

Rebellious Wellness ^{over} 50

Katie Belfi



Episode 37: Disaster Readiness Means Resilience When it Counts with Katie Belfi

Gregory Anne: [00:00:00] Hey everybody. And welcome back to another episode of the rebellious wellness over 50 podcast, where we talk about things that you don't hear a lot in the world, especially today's conversation about readiness and preparedness. Are you ready for anything that might come your way? We'll find out my guest today.

Katie Belfi - she is a readiness and resilience consultant. I'm going to let her tell you about her background, Katie welcome.

Katie Belfi: Hi, Greg. Thanks so much for having me. I'm so excited to be talking to your listeners because I think that this topic is especially important for folks over 50, who might, you know, sort of think that this is something that they've

worried about their whole lives and they don't have to worry about anymore, or the opposite, feel like this is something that they really, really need.

And I came about to individual and family resilience through a very, very career path. I was an attorney for FEMA that really got me started in the emergency management world. And then after a few stops along the way as an emergency manager, I decided to go out on my own to help corporations and organizations and colleges become more resilient and more ready. And then in February of 2021, I lived through the freeze in Austin, Texas. And you know, just talking to my friends and neighbors, I was astounded at just how unprepared people were and not just for a freeze, like, yeah, sure, we're in Texas. You didn't have a snow shovel, but people were just completely unprepared for anything.

And it was sort of a wake-up call for me. And when I got down to it and I reflected on the things in my life that have really driven me, my passion has always been for helping people. And so that was really my pivotal moment. And that's what redirected my business. And here I am today.

Gregory Anne: Well, I'm glad you're here.

You talk about, thinking [00:02:00] about your neighbors in Austin. You talk about the ripple effect, but let's first of all give the people an idea of really what we're talking about. Preparedness for a disaster on a major scale, small disasters, such as an accident. Who takes you to the hospital, who cares for your pets and things like that.

So the ripple effect is in that idea that if we are ready, we are better able to help those in our community that are not so ready. So let's talk about the most basic idea of readiness for let's just say, you know, you live in Texas who thinks about a freeze? And maybe people had generators because they like their air conditioning to be on.

And you do have power outages, but what are the things that people generally don't think about when we think about disaster preparedness?

Katie Belfi: I mean so many things, Greg, it's hard to answer that question succinctly and you made a really good point about what we're trying to do here.

And I think that it sort of helps me answer this question because when I talk about preparing. I talk about ways that we can truly make it personal and to make it personal, you need to define disaster for yourself. And so the first step in cultivating this type of readiness is really doing that self inquiry.

What are the things that could happen in my life that would significantly impact my ability to keep living the way I want to live? And that can be anything. Losing a job, having an investment go bad to, you know, suffering a major natural disaster. And so helping people understand that this type of preparedness cultivates a holistic resilience that actually puts you in a position to be better prepared for any adversity.

It allows them to sort of come to the table with more enthusiasm. And so step one is taking it out of the natural disaster silo. And just thinking about [00:04:00] preparedness as a way of investing in yourself. Like this is your new self care regimen is thinking about your preparedness.

Gregory Anne: I liked that idea.

Katie Belfi: I mean, I do too.

Gregory Anne: You really just broaden the scope for me, probably for the listeners as well that it could be loss of a job, an investment gone bad. We talked a minute ago about a spouse unexpectedly dies. And one of the things that you talked about on your blog is that studies have shown that the stress response during emergencies, and I'm thinking of anything as an emergency, somebody dies, you break a leg, you lose a job, that contributes to the feeling of uncertainty, which contributes more stress.

And I'm the person who thinks about stress in the body and what that does to us and talk about lowering our resilience. It does, right? Stress hormones will continue to circulate. So I, I love that you brought that study in to bring to light that if we're prepared that that won't be part of the stress. We will know that we have something in place, so we don't have to worry and our head isn't spinning about all this stuff that we didn't do. And now what? That's the big thing, now what?

Katie Belfi: That's it? And you know, I deliberately put that study in there because I get this response all the time from people. When I say, why don't you prepare for disasters? Or why haven't you prepared for disasters?

The responses is, it gives me anxiety. I don't want to think about it. That stresses me out. It stresses me out just to think of. And the interesting thing is that if we can confront that initial anxiety and that initial stressor, it's going to pay off dividends for our stress response down the road.

Thinking through this emergency situation and allowing ourselves to almost embody it and sort of think through like, okay, what would I do if this happened? What do I currently have? What do I need to add to this? We do just that we reduce

that feeling of uncertainty around our own safety. And we give our brains a memory of us being able to handle that difficult situation.[00:06:00]

So neurologically it actually creates a sense of wellbeing in that difficult situation.

Gregory Anne: And I bet people will think, oh, I've never done any preparing, but they have in some ways. So maybe you have children at home. So you learned CPR or you have elder parents so you got the paddles and you learn how to use them.

So all along the way, especially people that have children, you've taken steps to prepare, to protect your children, to protect your home.

And then there are these little subtle things that make such a big difference in the moment that we just don't think about. One of those that comes up for me is what happens if I need somebody. So my husband and I, we don't have our kids here. They live far away. What happens if one or both of us gets incapacitated.

And like you said, you don't want to think about that. The same kinds of, we don't want to think about our parents. " We need to plan mom. Dad, what would you like to have?" Do you have a living will. Do you have a proxy? And "I don't want to talk about it. I'm only 85."

Well, then I'm stressed. They actually are stressed. My aunt who's 89 years old. It took us about a year to get through, and then she was finally really into it. When we get to the doctor and they say, do you have a living will for this person, what do they want?

And now at this point is not the time to ask.

Katie Belfi: Right. And, but I love the fact that you mentioned that it took a year. I think that's a really important point that. We don't all come to this road to resilience at the same. We don't start at the same starting line and especially given what we're living through right now and what we've been living through for the past two years with this pandemic. Folks have been carrying a lot.

There's a lot of stress for a lot of people. There's trauma, you know, there's hurt, there's loss and you know, that shouldn't be overlooked. I think that in our culture, there's a tendency to equate resilience with grit. And I think there's a careful nuance there. I think part of resilience is [00:08:00] giving yourself the sort of grace to say, I'm not ready to do this right now.

I need some time to recover from what I've just gone through, or I need to process the stress that I'm feeling based on the conversation that you're trying to have with me. But I'll come back around to it. And that's a key to resilience. That's so often overlooked. I'm a pusher of preparedness, but for me, it's very important that we keep that human element in what we're doing.

Gregory Anne: So now somebody has an awareness of the idea of being resilient, being prepared, what is the most important thing, if you could quantify, most important where people start?

Katie Belfi: So I like to break it down with a simple approach and I turn this into an acronym that you can also find on my website. And this is your basement approach to preparedness. Focus on these.

So S is your safety, safety, and shelter.

So thinking about what are the things that I need to stay safe in my current shelter, or if I need to find another shelter? So that includes thinking about understanding of utilities in your home and the vulnerabilities that exist, making sure that you know how to turn them off and making sure your property is clear of any risks, but then also understanding how you would evacuate and where you might go.

So that's your S. Your I is information, understanding where you would get critical information like emergency notifications. So signing up for emergency notifications from state and local government, also having a radio that can tune into the NOAA and NWS, that's the national weather station, basically that will give you weather alerts. And then that personal information.

So copies of any of those critical documents you were talking about identifications and any other pieces of documentation that could support you later on like insurance policies, or if you have any other documents that are critical for your [00:10:00] medical records, bringing us back around to medical.

So taking care of any medical needs for you and your loved ones, including prescription, as well as over the counter medication and those medical devices. Key is your provisions that 's your food and your water. Think about how much you're going to need for a minimum of 72 hours. And don't forget pets.

L is your loved ones thinking about who's depending on you and who are you depending on, and E is your energy.

So thinking about where you're getting your backup power from and what are the critical components of your home that you need to maintain power for? I know it

was a long-winded thing to talk through, but when you look at it in an infographic, it fits neatly into a little box for you.

Gregory Anne: And we will share where they can see that graphic.

When you said energy, I immediately thought of personal energy.

Katie Belfi: Yes,

Gregory Anne: because when emotions go, high intelligence goes low. Stress makes us all kind of ready, but where, how are we going to maintain that energy? We had a fire on the property building right next to us, about a year and a half ago. And after a whole day of, you know, managing the fire department, all this stuff that was going on we were both completely exhausted.

We didn't feel like eating. We didn't have electricity. So we had wine and potato chips, I think for dinner. We didn't have a dry ready to eat kind of thing. The point was we had to

take step back and say, what would we do next differently to manage energy as well as managing the things that go on around a disaster?

Katie Belfi: That is such an insightful response, Greg. And it's, you know, it's something that I talk about when I'm talking through this with clients that you basically can apply that acronym on the preparedness side and the personal side.

There's an equal response that's just as important on the personal side, alongside that very practical, preparedness side. So thank you for bringing that up.

Gregory Anne: Oh gosh of course, we could go in so many directions.

Katie Belfi: I [00:12:00] know

Gregory Anne: You have an assessment though, your "Ready or Not" assessment. Tell people what that actually assesses. Cause we've talked about a lot of things.

Katie Belfi: Yeah. Mindfulness aspect of resilience and reflecting on how that contributes to our overall ability to cope with disasters. And what this assessment is intended to do is essentially help you establish your starting point.

You can't figure out where you need to go on your road to resilience, unless you understand where you're at today. And for a lot of people I'm asking questions that

they've never asked themselves, even though they think they're in a place of pretty solid preparedness. And then, you know, suddenly I get a response back with, "Oh my God, I can't believe that was my score." I thought I was so ready for this. And you know, it's, it's no judgment. Nobody sees your score, but you, but, for a lot of folks it's been, even that assessment alone, has just been really enlightening.

Gregory Anne: Yeah, I'm sure. I'm thinking about people that have remote families, families that don't live near them, especially in the case of elder parents.

How do you advise, say me living here in New Jersey? My aunt might be a little bit of a stretch for many people. She lives in Mexico. The only thing that we can do really, because we can't get there very quickly is, we know her neighbors. We have the phone number of her landlord. We have contact emails.

Everybody has our... right? So what would you advise? Let's just say I live in New Jersey. My older parents are in Pennsylvania. How do I prepare them in the time it takes for me to maybe get there? How do you help them?

Katie Belfi: Well, I mean, you mentioned a few of the first grade steps in terms of establishing multiple means of communication.

Right? I think the other key is talking them through these disasters and really helping them build the muscle memory. For what they would need to do to help themselves. And whether that means calling you or calling [00:14:00] that neighbor right away, or say they don't have their health, their cell phone going physically to that neighbor and sort of getting that help and notifying them to notify you.

It's building that approach before you need it. And so, again, you're going to confront some of that, "I don't want to talk about it." but if you can help people understand that if we do this now, this won't be something that causes us stress later. I think that's a really good way of positioning it in such that it's not necessarily

the gloom and doom, you know, it doesn't have to be end of world disasters, but it could be something small. Like say one of them takes a fall and the other one, isn't sure what to do. Just talking them through the plan a few times and, you know, doing it in a way that you're asking them, prompting them.

Okay. If this happens, what do you do? Sort of testing them a little bit. I mean, that, that would be my suggestion for sort of bolstering that. The other piece of it is if possible building that relationship with those neighbors that you're depending on

to sort of be your first point of contact with those elderly relatives that are living at a distance. Because there is a chance that

in an emergency, you won't be able to reach them either because of a power outage or because cell service is down. We've seen it happen before. This is the biggest challenge for preparedness, but I think it's really the key to our success and that's reconnecting our communities.

Gregory Anne: When you were talking about documents, we have started scanning all of our insurance cards and the COVID card. Because even in a safe, you know, the safe could get buried under rubble, or you could not have access to it for a few days.

So that's just a little tip for people to...

Katie Belfi: Although just to complicate that a little further. I do tell people to print an extra copy of the super critical stuff and put it in your go bag. Just so you have a hard copy. You're not depending on your cell phones. Should it die or get damaged [00:16:00] or lost.

You don't need every file you've ever had, but just the real key documents have a copy in your go bag.

Gregory Anne: What's in your go-bag Katie?

Katie Belfi: So much stuff. I actually have a go bag that I can carry on my back. Because for me that's essential. So I, this can be a whole separate conversation, but let's start with our S our safety and shelter.

So for me, I think about what do I need to be seen, heard, safe, sheltered? So a headlamp, reflectors, whistle. I have, a sort of thermal blanket in there, an emergency shelter, like pop-up tent that we could use very small. It's not going to do very much, but it's something. For information, I've got my, my emergency radio, NWS radio, and I have a copy of all my documents.

Thankfully I'm not on any permanent prescription drugs, but I do have all of my over-the-counter medication that I depend on regularly packed up noted with the expiration date. And I have a little calendar for checking in and updating that go bag for my provisions. This is my go bag.

So this isn't my full supply, just highly concentrated caloric bars and a few packs of emergency water. And one of my favorite things for go bag is a LifeStraw. It's a

portable water filter. Also got some iodine tablets. And for my loved ones I've got my contact information for everybody

I need to contact potentially written down in case I don't have my cell phone. And for energy, I've got batteries for my flashlights and my lanterns that are in there. And then I have a solar power battery pack. That's small enough that I can carry it with me, but will give me backup power to take with me.

And that's really sort of, the bare minimum. The one other thing that's in there is emergency cash. It doesn't explicitly fit into the acronym, but if power's down ATM's and credit card machines, aren't going to be working. [00:18:00] So make sure to always keep that in your go bag.

Gregory Anne: It sounds so simple.

Katie Belfi: I try to keep it that way simple.

And you know Greg when I think about bags they're sort of basic, better, best, and it depends on a lot of things. It depends on your ability to purchase these things. And it depends on your ability to store these things and carry these things. My mission is to make preparedness, accessible for as many people as possible.

And I think that a huge barrier to entry is the expectation that if I can't build a bunker, I might as well not do anything. And I really don't want people to think that they need to have everything in order to be prepared. Having something is far better than nothing. And at the end of the day, it's these capabilities that you cultivate

over the commodities that you're buying, that are really going to be the things you depend on.

Gregory Anne: You put extra socks in your go bag?

Katie Belfi: Always extra socks and gloves.

Oh my God. I forgot to mention this

Gregory Anne: Plus if your socks get wet, there is nothing worse than that.

Katie Belfi: And then you won't be able to walk, critical.

Gregory Anne: Right? Let's talk about where people can find that graphic that you talked.

Katie Belfi: Absolutely. So on my website, www.katiebelfi.com on the resources page, there's a ton of free resources, including the full ebook that you mentioned, but also just individual resources that are nice little tidbits of information and templates to help you build things like your go-bag.

And I'm currently running a social media challenge on Instagram. It's also on Facebook. We're migrating slowly and that's the "Ready for Real" challenge. And folks can sign up for that on my website as well and have all of the challenge content delivered to their inbox every day.

Gregory Anne: As I have been I'm on day 13, I think, and really enjoying it.

You know, I thought at first I'd do this because I really like to get to know my guests on a podcast, but [00:20:00] then I thought, "There's a good idea" and "Oh, I hadn't thought of that."

But when I first got,

Katie Belfi: I love to hear that...

introduced to you was the e-book and I have to say I started scrolling. I thought "I'm a failure already."

Gregory Anne: I mean, if you download the ebook, it's really comprehensive, but don't feel like you have to do it all in one sitting and don't feel like again, you said earlier, no judgment. I mean, honestly, this conversation and reading that book has made me start thinking about some of the easy things that we could do. And when you said, what shelter, like, what matters most to us? In what capacity do I want to be ready?

I don't feel like taking on everything right now. And

Katie Belfi: that's exactly right.

Gregory Anne: It's a choice, right? I don't want to be foolhardy to use an old fashioned word, but I also know my limit for taking on this stuff.

Katie Belfi: That's right. That's right. And you have to respect your bandwidth.

And I think the only way it will be successful for you is if that's your approach, you know, I think that's the message is that you don't have to be prepared for every single disaster. That's not the effective approach. And so I really love that message. And I think that finding those small pieces to break off at a time is really an effective way to go about it.

And that's what I was hoping to achieve with the challenge, was giving people something that felt accessible and digestible enough that it felt like, okay, I can get started on this and not feel like I have to climb this whole mountain to be successful.

Gregory Anne: Yeah, and I feel like I'd be doing you a disservice if I didn't give you a couple of minutes to talk about the other work that you do for corporations.

Yeah. that's really what, what started this all off? I deliver, what's considered emergency management consulting from soup to nuts. So helping companies, from colleges to fortune 500 companies, build emergency preparedness programs. So establishing their plans, building a [00:22:00] planning team, building a response team, conducting drills and exercises to develop that muscle memory.

All the way to helping these companies and corporations respond to and recover from disasters. So it's a really comprehensive service. And in doing that, I sort of realized that in many instances, the work I was doing was extremely successful if there were resilient individuals on the ground to carry it through.

And without those resilient individuals, the institutional resilience really just crumbled, you know, it can't be a top down initiative. It's gotta be a grassroots rise up. This effort has really proven to be a perfect compliment for this work, because now I can work with the C-suite and talk about what we're doing from a strategic level, but also provide the support for the employees and the staff to get to a place where they're resilient in their own right.

Katie Belfi: To then plug in to the institutional resilience strategy.

And that goes back to the beginning of our conversation about the ripple effect you have the companies, but you're also nurturing the individuals within the company who then go into their communities, in their homes.

That's exactly right.

Yes. And just this conversation is a drop in that ripple effect, you know? And I think when people insist on like, "give me one thing to do to become resilient, start

talking about preparedness. Yeah. Just start talking about it. It's incredible what a conversation with one person can do.

Gregory Anne: I am going to spend three days with my 10 of my high school girlfriends in a couple of weeks, we rent a house at the beach every fall, and I'm going to bring your questionnaire about preparedness and just see...

Katie Belfi: Oh fabulous

We all live

Gregory Anne: all over the place, but we're a very similar and very different.

So I'm curious to see what comes up.

Katie Belfi: Oh, I love that idea. We can make this a game. We can turn this assessment into a game Greg. You could, and I have a couple of prototypes.

Okay. I have actually, been stewing on the idea of a, "what if?" scenario deck.[00:24:00]

So this is very synchronous, so interesting. Yeah. And those kinds of card decks are really becoming so popular now, asking those heavy-duty questions or funny ones to bond or create intimacy.

Gregory Anne: Okay. Thank you so much. This has been really, really good information, very thought provoking, and I hope that we have created a ripple effect amongst our listeners.

Katie Belfi: Thank you so much, Greg. It's been such a pleasure.

Gregory Anne: You're welcome people be well till next time, I'll be back in a week with something extra special as usual.