	99.2%	To provide direct financial assistance to victims; support also for faith-based organizations assisting victims and families in greatest need.
29. Lutheran Disaster Response of New York	Lutheran Disaster Response	NY	FA	12,000,000	8,500,000	70.8%	To support the needs of affected populations through a network of partner agencies and congregations, especially individuals affected economically and emotionally.
30. WTC School Relief Fund ⁴	Fund for Public Schools	NY	PC	11,900,000	9,800,000	82.4%	To support public schools, teachers, and student populations targeting affected schools, teachers, and student populations.

Tracking Distributions from the 9/11 Relief Funds

TABLE 5. (continued)

Fund Name	Sponsoring Institution(s)	State	Sponsor Type ¹	Amount Raised	Amount Distributed	% Distributed	Purpose of Fund
31. Goldman Sachs Relief Fund	Goldman Sachs Foundation	NY	CS	11,163,644	10,400,000	93.2%	To support relief efforts and to provide financial assistance to rescue workers, affected Goldman Sachs families, restaurant workers, small businesses, and community organizations; support also for scholarship funds for children of victims.
32. Heroes Fund	New York City Police Foundation	NY	PC	11,076,432	5,880,312	53.1%	To provide emergency and long-term support to families of NYPD personnel killed or injured at the WTC.
33. MLB-MLBPA Disaster Relief Fund	Major League Baseball Charity/Major League Baseball Players Association	NY	AS	10,711,000	10,000,000	93.4%	To provide post-secondary level scholarship assistance to victims' spouses and children and to other affected individuals through support for the Families of Freedom scholarship programs.
34. Nonprofit Recovery Fund	Nonprofit Finance Fund	NY	PC	10,682,717	10,682,717	100.0%	To support affected nonprofit organizations through the provision of financing and technical assistance.
35. AXA 9/11 Relief Fund	AXA Foundation	NY	CS	10,660,000	5,400,000	50.7%	To support emergency relief in New York and Washington, DC, and provide direct financial assistance and scholarship assistance to victims and families, injured, deceased, and economically affected.
36. Port Authority World Trade Disaster Survivors' Fund	Port Authority Police Benevolent Association	NJ	AS	10,490,394	7,040,000	67.1%	To support Port Authority police personnel and their surviving family members in the form of short and long-term financial assistance.
37. DaimlerChrysler Help the Children Fund	DaimlerChrysler Corporation	MI	CS	10,400,000	10,400,000	100.0%	To provide post-secondary scholarships for the children of victims through the Families of Freedom Scholarship Fund.
38. BP Employee Disaster Relief Fund	BP Foundation	IL	CS	10,300,000	8,844,250	85.9%	To support relief organizations providing financial assistance and services to victims and their families and to strengthen mental health services and community-based organizations serving affected populations.
39. German American Solidarity Fund	German American Solidarity Fund	DC	PC	10,000,000	9,800,000	98.0%	To support relief funds and agencies involved in direct financial assistance and long-term service provision to victims and affected individuals and communities.
40. New York Stock Exchange Fallen Heroes Fund	New York Stock Exchange	NY	CS	10,000,000	7,280,000	72.8%	To provide direct financial assistance to families of deceased fire fighters and police officers.

Source: The Foundation Center, *9/11 Relief and Regranting Funds*, December 2003.

¹Information based on research through September 2003; due to inter-fund regranting, amounts raised and distributed by the funds listed in this table should not be aggregated. Two relief funds that reported \$10 million or more of funds raised are excluded from this analysis due to lack of complete information on distribution or uses of funds: Bear Stearns Charitable Foundation and Clear Channel Communications.

²AS = Association; CM = Community Foundation; CS = Corporation/Corporate Foundation; FA = Religious Organization; FF = Federated Fund; GA = Government Agency; IN = Independent Foundation; PC = Public Charity.

³The Salvation Army's 9/11 disaster response involved relief operations in New York, Washington, DC, and Pennsylvania. Operation Compassion Under Fire, the Salvation Army of Greater NY's relief and recovery effort, raised \$44 million and provided approximately \$42 million in relief and recovery to the NY area.

⁴Seedco's 9/11 disaster response involved the creation of three separate initiatives including the Lower Manhattan Small Business and Workforce Retention Project, the Workforce Development Initiative, and the Nonprofit Financial Assistance Fund.

⁵The Fund for Public Schools is a nonprofit subsidiary of the New York City Department of Education.

9/11 RELIEF AND REGRANTING FUNDS

Endnotes

1. These funds account for the vast majority of dollars raised and disbursed by the more than 350 relief funds created after 9/11 to aid victims, their families, and other persons and communities affected by the disaster, mainly through regranting.
2. The 40 funds reported overall distributions of \$2.4 billion. The analysis excludes \$202 million that was regranted between the funds included in the sample.
3. The 111 surveyed funds received \$2.6 billion in 9/11-related donations, including an unknown amount that was regranted between funds and therefore counted twice. This compares to more than \$3 billion raised by the 40 largest 9/11 relief funds, including upwards of \$200 million in inter-fund grants (see Part II of this report).
4. Corporate and foundation contributions include gifts from sponsoring organizations to their own 9/11 funds as well as all gifts to sampled funds from corporate and foundation donors.
5. Funds reporting donor restrictions received 71 percent of contributions from individuals donors, compared to an average 46 percent for all surveyed funds.
6. The ratio of funds distributed to funds raised for surveyed funds nearly matched a 78 percent distribution ratio reported for forty of the largest 9/11 relief funds (see Part II of this report).
7. Among the new entities one exception was the September 11th Fund, which received a \$2 million grant from the Ford Foundation for administrative costs.
8. Voluntary Organizations Active in Disaster (VOAD) is a national association that works in collaboration with FEMA, with the mission of facilitating cooperation and communication among organizations involved in disaster relief. In the months following September 11, 2001, the New York regional VOAD became an important collaborative vehicle for 9/11-related relief funds and agencies.
9. Examples of inter-fund regranting include transfers of nearly \$105.7 million from the September 11th Fund to Safe Horizon WTC Fund, \$10.4 million from the DaimlerChrysler Fund to the Families of Freedom Scholarship Fund, and \$3.3 million from the Robin Hood Relief Fund to the Twin Towers Fund. Because some of the top 40 funds did not provide a complete breakdown of contributions by individual recipient, inter-fund grants and transfers may be substantially higher than represented.
10. The Robin Hood Relief Fund also provided assistance directly to individuals.
11. The September 11th Fund indirectly provided a substantial share of cash assistance for victims and other affected individuals through its lead support for Safe Horizon, also a top 40 fund (mentioned earlier). To avoid double counting, inter-fund grants and transfers between sampled funds have been excluded from this analysis of distributions.
12. The September 11th Fund also provided major support to affected non-profits and businesses through lead grants to the Nonprofit Finance Fund, the Lower Manhattan Small Business and Workforce Retention Project, and the Financial Recovery Fund, which are all top 40 funds. To avoid double counting, these inter-fund grants and transfers have been excluded from this analysis of distributions.
13. By far the largest scholarship fund by amount raised (\$131 million) is the Families of Freedom Scholarship Fund, which supports post-secondary education for dependents of direct victims of the attacks. As of mid-2003, the fund had distributed \$2 million.
14. In addition, the DaimlerChrysler Fund and the MLB/MLBPA Disaster Relief Fund donated \$10.4 million and \$8 million, respectively, to support the Families of Freedom Scholarship Fund, also a top 40 fund. To avoid double counting, inter-fund grants and transfers between sampled funds have been excluded from this analysis of distributions.
15. A small portion of unspent funds (\$14 million) represents amounts raised by top 40 funds for which specific information regarding distributions was not available. These funds may or may not have been distributed.

Appendix

9/11 Relief Fund Survey Respondents

9-11 NY Education Ride
Abraham House Housing Assistance
Aircraft Casualty Emotional Support Services
Alliance of Resident Theatres/New York Arts Relief Fund
Alternative Gifts International Emergency Disaster Relief Fund - NY and VA
American Dental Association America Tragedy Fund
American Jewish World Service WTC Relief Fund
American Music Center Music Liberty Initiative for New York
American Red Cross September 11th Recovery Program
Arab Bankers Association of North America (ABANA) Relief Fund
ASPCA Animal Disaster Relief Fund
ATR, Inc. Operation FDNY Teambuild
Bee, The/WTC Relief Fund of NJ
Britney Spears Foundation September 11th Fund
Brooklyn Bureau of Community Service Community Response Center
Cantor Fitzgerald Relief Fund
Catholic Charities of Washington, DC
Catholic Charities USA Terrorist Attack Relief Fund
Catholic Charities/Catholic Social Services of Fall River 9/11 Disaster Response
Cello Cries On, The/Remember The Children Yellow Bow Campaign
Central Ohio Health Awareness Foundation Heroes of September 11th
Children's Aid Society WTC Relief Fund
Churches of Christ Disaster Relief Effort
Community Foundation for Greater New Haven September 11th Community Fund
Community Foundation for Southeastern Michigan (multiple funds)
Community Foundation of the Chesapeake September 11th Survivors Fund
Community Services Agency of the Metropolitan Washington Council (AFL-CIO) Disaster Fund
DaimlerChrysler Help the Children Fund
Detectives Endowment Association WTC Widows' and Children's Fund
Disaster Psychiatry Outreach
Episcopal Charities of the Diocese of New York Relief and Development Fund
Episcopal Charities of the Diocese of New York September 11th Fund
Euro Brokers Relief Fund
Fairfield County Community Foundation September 11th Community Response Fund
Federation of Protestant Welfare Agencies (FPWA) September 11th Fund
Food Bank for New York City/Food for Survival
Fordham University (multiple scholarship endowments)
Foundation for the Carolinas/United Way of Central Carolinas
Free and the Brave Foundation
Fresh Air Fund (9/11 camping programs)
Futures in Education Foundation Scholarship Fund
German American Solidarity Fund
Gifts In Kind International
Goodwill Industries of NY/NJ Back to Work Campaign
Holmdel Victims Relief Education Foundation
Indiana University Student Foundation 9-11 Scholarship Fund
International Orthodox Christian Charities Emergency Response Network
International Relief Teams September 11th Terrorist Attack
Jack Kent Cooke Foundation September 11th Scholarship Fund
Jewish Board of Family and Children's Services WTC Trauma Fund
JPMorgan Chase WTC Disaster Relief Fund
Judson Memorial Church/HERE New York Assistance Fund
Lawyers Alliance for New York
Leary Firefighters Foundation Fund for New York's Bravest
Lutheran Disaster Response of New York
Major League Baseball-Major League Baseball Players Association Disaster Relief Fund
Marine Corps Law Enforcement Foundation
Maryland Survivors Scholarship Fund
McCormick Tribune Foundation Disaster Relief Fund
Minneapolis Foundation September 11th Fund
NAHU Education Foundation Disaster Relief Fund
National Association of Home Builders/Home Builders Care Victims Relief Fund
National Organization for Victims Assistance
National Philanthropic Trust September 11th Children's Fund
Navy Federal Credit Union/Navy Federal Pentagon Disaster Relief
New York Cares' Disaster Recovery Program
New York City Department of Education Fund for Public Schools/WTC School Relief Fund
New York City Police Foundation Heroes Fund
New York Community Trust (multiple funds)
New York Disaster Counseling Coalition (NYDCC)
New York Foundation for the Arts/New York Arts Recovery Fund
New York Police and Fire Widows' and Children's Benefit Fund
New York State WTC Relief Fund
New York Stock Exchange Fallen Heroes Fund
New York Times 9/11 Neediest Fund
Nokia Education Fund
Nonprofit Coordinating Committee of New York
Nonprofit Finance Fund/Nonprofit Recovery Fund
NYS Fraternal Order of Police WTC Police Disaster Relief Fund
Partnership for New York City/ReSTART Central and Financial Recovery Fund
PETCO Foundation Disaster Relief Fund
Philadelphia Foundation
PPNC Bible College & Seminary Crisis Intervention
Princeton University September 11th Anniversary Healing Program
Renaissance Economic Development Corporation 9/11 Emergency Loan Fund & Chinatown Recovery Loan Program
Ruby Tuesday Disaster Relief Fund
Safe Horizon World Trade Center Fund
Saint Paul Foundation September 11th Fund
Scholarship America/Families of Freedom 2: Building Futures Through Education
Scholarship America/Families of Freedom Scholarship Fund
September 11, 2001 Children's Fund
September 11th Fund of the New York Community Trust and United Way of NYC
Structured Employment Economic Development Corporation (SEEDCO) (multiple funds)
Suffolk County SPCA Emergency Relief Disaster Fund
Sullivan & Cromwell Foundation 9-11 Fund
Twin Towers Fund
Uniformed Fire Officers Association NYC Bravest Scholarship Fund
Union Center Bank WTC Remembrance Fund
Union of American Hebrew Congregations (UAHC) Disaster Relief Fund
United Jewish Communities (UJC) 9/11 Fund
United Negro College Fund Liberty Scholarship
United Way of Long Island WTC Disaster Fund and Long Island 9/11 Recovery Project
United Way of Massachusetts Bay Unity Fund
United Way of Palm Beach County Emergency Relief Fund
Wall Street Rising
Washington Area Women's Foundation Rapid Response Fund
Washington Heights and Inwood Development Corporation WTC Business Recovery Loan Fund
Windows of Hope Family Relief Fund
World Vision/American Families Assistance Fund
WTC United Family Group
YMCA of Greater New York 9/11 Response



THE FOUNDATION CENTER
79 FIFTH AVENUE
NEW YORK, NY 10003-3076
212-620-4230
www.fdncenter.org