

Why a Time-Diary is helpful

Coming home after a fire marks the beginning of a long, costly process. Even in the best-case scenario, with no clear physical damage to the property, members of a household will experience costs – ones that they might not even be aware of. We have helped many families estimate the value of their losses from many types of catastrophic events. While performing these calculations, we have found several common situations where people have significant losses but, because of inadequate documentation, are unable to be fairly compensated for those losses. One of the most typically overlooked costs relates to the amount of extra time that is required of someone after a fire. In fact, the unrecorded and unacknowledged time spent in response to the fire can be a significant component of a loss claim.

If someone is able to submit written documentation of how much time was spent on any given task, the written records can help provide compensation for their lost time. One of the best ways to prepare written records is to keep a time-diary: a written record of all the time that was spent on anything related to fire aftermath. A time-diary reduces the amount of work they need to do as deadlines approach. Specific details about how much time was spent on different tasks can help economists like us do a more detailed analysis of the value of that time. And, if an individual is able to record their time while they are performing the tasks, they will be able to give more accurate recollections of what occurred – and therefore be more likely to receive proper compensation for the time spent on fire-related activities.

But, what should go into a time-diary? What should an individual expect to record, to ensure they're fairly compensated for the ordeal they are going through because of a fire? The answer is, of course, "everything" – but that can be a less-than-helpful answer. In the next section, we therefore provide some guidance for common areas for which we typically provide time-related loss valuations.

For those who can return to the property

Hopefully, an individual is able to return to their property. When this happens, some of the clearest (but still unacknowledged) time-costs relate to time spent returning a property to its previous condition. Three general activities involved in getting the property back to its usable condition include (1) **physical restoration**, (2) **service-related activities**, and (3) **item restoration and replacement**. Types of time-related activities for each of these

categories, and some potential ways of describing these activities in a time-diary, are provided below.

Physical Restoration

The most obvious, time-intensive component of physical restoration for all individuals – even those who are able to return to their properties as soon as evacuation orders are lifted – is the time spent cleaning and repairing the property and cleanable items on the property. For example, ash and dust that enter through even the tiniest openings must be cleaned out of the house. It also takes time to clean yards, sofas, play-surfaces, walls, and anything else that might have been in contact with smoke and ash. All of the time spent taking care of these items should be recorded.

Also, fires especially will also have some secondary effects that can increase cleaning time. For example, increased smoke in the air will likely lead to air filters needing to be replaced. Additionally, areas with fires are also likely to experience water contamination events. If a dishwasher, clothes washer, or anything else with water that might be in contact with an individual was running at the time of the fire, safety procedures suggest re-washing those items with clean water. If an icemaker was running, the recommended procedure is typically to throw out that ice, wash the container, and then remake the ice. Again, these cleaning activities require time – which should be recorded.

In the time-diary, an entry for these types of activities might include:

- ✿ **a broad description of the type of cleaning or repair activity performed** (such as “sweeping”, “vacuuming”, “sanitizing”, “patching a wall” etc.),
- ✿ The **area or object** being cleaned or repaired (such as “floor,” “table”, “slide”, “wall”, etc.), and
- ✿ The **type of damage** being cleaned or repaired (such as “dust and ash”, “water” (which might happen if sprinklers go off, for example), “smoke”, etc.).

Services-Related Activities

After returning to the property, an individual may choose (or need) to use service-providers to assist with their property. For example, in many locations, utilities are turned off during fire events and may require coordination with gas and electric companies to receive a manual inspection before power can be restored. Similarly, in many instances it makes sense for an individual to hire cleaning services, gardening services, and others to assist with getting the property (and the common services, such as electric, gas, and internet) back to a previous condition.

However, there are still time components associated with these services. The time spent finding who to contact, scheduling the service, being on-premises while the service is going on, and otherwise coordinating with the service-providers is valuable. Time spent on these activities can therefore be helpful to record in a time-diary.

Entries in a time-diary relating to these types of service providers might include some of the following:

- ✿ **Researching** the service provider. This category would likely include finding a good company (in the case of optional services) and researching *how* to schedule an appointment (in the case of *all* types of services). In a time-diary, this type of activity might be described as **“Finding [description of service provider would go here]”**. For example, an entry might be, “Finding a cleaning service, (2 hours)” or “Finding the electric company contact information (15 minutes).”
- ✿ **Scheduling** the service. Frequently, service appointments are still scheduled through phone calls – which take time on the phone. The wait times for scheduling are also likely to be much longer than usual, as the services are frequently in higher demand immediately after a fire. The amount of time spent on the phone, in a chat, or emailing back and forth can be recorded in the time-diary. An entry for this type of activity might be described as **“Scheduling service from...”** and then the service provider (such as “cleaning service,” “gas company,” “plumber,” etc.)
- ✿ **Waiting for and being present for** the service provider. In some instances, service providers will give exact timing for when the people who provide services will be at a property. More frequently, however, they give a time window that may or may not be accurate. The time spent waiting for the provider should be recorded. And, after the service-provider arrives at the location, someone will typically need to be on-premises to answer any questions or otherwise oversee what’s going on. This time is also a valuable resource that should be recorded. In a time-diary, this type of entry might be grouped together and described simply by the appointment type. For example, an entry might be **“cleaning service, 2 hours”**, or **“Power company, 3 hours.”**

Time Spent on Item-Replacements

Even if a property is not damaged by a fire, the items inside the house might still need to be replaced due to ash, smoke, or other issues that arise from fires. In addition to the out-of-pocket expenses for replacing these items, it takes time, and money, to replace soft-goods contaminated with ash and smoke and to replace foodstuff and pantry items that are no longer safe.

Finding the right stores, with the right inventories, and even finding the right sizes and styles from online vendors, can take something that feels like eternity. Even cataloging the materials that need to be replaced, and then finding the replacements, takes valuable time. Records of time spent on these tasks in a time-diary can help analysts like us estimate lost value that arises from finding replacements.

In a time-diary, entries relating to these activities might be described as “**Replacing groceries,**” or “**Finding replacement for [item goes here]**”.

Property-Independent (applicable for everyone)

Larger fires (and other disasters) affect more than just a single property. On a broader scale, the entire area can be affected in ways that require people to adjust their normal routines. On a more personal level, disasters will frequently affect individuals on a personal level, leading medical appointments for both physical and mental difficulties that can arise. In addition to the increased expenses associated with these difficulties, the activities will typically be associated with time expenses as well. These times spent are also helpful to include in a time-diary.

Three common categories of time expenses that do not relate to a property include **Medical Time** costs, **Time increases for “Normal Life” activities**, and **Career-Related time expenses**. Possible activities to include and ways to describe these time expenses are discussed below.

Medical Time Costs

Fires especially can cause medical issues. In addition to trauma that is associated with any sort of disaster, the smoke, ash, and other chemicals in the air can cause respiratory problems or otherwise exacerbate medical conditions. Medical appointments are service-type appointments, and therefore require time for researching the provider and time for the appointments. A key distinction between these types of appointments and appointments with home-service providers, however, is that the individual will typically need to travel to the medical provider, rather than the service provider traveling to the individual’s location.

Additional time-costs for medical expenses include the time spent replacing health-related materials. Smoke and power-surges associated with fires can make it necessary to replace expensive medical equipment – or even prescriptions. (If medications are supposed to be kept in a refrigerator, for example, and power is cut to a property, it can be necessary to replace the prescription.)

The times spent on medical appointments, or replacing medical items, is also useful to record in a time-diary. Some example categories and activities might include the following:

- ✿ **Finding and scheduling a medical appointment.** These types of medical appointments might be for a lung specialist, a general practitioner, a therapist, or any other type of medical professional. Additional complications may arise if the doctor's office was also in an affected area; the individual would need to find an alternative service-provider. This time spent researching new locations and scheduling the appointment is helpful to include in a time-diary. An example entry might be, "**Finding pulmonologist (1 hour),**" or "**Scheduling appointment with Dr. Smith (15 minutes)**".
- ✿ **Traveling to the appointment, pharmacy, or other location required.** Commute time is time spent. This is especially important if the commute is for an appointment that wouldn't normally be scheduled, or takes longer than would typically be expected. (Extra time might be needed if an individual needs to visit a specialist, for example, or if the distance between their current residence and the medical professional's location has changed. Similarly, disasters can sometimes affect which roads are open – which can then lead to changes in commute times.) An example time-diary entry might be, "**Travel to pharmacy (20 minutes).**"
- ✿ **Time for the appointment itself, or replacing the item.** It is helpful for individuals to take note of how long their appointments related to a disaster take. Even if someone is at a regularly scheduled therapy session, or other typical medical sessions, some amount of the time is likely to be spent on conditions directly related to the disaster. Any amount of time in the appointment that's related to the disaster can very reasonably be recorded in a time-diary. Note that the medical details do *not* need to be included in a time-diary. Instead, an example entry might be, "**Meeting with Dr. Smith (1 hour)**" or "**Picking up replacement prescription (35 minutes).**"

Time increases for "Normal Life" activities

A fire (or other disaster) can have many secondary effects on how much time everyday life activities take. For example, the lack of a functioning kitchen would require people to go elsewhere for meals – which takes time. If water is potentially hazardous wherever the individual is residing, then activities such as washing dishes require bottled water – which takes longer to use. Similarly, lack of clean or hot water in private bathrooms might require individuals to travel elsewhere to find a shower.

An example time-diary entry for this type of activity might be, **“Time waiting for food (30 minutes),” “Travel the gym for a shower (20 minutes),” or “washing dishes with bottled water (extra 10 minutes).”**

Other time-related disruptions arise when commute times are impacted. When local stores (such as grocery stores) are shut down because of disasters, whether temporarily or permanently, individual may need to go to a different location for everyday needs. If the time to the alternative store is longer, that time increase is another cost to the individual who experienced the disaster.

Even if a local store isn’t closed, the increased demand (and frequently more difficult logistics in resupplying a store in a disaster area) will increase the probability that the individual needs to go to a different location to get common staples (such as bottled water).

Likewise, if someone needs to go into work but is residing somewhere further away from work than their previous location, the time spent is a loss that the individual experienced. Any increased commute time, whether it is spent going to stores, going to work, or going to other routine locations, can be helpful to include in a time-diary.

An example time-diary entry for this type of time loss might be, **“Increased work commute (10 minutes)”**, or **“Trip to further grocery store (20 minutes).”**

In other words, fires and other disasters can take an individual’s valuable time by making the tasks more complicated (and therefore time intensive) or by requiring the individual to travel further than usual for the activity. Records of any of these components can help analysts like us calculate appropriate compensation for the individual; it can therefore be helpful for the individual to include these types of time-entries in a time-diary.

Career-Related Time Expenses

Especially in today’s gig-economy, many individuals are responsible for finding their own work. Others are pursuing credentials or degrees. When a disaster occurs, momentum can be halted, degrees and licenses may be delayed, and other increased time requirements can arise.

A common types of time-related costs we have encountered, and potential time-diary entries, includes the following:

- 🍀 **Delayed graduation/licensure/credentialing date.** Disasters take an enormous mental toll on individuals who experience them firsthand. In the aftermath of a disaster, individuals will sometimes need to drop a class, pause their training hours,

and otherwise delay professional advancement. This is a real, time-related loss to the individual. If these complications are recorded in a time-diary, the entries can help analysts like us to identify what the economic loss is to an individual who experiences professional delays like this.

An example time-diary entry for a profession-related delay might be, “**Delayed graduation (1 year),**” or “**Paused clinical hours (2 months).**”

This is just one example of work-related time delays that can occur. Anything that relates to time and work can reasonably be included in a time-diary; more details and more entries can assist economists like us in identifying proper compensation for the time lost due to the disaster.

For those who are unable to return to the property

Unfortunately, the inability to return to a property comes with many extra time-related costs. In addition to increased commutes that arise from changes in location, an individual who cannot return to their property will need to face many time-intensive tasks and decisions. These categories will frequently include **Documenting** what was lost, **Researching** different options, **Decisions** about what to do next, and then additional time that arises from **changes in commute times**.

Documenting what was lost

In order to receive compensation for things that were lost in a fire or other disaster, the items themselves need to be listed. This process of identifying what is lost in a disaster is not only heartbreaking, but also time-intensive. Although there are tools that can assist [with inventory building](#), identification of everything still takes time.

Similarly, any sort of paperwork relating to the damaged property requires meticulous detail, and therefore takes time.

The time spent on these activities is valuable, and constitutes an additional loss to an individual who experienced a disaster. Records of time spent on documentation and paperwork can assist analysts like us in identifying proper compensation for the time loss.

An example entry in a time-diary for this sort of activity might be, “[date] **Filling out personal property list (1 hour).**”

Note that many of these activities will take multiple days to complete. An individual might choose to record each time separately, or combine the amount of time spent on a

particular day. Either way, it is probably useful for the individual to plan on multiple entries for these types of activities.

Researching and Decision-making for the lost property

When an individual isn't able to use their property, they are faced with many questions – each of which require thoughtful answers. For example, an individual will need to find at least a temporary replacement for the location. To make that decision, the individual will need to find a viable alternative, make decisions about whether the replacement is long-term or short-term, and also decide what to do with the property itself. Each of these decisions, and the research that goes into effective decision-making, takes time. Entries in a time-diary about the time taken for these decisions can assist analysts like us in calculating compensation for the time losses, in addition to the material losses.

Some of the common types of questions that take time and require mental effort, and potential time-diary entries, include the following:

- ✿ **Finding a place to stay.** This type of entry will likely occur multiple times, especially if there are questions about whether a home that is not visibly damaged is actually safe to return to. The first entry will likely have a date from the evacuation time. Later time-entries might occur when it becomes clear that a property will not be able to be used. An example set of entries include, **“Find hotel and make reservations (30 minutes),” “Find and book long-term stay room (2 hours),” “Tour apartment complexes (1.5 hours),” “Sign lease (2 hours),” etc.**
- ✿ **Making decisions about the property itself, and acting on those decisions.** In some instances, a property might be able to be repaired, or it might benefit from a everything being built new. Individuals will also need to decide whether to keep the property, or whether to sell it. These decisions also require research for good decision-making, and therefore they also require time. And, of course, acting on the decisions will also require time. Example entries might include, **“Find contractor to rebuild the house (1 hour),” “Find real-estate agent to sell the property (2 hours),”** etcetera. Detailed information about time spent on activities that arose due to the fire can help analysts like us calculate how much was lost.

Increased Commute Times

If an individual needs to change locations, some of their commute times for common activities will change. When the commute times increase, they experience a time-related loss. Those time-related losses are valuable; if they are recorded in a time-diary, the entries can assist analysts like us in identifying full compensation values.

Some possible commute adjustments might include trips to stores, doctor visits, travel to common events (such as school, religious, or family events), travel to work, and more. Basically, if an individual needs to travel to get somewhere, records of any changes in the travel time can be helpful for analysts.

Concluding remarks

The end of a disaster marks the beginning of the recovery. During the disaster and continuing with recovery, individuals will need to make many decisions, adjust their typical life-patterns, and otherwise spend time in ways that they otherwise wouldn't choose. "Time is money," and the amount of time spent on disaster-related activities is extremely valuable.

A time-diary – or a record of how much time was spent on various tasks – can help the individual keep track of their valuable resource. These types of entries can have a wide variety of activities, including time spent on insurance documentation, increased travel times, and time-delays for career advancement. Anything that is time-related can reasonably be included in a time-diary.

On the following page, we include a basic template for the start of a time-diary. A detailed time-diary can then also assist economists like us with identifying appropriate compensation for the amount of time that an individual lost due to a disaster.

Date	Description	Time Spent