



THE AFTER COLLECTIVE

Executive Summary | July, 2026

FROM OVERWHELM TO AGENCY: What Disaster Survivors Want from AI-Enabled Recovery Support

Findings from Survivors of
the 2025 Los Angeles Fires

www.theaftercollective.org | info@theaftercollective.org

Prepared by The After Collective, a fiscally sponsored project of the Edward Charles Foundation, registered 501(c)(3) non-profit (EIN 26-4245043).



Adrienne Heinz, Ph.D. ----- Co-Founder, Executive Director

Abhi Jha ----- Co-Founder, Chief Technical Officer

Shannon Wiltsey-Stirman, Ph.D.

Stanford University, VA National
Center for PTSD

Marianna Thomas

Red Cross AI Enterprise Team

Britt Wray, Ph.D.

Stanford University

Jennifer Gray Thompson, MPA

After the Fire, USA

Kyle McKinley, MPH

Stanford University

Andy Riemer, Ed.M

Sideporch, Didi Hirsch

Chris Godley, CEM

Stanford University Director
of Emergency Management

Josef Ruzek, Ph.D.

Stanford University

Lian Bloch Gill, Ph.D.

Nonprofit Strategist & Executive Coach

Valerie Brown

California VOAD Chair;
Saint Bernard Project fellow

Jennifer First, Ph.D.

University of Missouri - Columbia

Acknowledgements: This work was supported by Direct Relief and OpenAI Mental Health. Funding does not imply endorsement of these results. We thank our research partners at Stanford School of Medicine for their contributions. We are also deeply grateful to our community partners the Every Fire Survivor Network, Altadena Girls, and the NASA Jet Propulsion Laboratory wildfire peer-support group for their assistance with participant recruitment.



Cover image attribution: "Palisades Fire" by CAL FIRE_Official, via Flickr, licensed under CC BY-NC 2.0. Source:

<https://www.flickr.com/photos/calfire/54275609784/in/album-72177720323051486/> / Cropped and color modified from original

EXECUTIVE SUMMARY

Background: As climate-related disasters become more frequent, severe, and complex, innovative approaches to recovery support are urgently needed. At the same time, shifts in federal disaster policy and funding are placing greater responsibility on state and local governments to coordinate long-term recovery. For survivors, recovery requires navigating insurance claims, housing instability, income loss and financial decisions, public benefits, rebuilding logistics, health concerns, and family disruption all while coping with chronic psychological stress. Compounding these challenges, disaster exposure also affects cognitive and executive functioning, making it more difficult for survivors to manage the very tasks required for recovery. Artificial Intelligence (AI) tools may offer a scalable way to reduce barriers, extend recovery support, and improve outcomes, but these tools must be developed with careful attention to safety, privacy, equity, and ethical implementation.

Objectives: To: (1) understand long-term recovery challenges, well after a disaster stops making headlines, (2) learn how disaster-impacted individuals use technology and AI in the recovery process, (3) evaluate feasibility of and attitudes towards a digital Disaster Recovery Coach designed to deliver trauma-informed support alongside personalized recovery guidance.

Methods: A mixed-methods pilot evaluation was conducted with 115 wildfire survivors (M age = 49.31, SD = 15.84; range 12-87; 73% female) directly impacted by the 2025 Eaton and Palisades wildfires in Los Angeles, California. Participants completed a survey about their recovery challenges and how they utilized technology and AI in the recovery process. A subset of 16 participants completed a semi-structured interview about their recovery experiences and attitudes towards AI and then provided feedback on a Disaster Recovery Coach prototype.

Results: The majority of survivors, at 12-16 months post-wildfires, were still displaced and living in temporary housing (67%). The top three recovery challenges identified were emotional and mental health stress (73%), managing insurance and rebuilding paperwork (61%), and dealing with financial strain (52%). Psychological distress was prominent as 30% of survivors reported their mental health and wellbeing was “poor” or “very poor.” The top three barriers for accessing mental health support were lack of time (50%), cost (49%), and difficulty finding a trusted provider (30%). Nearly a quarter of survivors (22%) indicated they desired mental health support but had yet to receive it.

Three quarters of the survivors sampled reported previous use of AI. Age and gender were not associated with interest in or comfort with using AI tools for recovery. Receptivity to using AI tools for recovery purposes was high, with 69% of survivors expressing they were somewhat or very interested, though concerns about accuracy (81%), data privacy (64%), and lack of human connection (49%) emerged as critical factors influencing willingness to engage with AI tools. The most commonly desired recovery use-cases for AI included completing forms (50%) for housing, insurance (e.g., loss inventory), and financial assistance, and curation of personalized recovery content (47%) and resources (40%). Thirty-one percent of survivors indicated they would use AI for coping tools and relaxation exercises. Notably, 68% of survivors stated that having a human in the loop alongside an AI-tool was moderately or very important.

Open-ended survey responses about recovery challenges consistently identified bureaucratic complexity, financial uncertainty, and fragmented systems as major stress amplifiers. Survivors frequently described difficulty understanding next steps, coordinating across agencies, and tracking competing deadlines. Cognitive overwhelm coupled with routine collapse and financial strain functioned to further exacerbate these recovery challenges.

Interviews with 16 wildfire survivors revealed that despite enduring the same disaster, recovery needs are quite diverse and specific to the individual survivor and their family. Analyses of qualitative data identified ten themes: (1) recovery as a relentless and all-consuming second job, (2) institutional betrayal that deepened distress, (3) recovery complexity that exceeded cognitive capacity, (4) feeling forgotten, and (5) delayed trauma responses. Additionally, participants highlighted that (6) neighbors and community networks were critical, (7) financial challenges created long-term traps, (8) needs and priorities significantly shifted by recovery phase, (9) survivors were already using technology and AI to facilitate recovery, and (10) openness to AI tools hinged on accuracy, privacy, and human intervention. A sentiment analysis of survivor interview transcripts using a 12-emotion heatmap revealed weariness, grief, and hope as the dominant emotional experiences, underscoring the sustained demands of long-term recovery alongside survivors' enduring resilience.

Participants responded positively to several components of the Disaster Recovery Coach prototype, particularly a centralized resource hub, the “captain’s log” function that auto-tracks progress over time and provides personalized and context-aware guidance, community information-sharing features, and stress-management capabilities. A simple user interface was

desired, via text messaging, to reduce the cognitive load of adopting a new technology platform. Survivors repeatedly indicated that work-flow support would likely result in improved mental health. Concerns about the coach focused primarily on AI accuracy, hallucinations, privacy, and the importance of maintaining human support.

Conclusions: Findings support the acceptability, feasibility, and potential of AI-enabled, integrated and trauma-informed recovery tools for disaster-impacted populations if they prioritize accuracy and privacy and include humans in the loop. The preference for human-centered social support indicates that recovery is viewed as relational and that there is a need to leverage technology in ways that can help facilitate and strengthen human connection and collaboration. Building on pilot findings, The After Collective will beta-test a refined version of the Disaster Recovery Coach designed to address survivor-identified concerns, strengthen trust and safety, and improve the tool's relevance for real-world recovery needs. Finally, larger, controlled studies with diverse populations are needed to evaluate effectiveness of digital recovery coaching and inform responsible scaling within disaster response systems.

Contact: info@theaftercollective.org