

### OVERVIEW

Low-income families and communities often suffer disproportionately from disasters. Many low-income families live in areas prone to natural disasters, such as floodplains, where land is typically cheaper. They often lack adequate resources to prepare for and recover from disasters, such as the funds to board up their house, a car to evacuate, or a place to stay if they must leave their home. With fewer assets, little insurance, and less diversified income sources, families that are already struggling can be pushed into destitution when disaster strikes.<sup>1</sup> In many cases, low-income persons may experience greater social marginalization such as fewer options for safe shelter with friends and family during an evacuation due to their lack of social networks outside of their immediate neighborhood. Other reasons why low-income families and communities are often more vulnerable to natural disasters include the following:

- α Low income persons may have more difficulty conveying needs to officials and policymakers during preparation phases due to reduced political influence. The limited access of low-income individuals and families to financial resources may reduce the likelihood of material preparedness. Families struggling to make ends meet are less likely to store resources for a “rainy day.”
- α Low-income persons, particularly if they must work several jobs, may not have time or ability to attend public meetings on preparedness training or to be involved in local planning processes.
- α Low-income individuals are less likely to own health or disaster insurance or qualify for a loan to rebuild during recovery. Their lack of private vehicles, or possession of poor quality vehicles, hinders their ability to evacuate during a disaster.



*Community engagement and empowerment activities can help reduce disaster vulnerability among low income persons.*

Source: Win Henderson for FEMA

In some cases, classism, and the idea that poverty is a result of “character flaws” of poor people, may affect decisions in upper levels of policymaking that reduce the effectiveness of emergency management in low-income communities. Policymakers have traditionally taken a “wealth-based” approach toward reducing disaster vulnerability, in which people who are more willing to pay receive more services.<sup>2</sup> Public policies tend to focus primarily on the concerns of businesses and affluent constituents rather than the poor.<sup>3</sup>

Hurricane Katrina was a potent reminder of the ways in which income level affects disaster vulnerability. With a poverty rate of 27.9% prior to the hurricane and one of the highest concentrations of poverty in the country, the city of New Orleans had a vast vulnerable population.<sup>4</sup> The difference in resilience the city's poor and wealthy communities was evident in every stage of the disaster.

## **RELATED TOPICS:**

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## **REDUCING VULNERABILITY TO DISASTERS**

Strategies for reducing vulnerability to disasters in low-income communities range from volunteer and charity activities to long-term neighborhood capacity building efforts. They often involve community organizing, engagement and empowerment activities, and, in some cases, new policies and programs to help lift the poor out of poverty.

## **PREPAREDNESS**

Some strategies for reducing disaster vulnerability in low-income families and communities, such as developing partnerships and strengthening community capacity, are summarized below.



### **Develop community partnerships to leverage resources**

Form partnerships with neighborhood-based organizations such as churches to assist in promoting educational messages about emergency preparedness.

Foster public participation in planning for emergencies by partnering with organizations, such as churches, which are trusted by the community.

Collaborate with the private sector to obtain donated materials or human resources to help a low-income community prepare for disasters.



### **Strengthen community capacity**

Provide planning assistance to agencies already serving low-income residents including grassroots and advocacy organizations.

Build disaster preparedness education into other important and related services for low-income families, such as financial literacy training programs.



### PROFILE: AIDING LOW INCOME INDIVIDUALS

<b>Program:</b>	Frederick County Community Land Security Program
<b>Organization:</b>	Frederick Community Action Agency (FCAA), Frederick County, MD
<b>Keywords:</b>	emergency preparedness, low-income, community partnerships
<b>Source:</b>	<a href="http://www.cityoffrederick.com/departments/CAA/Agency.htm">www.cityoffrederick.com/departments/CAA/Agency.htm</a>
<b>Brief Summary:</b>	The mission of FCAA is to provide programs and services to assist disadvantaged and low-income people. The Community Land Security Program exists to strengthen the domestic emergency preparedness capabilities of low-income residents by informing, educating, and protecting residents.

In 2005, FCCA received a grant from the national Community Action Partnership to begin its Community Land Security Program. The goal of the program is to strengthen the domestic preparedness capabilities of low-income families in emergency preparedness and response. A key component of the program is its coordinated effort between local government, emergency response organizations, and local communities in developing a community evacuation plan.

The FCAA carries out numerous activities within the Community Land Security program including:

- α Informs low-income community members about federal, state, and local emergency preparedness resources.
- α Trains families on emergency preparedness skills.
- α Works with members of a community to participate in emergency volunteer opportunities.
- α Advocates for low-income residents in local emergency planning processes.
- α Brokers relationships between community leaders and emergency first responders.

Community Action Agencies (CAAs) are nonprofit, private, and public organizations established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. CAAs help people achieve self-sufficiency. Each CAA participating in the Community Land Security program is required to establish and maintain a coordinator position to oversee the program, operate a Community Land Security Resource Center, facilitate presentations by local government representatives, and coordinate volunteer emergency preparedness and response teams.

Today there are approximately 1,000 Community Action Agencies around the country with operations in every U.S. state, Puerto Rico, and the Trust Territories.



### PROFILE: REBUILDING AND RECOVERY

<b>Program:</b>	Katrina Recovery and Rebuilding Campaign
<b>Organization:</b>	ACORN
<b>Keywords:</b>	emergency recovery, low-income, community advocacy.
<b>Source:</b>	<a href="http://www.acorn.org">www.acorn.org</a>
<b>Brief Summary:</b>	During the relief and recovery stages of Hurricane Katrina, ACORN advocated on behalf of low-income evacuees and New Orleans residents. Their successes demonstrate the positive impact of nonprofit organizations during and after a major emergency.

In the aftermath of Hurricane Katrina, New Orleans' ACORN, an advocacy organization for low-income communities, mobilized its member base in and around New Orleans and in cities across the country. ACORN primarily helped to provide relief. The organization also engaged in advocacy efforts to bring the voices of the hurricane victims to official decision-making arenas to influence recovery policy.

Some of the specific activities of mobilized members included:

- α Lobbying Congress for increased aid to disaster victims by members in California, Florida, and Maryland ACORN chapters.
- α Operating a Mobile Action Center to collect donations and relief supplies for hurricane victims.
- α Devising a recovery plan based on participatory feedback from residents of the areas damaged by the storm.
- α Participating in community rebuilding projects such as clean up and gutting homes to be reconstructed.

Largely as a result of ACORN's efforts, members were able to secure greater government-backed financial relief for hurricane victims. The organization helped to decrease foreclosures among people who had lost their homes in the storm and defended residents' rights to return to their original neighborhood. Their efforts in advocacy and community participation highlight the important roles played by nonprofits in the aftermath of a disaster and may suggest lessons for how to engage residents in other types of community building organizations.

### **ADDITIONAL RESOURCES**

#### **Disaster recovery for low-income people: Lessons from the Grand Forks flood**

*Provides lessons about ensuring the long-term well-being of low-income people in the event of a disaster, using the Grand Forks, ND flood as an example.*

Published by: The Federal Reserve Bank of Minneapolis

Accessible at: [http://www.minneapolisfed.org/publications\\_papers/pub\\_display.cfm?id=2198](http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=2198)

#### **FACA Project Preparedness Project**

*Describes a program in Florida designed to help low income individuals and families become better prepared for disasters.*

Published by: Florida Association for Community Action (FACA), Inc.

Accessible at: [http://www.faca.org/about.asp?page\\_id=17](http://www.faca.org/about.asp?page_id=17)

#### **National Low Income Housing Coalition**

*The national nonprofit organization offers numerous reports on its website, assessing the efficacy of federal natural disaster relief efforts in improving the circumstances of low-income individuals and families.*

Published by: National Low Income Housing Coalition

Accessible at:

<https://www2398.sslldomain.com/nlihc/template/page.cfm?id=72#Other:%20Research%20&%20Reports>

#### **Issue paper on reducing losses from disaster**

*Discusses economic rationale for protecting low-income individuals after a natural disaster including subsidizing the purchase of insurance or making structural improvements.*

Published by: University of Pennsylvania Leonard Davis Institute for Health Economics

Accessed at: [http://www.upenn.edu/ldi/issuebrief11\\_5.pdf](http://www.upenn.edu/ldi/issuebrief11_5.pdf)

### **Texas Housing Community Blog**

Identifies 10 key steps to rehousing low income individuals after disaster based on lessons learned from Hurricanes Rita and Katrina.

Published by: *Texas Housers* web-log, written by associates at the Texas Low Income Housing Information Service.

Accessed at: <http://texashousers.net/2008/09/14/our-ten-point-plan-for-rehousing-low-income-hurricane-ike-survivors/>

### **Race, Ethnicity and Disasters in the United States: A Review of the Literature**

A survey of the academic literature that examines the disproportionate impacts to different communities as a result of natural disaster, with policy recommendations.

Published by: Disasters Journal

Accessible at: [Volume 23 Issue 2](#), Pages 156 - 173

## REFERENCES

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- <sup>1</sup> Vatsa, K. (2004). Risk, Vulnerability, and Asset-based Approach to Disaster Risk Management. *International Journal of Sociology and Social Policy*, 24(10/11).
- <sup>2</sup> Boyce, J. (2000). Let Them Eat Risk? Wealth, Rights and Disaster Vulnerability. *Disasters*, 24(3).
- <sup>3</sup> Dreier, Peter. (2006). Katrina and Power In America. *Urban Affairs Review*, 41(4), 528-549.
- <sup>4</sup> U.S. Census Bureau. (2000). QT-P34. Poverty Status in 1999 of Individuals: 2000. *Census 2000 Summary File 3 (SF 3) - Sample Data*.