

May 13, 2022

Federal Emergency Management Agency
Department of Homeland Security

**RE: Post Disaster Survivor Preparedness Research Survey
FEMA Form FF-008-FY-21-112 (formerly FEMA Form 519-0-54), Post Disaster Survivor
Preparedness Research: Instruments**

To Whom It May Concern,

The world's rapidly changing climate is causing more frequent catastrophic weather disasters, including wildfires, droughts, floods, hurricanes, and extreme temperatures. The U.S. is predicted to experience a three-fold increase in instances of extreme heat that last for longer durations, affecting a significant portion of the population in the coming decades. During the summer of 2021, nearly 1 in 3 people in the U.S. experienced a weather disaster when heat waves hit the Pacific Northwest, Hurricane Ida caused widespread wind and flood damage, and smoke from wildfires raging in the West disrupted air quality in the East. From 2008-2018 alone, there were 650¹ "major disaster" declarations.

SaverLife is a national nonprofit organization: an online membership community of more than 600K people living with low incomes. We study the financial lives of low- and moderate-income households nationwide and observe how everyday Americans shoulder the financial burden of natural disasters.

We observe how SaverLife members pay the price: 54%² report that they have been financially impacted by climate change. 43%³ say they have had increased expenses or a loss of income directly related to a natural disaster. Households increasingly cope with financial disruptions from frequent extreme weather events, such as loss of income due to business closures,

¹ Vroman, W. 2019. "Disaster Reporting in the United States." Urban Institute.

² Internal data.

³ Ibid.

replacing spoiled food from an electricity outage, repairing flood-damaged cars and homes, or being forced to move from their homes unexpectedly and often permanently.

Natural disasters — and ensuing relief efforts — exacerbate entrenched inequalities: the rapidly increasing economic and human toll of major disasters disproportionately impacts historically underserved communities. A recent research study⁴ found that white Americans in communities with significant damage from natural disasters saw an increase in wealth of \$126,000 due to generous reinvestment initiatives, while Black Americans saw a decrease in wealth of about \$27,000. After Hurricane Katrina, the displaced, and especially those who were economically vulnerable, had fewer⁵ opportunities for economic mobility than they did prior to the hurricane.

Disaggregated data is critically important to ensure that policymakers can identify the impacts of natural disasters across diverse communities and tailor policy responses to address disparate impacts. To determine if post-disaster benefits have been effective, researchers need to know what proportion of the population have received them, if they received them in an appropriate and timely manner, and how they are using them. This may require an analysis across age, geographic area, and/or other socioeconomic variables.

SaverLife studied household finances after 2017 Hurricane Harvey’s aftermath: 67%⁶ households said that their savings covered very little of their preparation and evacuation costs. Only 16% said that their savings covered all or most of their expenses after the storm.

SaverLife member Kat lives in Houston, Texas, and estimates that she lost \$750 in income and nearly \$5,000 in property damage following Hurricane Harvey. She said this about the aftermath: “The dollar value is nowhere near the emotional value.” Kat received food, supplies, and \$400 from the Red Cross. She applied for relief funds from FEMA and was denied. She is unsure why.

Relief Efforts Fell Well Short of Filling the Economic Hole Kat Experienced

Total Economic Loss: \$6,150



Total Relief Received: \$650



⁴ Howell, J. and JR Elliott. 2018. “As Disaster Costs Rise, So Does Inequality.” <https://kinder.rice.edu/2018/12/10/rising-disaster-costs-comes-increasing-inequality>

⁵ Baussan, D. 2015. “When You Can’t Go Home.” Center for American Progress. <https://www.americanprogress.org/article/when-you-cant-go-home/>

⁶ Internal data.

SaverLife submits these comments regarding FEMA's survey collection instrument⁷, informed by our experiences working with low- to moderate-income households that are impacted by disasters in a profound way. We recommend that FEMA consider periodic data collection, and explore —or utilize existing— channels of online data collection. FEMA could also keep in mind the role of community based organizations in data collection, and consider specific changes to the survey questions. SaverLife also recognizes and celebrates the Biden-Harris administration's commitment to equity and the efforts to utilize the power of the executive branch to advance equity for underserved communities.

Timing and Frequency of Data Collection

Disasters can vary in impact and duration. Rapid onset disasters such as earthquakes, severe storms, and floods exhibit a definitive period of impact. By contrast, slow onset disasters like droughts, lasting food insecurity, extended public health crises, pandemics, or far-reaching environmental disasters like nuclear or toxic contamination have uncertain durations. Continuously evolving conditions can cause increased or much delayed impacts.

SaverLife recommends that FEMA consider periodic data collection using this survey instrument. Collecting data immediately (two to four weeks) after a disaster period helps in gathering information that is in recent memory. It can offer insights into displacement and immediate needs. Collecting data again after six months can yield insights into short- to medium-term outcomes. Finally, collecting data at the 18-month mark could yield information about patterns of displacement, recovery, and preparation in the long-term. Policy feedback loops that include community- and household-level data on a regular basis are critical to ensuring equity and efficacy in short-, medium- and long-term horizons.

SaverLife also recommends that FEMA study household preparedness in advance of a natural disaster, to allow for targeted responses when disaster strikes. An annualized survey and report showing data on levels of preparedness in communities can inform future disaster response, policy actions, and inform a whole-of-government-approach across agencies. Such data can also engage civic leaders and community based organizations to prepare accordingly.

⁷ FEMA Form FF-008-FY-21-112 (formerly FEMA Form 519-0-54), the combined instrument that contains the set of questions for focus groups, interviews, and surveys

Periodic data collection and reporting in this manner can also inform future direction for all agencies, including FEMA, with a deeper understanding of short, medium and long term financial consequences.

Using Technology to Collect Data

SaverLife recommends that FEMA consider technology options when collecting data, both quantitative and qualitative, instead of relying on the paper option currently in place for this survey. Online data collection can improve accessibility, accuracy, coordination, while ensuring privacy and security of the respondents.

A mobile-friendly option to collect data, using a secure technology platform, is accessible to many. A simple questionnaire on a mobile phone can be completed at any time, in any location, yielding a wider range of responses to inform program effectiveness, regardless of disability, displacement, or other factors that may impact responses after a disaster. FEMA may wish to use an online option for this survey, as the agency has done with other household surveys.

Quantitative and certain qualitative data, such as free response questions, collected through technology can also make the results more uniform and accurate, since they do not depend on a transcriber or interpreter.

Furthermore, data collected through technology can be easily anonymized and shared across agencies and organizations to rapidly deploy the most effective response based on need. For instance, data collected quickly could avert a public health crisis, in a targeted and effective manner.

Finally, data collection via technology can also minimize duplication and encourage coordination among agencies in relief efforts. Impacted communities have noted in the past that efforts to collect localized data were undertaken too late, superficial, and duplicated with counterproductive results experienced in at least some affected areas. Some have had to take the same survey twice across different organizations or agencies. A technology-based approach would simplify the process.

In addition to this survey instrument, SaverLife recommends collecting adequate pre-disaster data to gauge household levels of preparation. Focus groups, public dialogue, and working with community organizations or relationships established prior to the occurrence of the disaster, could yield valuable information at the household-level about preparedness. Gauging

household financial health using the Financial Health Score⁸ would provide a more complete picture of the financial health of households prior to a disaster, compared to relying on income measures alone.

Quality of data collected depends on trust. In collecting data, the federal government must ensure that participants understand what the data will be used for and outline the ways in which they will protect the data to prevent misuse or to otherwise harm communities in need. Researchers must also take care to ensure that the questions used to collect data are racially and culturally sensitive. The federal government must also ensure that it preserves the privacy and anonymity of survey respondents.

Survey Questions: Specific Comments

- **Compensation:** low- and moderate-income households typically juggle multiple demands, and long for greater financial stability. Compensating them for their time to complete this survey, for either focus group participation, interviews, or data collection, is the right thing to do. This instrument currently does not specify any compensation parameters.
- **Uniformity:** Questions regarding demographics should be uniform across all three banks of questions in the survey instrument. There are several areas where this is not the case; for example, question 2.2.2.1.2 should be identical to 3.4.6.1.2.
- **Income** levels, question 2.2.3.1.3: the option for “less than \$25,000” should be separated into “less than \$15,000” and “\$15,000 to \$25,000.”
- **Education** levels, question 2.2.3.1.4: the list of options should include Associate degree(s).
- **Preparation for a disaster:**
 - Questions 2.4.2.2 (Barriers to action) and 2.4.2.3 (Motivation) should inquire about household savings
 - Questions 3.8 (Stages of Change): Three days is too short of a period for preparation. After a natural disaster, many are displaced for weeks or months—sometimes years. SaverLife recommends preparing for a multiple-week period, since disasters can vary in duration and intensity.
- **Housing**, question 3.4.3.1.3: This question should inquire about the current housing situation, as some may be displaced after a disaster and living in temporary quarters.

⁸ Financial Health Network, Financial Health Score. finhealthnetwork.org/tools/financial-health-score

Role of Community-Based Organizations

As the federal government seeks to ensure equitable deployment of resources in a timely and effective manner, community-based organizations could play a larger role in multiple ways: helping to prepare communities for disasters, serving as trusted messengers during times of crisis, and shed light on disaster outcomes and effectiveness of disaster assistance at the household level. SaverLife recommends that FEMA consider the role of trusted organizations in its efforts.

Equity

By systematically engaging frontline communities and partners to surface data and insights, disaster recovery programs can reach the households who are most vulnerable, ensuring that historically underserved communities are not further left behind. Relevant and timely data, at the household level, must inform public programs that aim to help the most vulnerable members of our society prepare for a disaster.

We recognize and celebrate the Biden-Harris administration's commitment to equity and its efforts to utilize the power of the executive branch to advance equity for underserved communities, including Executive Order 14008⁹ and Executive Order 13985¹⁰.

To write a new chapter for the millions of households who are disproportionately displaced, impacted, and left behind as a result of natural disasters, we must begin with the voices of those who have first hand experience.

We thank you for this opportunity to comment.

Please contact Leigh Phillips, CEO, SaverLife, at leigh@saverlife.org with any questions. SaverLife welcomes the opportunity to discuss this further to advance equity for all.

⁹ Executive Order [14008](#): "The Path to Achieving Justice40," or guidance on how certain Federal investments might be made toward a goal that 40 percent of the overall benefits of such investments flow to disadvantaged communities – the Justice40 Initiative.

¹⁰ Executive Order [13985](#): "Advancing Racial Equity and Support for Underserved Communities Through the Federal Government"