

## THE AMERICAN RED CROSS RESPONSE TO DISASTERS

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Thirty-seven thousand times a year, on the average, trained American Red Cross volunteers and staff respond to a disaster scene somewhere in the fifty states and U.S. territories.

On May 21, 1976, for example, Red Cross workers were on the job in the midst of the devastating winds brought to Guam by Typhoon Pamela; assisting flood victims along the remote Kuskokwim River in Alaska; winding up an extended tornado relief operation in Mississippi, and aiding families in Martinez, California, after a bus accident killed 28 school children and injured many more. Within weeks, they were also assisting victims of major floods in Tulsa, Oklahoma, along the banks of the Snake and Teton Rivers in Idaho after the Teton Dam collapse, and in Houston, Texas.

Within the past fiscal year, Red Cross disaster relief efforts have found workers providing special emergency aid to the police, hostages and families of hostages during the Hanafi Muslim incident in Washington, D.C.; helping survivors and families of survivors of the Pan American Airways/KLM plane crash at Brooke Army Medical Center in Texas where the severely burned victims were taken. They were also providing help over scores of counties in the Appalachian mountain areas of Kentucky, Virginia, West Virginia and Tennessee after record flooding created extensive human needs.

The same 1975–76 fiscal year saw Red Cross disaster program expenditures pass

\$ 42,000,000, the highest level in the organization's history. These figures do not include the value of the services of tens of thousands of trained volunteers without whose participation the Red Cross disaster program would not only be infinitely more costly but well-nigh impossible to implement.

This report will describe the way in which the American Red Cross meets the emergency needs of disaster victims. First, some history. The American Red Cross disaster response dates back to 1881, when Clara Barton, founder of the then months old organization, mounted a relief effort on behalf of thousands of families whose homes, farms and small businesses were wiped out by a great forest fire in Michigan. During the next two and a half decades, Barton and her colleagues organized relief efforts at the scene of the Johnstown flood, the Charleston earthquake, the Galveston and Sea Island hurricanes, Ohio and Mississippi River floods, the Florida yellow fever epidemic and other major catastrophes.

In 1905, the Red Cross disaster program was given formal governmental recognition in the organization's Congressional Charter. Over the years, the responsibilities assigned the Red Cross in this charter have been viewed as both a legal and moral obligation. Federal legislation, including the Disaster Relief Act of 1974, has continued to recognize the role of the Red Cross.

In 1906, President Theodore Roosevelt

formally designated the Red Cross to take charge of relief to individual sufferers following the San Francisco earthquake and fire. During the seventy-one years since that catastrophe the Red Cross disaster program has become institutionalized as a basic and high priority part of the organization's broad array of health and welfare services and has been emulated in varying forms by Red Cross societies in many other countries. Although some of the disaster relief principles developed by Clara Barton – a far-sighted social worker who began her humanitarian career on the battlefields of the Civil War – are still basic to the Red Cross disaster program, the ways in which the program is implemented have undergone many changes.

Until the 1960's, the Red Cross was the primary relief and rehabilitation resource other than insurance for individuals and families affected by disaster. The Red Cross program encompassed not only mass care for victims on a group basis but also individualized recovery assistance which included funds for a variety of disaster-caused needs including repair and rebuilding of homes and replacement of essential household furnishings.

This assistance was provided on an individual casework basis involving careful analysis of each family's needs and family resources. The casework process, involving as it did a high degree of professionalism as well as a certain amount of paperwork, gave rise to some of the negative comments about the Red Cross which have been cited in the past, especially since the process involved took time and occurred during what researchers have called the "brickbat period" when the excitement had died down and impatience to return to normalcy was growing.

(It is interesting to note that today, with the Red Cross providing primarily emergency assistance during the first weeks after a disaster, such complaints are almost non-existent; they are directed against government programs involving long-range assistance and protracted paperwork procedures.)

Beginning in the late 1950's, Small Business Administration disaster loans became available as additional resources; Red Cross assistance was often developed as a supplement to what the family could reasonably afford to borrow. Red Cross assistance was predicated on disaster-caused *need*, not loss, because the organization's funds, derived entirely from voluntary contributions, were not sufficient for the Red Cross to act as an insurance agency might in covering all losses. However, what was considered essential need did change over the years; such items as washing machines, for example, became essentials. It should be noted, too, that Red Cross assistance included many things that would not have been considered essential by a public welfare agency and that the Red Cross took no liens on property rebuilt with Red Cross funds. All Red Cross assistance was, and is, an outright gift.

The Red Cross also considers such resources as savings in light of the family's total living plan, potential income, etc., so that a family that has been saving for a child's college education or has medical problems with a potential impact on either family living costs or income does not have to wipe out such savings to qualify for Red Cross assistance.

The federal government entered the family assistance arena even more directly when Congress passed legislation making funds available to pay off mortgages on earthquake-damaged homes in Alaska in 1964. The government has increasingly become the primary resource for meeting long-term recovery needs such as the building and repair of homes. The broad array of programs included in the Disaster Relief Act of 1974 includes disaster food coupons, unemployment insurance, temporary housing for up to a year – rent free, low interest disaster loans and state-administered and partially state-financed individual family grants which may provide up to \$ 5,000 for urgent needs.

The impact on the Red Cross program of the broadened government programs can be seen in this striking statistic: If the Red Cross

was still conducting the same program after Tropical Storm Agnes in 1972 as it had after the northeastern floods of 1955, Red Cross expenditures would have been approximately \$ 220,000,000 instead of the \$ 23,000,000 actually spent to provide emergency assistance only. Obviously, no agency dependent on voluntary contributions as its source of income could have funded so large an expenditure.

The American Red Cross disaster program today is essentially one of providing emergency services and assistance. Additional recovery assistance is provided only when government programs are not available to a family or that assistance is not adequate to cover essential uninsured losses. On Guam, for example, there were a number of families whose needs were not adequately covered by the \$ 5,000 grants and who could not qualify for SBA disaster loans.

The steady growth of flood insurance coverage also impacts Red Cross disaster expenditures. Just as the advent of Homeowners Comprehensive Insurance reduced the need for Red Cross assistance following tornadoes, the expansion of flood insurance in recent years is beginning to have a comparable effect. Although such coverage is still spotty, a comparison of the total claims paid out after Agnes in 1972 to the total claims paid out in the same states following Eloise three years later shows a tenfold increase in flood insurance payouts even though the total damage was considerably smaller.

In spite of both federal programs and expanding flood insurance coverage, however, average Red Cross disaster relief expenditures keep rising. More people seem to be affected by disasters. Also, local Red Cross chapters have improved their response to small local disasters so that the annual total has risen from about 12,000 to over 37,000 in the past ten years.

The Red Cross program today includes the following: Mass care – shelter, food, clothing and supplementary medical assistance for disaster victims and evacuees and food and

other assistance for emergency workers (during a recent prairie fire in North Dakota, for example, the Red Cross fed 1,500 fire-fighters; in the Appalachian floods, the Red Cross fed tens of thousands of victims and emergency workers, sheltered *over 21,000* in 213 shelters). While it has been Red Cross experience that as many as two-thirds of the homeless may move in with friends and relatives, in major disasters there are still many who do need temporary shelters, sometimes for many weeks, and that the friends and relatives who take people in after a disaster may also need food, cots and blankets from the Red Cross to augment the household's capacity. The Red Cross also distributes cleaning supplies, operates aid stations when needed, establishes health facilities in shelters, handles thousands of welfare inquiries from anxious relatives outside of the disaster area, and provides blood and blood products for disaster victims when needed.

Individualized assistance: The Red Cross also provides individual families with funds for food, clothing, essential furnishings so they can begin to resume normal living in their own homes or temporary quarters, health needs – including replacement of lost eyeglasses, dentures, prostheses, prescription drugs, etc., emergency transportation, rent for up to thirty days, minor home repairs to make a home quickly livable again, and replacement of personal occupational clothing and tools so that a wage earner can return to work if his job has not been disrupted by the disaster.

Additional recovery assistance may be provided as indicated earlier, where government programs are not available or are inadequate to meet a specific family's needs. An example of this kind of situation occurred last year when the same storm system caused tornado damage in Mississippi and Arkansas. The individual family grant program was implemented in Arkansas but not in Mississippi. As a result, Red Cross assistance was much higher in Mississippi, where 150 families received

Red Cross help that was provided by the Section 408 grants in Arkansas.

Red Cross assistance is, insofar as is practical and realistic, provided on a standardized basis. Volunteers and staff in the field utilize price guides that provide uniform amounts of assistance based on age and family size, insofar as many items of assistance are concerned. This system, which has made it possible to streamline the Red Cross relief-giving process, was instituted in 1971 to eliminate the possibility of inequities from the previous system which permitted a great deal of judgment on the part of the caseworker and often led to lower income families receiving less than middle income families for such help as food and clothing.

Preparedness planning is the key to successful Red Cross relief operations. The Red Cross agrees with those who decry ad-hoc measures instead of adequate preplanning. On the national level, the Red Cross works closely with the Federal Disaster Assistance Administration, the Defense Civil Preparedness Agency, the National Weather Service, the Department of Agriculture, the Military and the Coast Guard, the United States Geological Survey, the Department of Health, Education and Welfare and other agencies with disaster-related programs. The Red Cross also has working relations, often spelled out in written statements of understanding, with a variety of non-governmental agencies including the AFL-CIO, National Defense, Transportation Association, Catholic Charities, Mennonite Disaster Services, Lutheran Church, Southern Baptists, Seventh Day Adventists, Salvation Army, American Legion, American Hospital Association, American Humane Society, the Methodist Church among others. Comparable working relationships exist on the state and local level but, obviously, this varies widely depending on the disaster experience and concerns of local communities. Red Cross response begins with over 3,100 local chapters coordinated by more than sixty division headquarters which are in turn

supported by the national organization structure.

Such planning ranges from participation in the FDAA-sponsored earthquake response plans to coordinating the disaster response efforts of thirty-five local agencies in the city of Worcester, Mass. The Red Cross has its own short-wave radio communications network, telecommunications and supply systems, as well as a variety of training courses covering all basic elements of disaster planning and response.

In recent years, the Red Cross has also moved into the field of advocacy, aiding disaster victims in obtaining government benefits, espousing broader federal programs, promoting the National Flood Insurance program, and improved land use measures and building codes. A recent Red Cross motion picture, "Disaster Before It Hits Home" hits hard at the need for such measures to prevent disasters before they occur. Red Cross TV materials include short films on flood, tornado, hurricane and fire safety, flood cleanup, and a short explanation of available Red Cross and government resources. Much of this material is in English and Spanish.

Every effort is made to reach all segments of a disaster-stricken population. In big cities, where Red Cross volunteer disaster action teams respond to fire after fire in inner city areas, the organization is closely identified with local groups of all kinds. In the Mississippi Delta, after a series of bad tornadoes in 1971, the Red Cross developed a rural response project to train local people to be a part of their community's disaster preparedness and response.

One example of how such planning pays off was during the 1977 snowstorms which paralyzed a large part of New York and other states. In snow-marooned Batavia, New York, not only was the local Red Cross chapter able to assist some 3,000 stranded travelers and Batavians, but on a nearby Indian Reservation the snow-bound Indians found a trained Red

Cross volunteer in the midst and providing assistance. In Buffalo, Red Cross volunteers using snowmobiles and skis brought food to people stranded in their office buildings and factories.

The Red Cross also works closely with some disaster research groups (the University of Massachusetts recently Xeroxed *15,000* pages of Red Cross records!) of all kinds in the hope

that such research will eventually contribute to more effective disaster planning and relief operations and to the mitigation of disaster hazards. While the Red Cross itself sponsors little research outside of its Blood Program because it lacks the funds to do so, Red Cross staff participate extensively in workshops, on advisory committees and as resources for various NSF-funded projects.