



Since the creation of the Federal Emergency Management Agency (FEMA) in 1979, and through subsequent legislation, including the Stafford Act<sup>1</sup>, PKEMRA<sup>2</sup>, SRIA<sup>3</sup>, and DRRRA<sup>4</sup>, the scope of eligibility for and purpose of disaster assistance matured and expanded. However, the basic question of equity and diversity within disaster recovery remains.

The most recent report<sup>5</sup> by FEMA's National Advisory Council (NAC) addressed this very topic. Specifically, the NAC stated, "Focus on Equity" and use equity as the foundation for disaster financial assistance relief. The problem according to the NAC is that FEMA programs are not targeted to those with the greatest needs, specifically.

- Damage assessments are based on property ownership to the disadvantage of renters and the homeless.
- Public Assistance (PA) most benefits communities that can pay the required match and can navigate the complexities of the program.
- Individual Assistance (IA) is more accessible to those with time, income, and access.
- The National Flood Insurance Program serves those who can afford to buy flood insurance.

**But, is it FEMA's or another federal, state, local, tribal or territorial (SLTT) agency's legal mandate and responsibility to address those with greater needs differently than those faced with the same disaster impacts but have the means and other resources to better recover?**

In other words, should any of these programs treat everyone the same financially, based on the disaster damage, and ignore the real and differing economic and social impacts on disaster communities and survivors, **and hence, real recovery?**

<sup>1</sup> Robert T. Stafford Disaster Relief and Emergency Assistance Act, 1988 (as amended)

<sup>2</sup> Post-Katrina Emergency Management Reform Act, 2006

<sup>3</sup> Sandy Recovery Improvement Act, 2013

<sup>4</sup> Disaster Recovery Reform Act, 2018

<sup>5</sup> [https://www.fema.gov/sites/default/files/documents/fema\\_nac-report\\_11-2020.pdf](https://www.fema.gov/sites/default/files/documents/fema_nac-report_11-2020.pdf)

## QUICK FACTS

### Founded

1985

### Headquarters

Research Triangle Park, NC

### Office Locations

Washington, D.C. | Baton Rouge, LA | Tallahassee, FL | Conroe, TX | Bel Air, MD | Neptune, NJ | Pueblo, CO | Richmond, KY | San Juan, PR | Aguadilla, PR

### Our Experts

The expansive IEM team includes emergency management, disaster recovery, homeland security, crisis management, public health, and national security professionals, including former senior executives and officials from FEMA, HUD, DOD, and state and local governments.

### Key Service Areas

- Disaster Recovery
- Emergency Management and Homeland Security
- Crisis Management
- Public Health Response and Policy
- Defense and National Security
- Information and Emerging Technologies

No. Currently there is no legal requirement or responsibility to address equity once a community or individual becomes eligible for FEMA financial assistance. The same criteria and rules apply across-the-board, no matter the underlying financial circumstance or situation. Current disaster programs are not designed to make anyone whole again, rather they serve as a financial source of last resort. As a consequence, as designed, current programs manage disaster recovery by what someone has lost and not by the real impacts and losses for those with the least.

For example, FEMA's IA program provides survivors who had a home (owned or rented) with assistance to repair or rebuild after a disaster, but if you were nearly homeless or homeless beforehand, very little assistance is available. Also, FEMA's PA program has become more complex for smaller, rural communities to navigate through its process. As a result, they suffer through recovery with fewer resources and aren't able to utilize the program to the maximum extent.

### **So why does this matter – equity and diversity?**

Equitable recovery is important as federal programs are intended to sustain communities and individuals, not letting them fail thereby creating a wide-range of additional societal problems. The needs are not about providing benefits to enrich communities and survivors for bigger homes, new cars, more grandiose buildings, and federal largess. Instead, we should be ensuring those with the greatest physical and financial needs and facing the greatest hurdles to recover due to limited available opportunities, receive different financial considerations. Should programs prevent driving individuals into homelessness? Should we not want to avert more poverty? Disaster programs should aid individuals in moving forward, not drive them backwards.

### **Moving forward to change and improve disaster recovery programs, there are a few critical considerations:**

- Poverty rates climb by “one percentage point in areas hit by super-severe disasters,” which “suggests that people who aren't poor are migrating out or that people who are poor are migrating in.” For many of those staying, life gets harder, with fewer jobs and increased expense.<sup>6</sup>
- People of low Socioeconomic Status (SES) are more vulnerable to disasters and are more likely to suffer more serious consequences—from property damage to homelessness to physical and financial impacts. Disasters can contribute to more adversity for people of low SES compared to those who are not. Natural disasters make it more likely that individuals in poverty will remain in poverty.<sup>7</sup>
- Disasters can act as tipping points for families and individuals on the edge, pushing the marginally homeless into homelessness, those living paycheck-to-paycheck into debt and financial insecurity, and consuming any small savings that had been accumulated for housing, education, or other purposes.<sup>8</sup>
- And unfortunately, in some instances, disasters can increase bad behavior and crime, especially when individuals are at risk without help. Since poor socioeconomic conditions generally increase the likelihood of looting after disasters, policies that improve people's economic wellbeing can make poorer communities less vulnerable when disasters hit.<sup>9</sup>

**Is this a new concept for the federal government?** No. Many federal programs use a needs-based approach that include both socioeconomic and cultural factors. For example, the COVID-19 supplemental appropriations targeted and set specific criteria for meeting the needs of the under-served and those with the greatest financial needs. Someone is not disqualified if they cannot afford insurance, cover cost-share, or does not own a home.

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<sup>6</sup> <https://www.theatlantic.com/ideas/archive/2019/01/why-natural-disasters-are-worse-poor/580846/> and <https://www.brookings.edu/blog/social-mobility-memos/2017/09/18/hurricanes-hit-the-poor-the-hardest/>

<sup>7</sup> [https://www.samhsa.gov/sites/default/files/dtac/srb-low-ses\\_2.pdf](https://www.samhsa.gov/sites/default/files/dtac/srb-low-ses_2.pdf)

<sup>8</sup> <https://www.urban.org/debates/improving-disaster-recovery-low-income-families>

<sup>9</sup> <https://journalistsresource.org/politics-and-government/crime-disaster-hurricane-earthquake-research/>

### **So, if nothing is done to improve disaster recovery programs what are the true costs and additional risks to society?**

Do we as emergency managers and as a society allow individuals who are near or right above the poverty line to fall below because of our current federal rules? Do we allow communities to not be able to provide essential services to all within the community and remain ill-prepared for the next disaster because of both financial and logistical challenges? Do we allow minorities, the disabled, the under-served, who are trying to gain the same footing as the rest of the population to be disproportionately impacted by disaster recovery?

At present, individuals with the greatest need must resort to assistance from a multitude of non-profit and nongovernmental organizations (NGOs) who do their best to provide for the unmet needs of these disaster survivors. These organizations come together with very limited, donated funds to assist the greatest number of survivors, those that generally do NOT qualify for FEMA assistance. They are often not able to help all those with unmet, disaster-related needs due to a lack of financial means.

### **How do we change this dynamic?**

As Emergency Managers—at all levels of government, non-profit organizations, the private sector and elsewhere—we must focus on the need for disaster equity. Without equity, we continue the cycle of devastation for our most vulnerable survivors and communities. As a community, we need to ask, how can we make a difference, what can be done before the next disaster? How do we truly help those in greatest need, so they don't sink even further down or are ignored?

First, the Whole Community including representation from the SES population must reexamine all the “rules” to determine if they actually allocate recovery as needed for the most vulnerable whether a community or individual.

Second, all available financial resources should be distributed to achieve equitable recovery for all, and not create the situation where a community or individual regresses backwards.

Lastly, during and post-recovery, individuals and communities receiving resources and support need to be engaged as a resource and have a voice as part of the whole community. Only by listening to their needs and learning from their experiences can the whole community work to become more disaster resilient in the future based on equitably available financial resources.

As former President Lyndon B. Johnson stated with respect to affirmative action, “you do not take a person who, for years, has been hobbled by chains and liberate him, bring him up to the starting line of a race and then say, ‘You are free to compete with all the others’, and still justly believe that you have been completely fair. Thus, it is not enough just to open the gates of opportunity. All our citizens must have the ability to walk through those gates.”

### **Is this only the federal government's responsibility?**

While we recommend key changes to FEMA disaster programs regarding the criteria and rules to prioritize financial assistance to the most needy and fragile, implementing them is not the sole responsibility of FEMA nor the federal government. The saying is that “all disasters are local,” and the local entity is in charge of their recovery events, supported by state and federal governments. Thus, the Whole Community must work together to identify and prioritize those with the greatest needs. The full range and level of financial assistance, across-the-board (all federal, state and local, non-profits/NGOs, and the private sector) should be viewed with a single lens and used to ensure recovery results so that not only is “no one being left behind,” the most vulnerable do not suffer more.

### This gets us to the equity vs equality discussion.

The difference between equality and equity is an appropriate question that must be addressed. Although both promote fairness, equality means everyone gets the same, no discrimination based on need. Equity respects unique individual needs and achieves the intended outcome for equitable recovery. How do we treat all disaster survivors more equitable? Again, we do so by changing the current rules to address the current inequities for recovery (and the related outcomes) across all federal programs (including FEMA) and by getting the Whole Community to work together through a holistic recovery plan.

### What are we doing to address diversity as part of equity and the demographics of the communities recovering?

Not all disaster survivors are the same. For years it has been said that emergency management organizations should look like the communities they serve. In truth, all organizations should look like the communities they support and serve. We must do more to afford leadership opportunities to the individuals who can better understand and respond to the needs within their own community—to diversify who has a seat at the decision-making table. As the saying goes, “Talk the Talk and Walk the Walk.” There needs to be a foundation of trust, compassion, relevance, appreciation, and understanding among those who serve and those who are served.

### In conclusion, equity and diversity are essential components of disaster recovery.

Without integrating equity and diversity into disaster recovery, we cannot achieve outcomes that empower impacted communities and survivors to recover. We cannot continue to allow survivors and communities to struggle without providing an essential and appropriate lifejacket or other means to help reduce their recovery burden and to increase their resilience against future disasters.

## INSIGHTS BY

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## RESOURCES

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- Scientific American, [Disaster Management Is Too White, Official Tells Congress](#), 7/29/20
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- Fairfax County, [One Fairfax Policy](#), 11/21/17