

# **Survivors' Perceptions of Federal and Non-Governmental Responses to Hurricane Katrina\***

By

Megan Reid, M.A.  
University of Texas at Austin

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When Hurricane Katrina hit the Gulf Coast in late August 2005, people who lived in New Orleans were thrown into a dangerous and uncertain situation. Many of New Orleans' poorest residents had to wait days to be evacuated. People who were already economically marginal found themselves in an even more vulnerable position as they evacuated to new cities and, for some, faced permanent relocation. They had to depend immediately on governmental, non-governmental and faith-based agencies to provide basic necessities such as food, shelter, clothing, and medical care. They also needed assistance establishing themselves for the long-term and rebuilding their lives.

The perceptions Katrina survivors have of the assistance they received shed light on the disaster relief process, and on social service provision more generally, from a recipient's perspective. Non-governmental social service organizations, including faith-based organizations, have become more important in many situations, given cutbacks in federal assistance to low-income people. This was particularly clear in the assistance received by the Katrina survivors interviewed for this project. Given the delays and confusion surrounding federal assistance in the aftermath of Katrina, survivors depended heavily on assistance from other sources.

This paper presents findings about survivors' perceptions of the agencies they worked with and the help they received in the first months after the Hurricane. Many respondents had and continue to have negative perceptions of federal assistance provided through FEMA. Their experiences with non-governmental organizations are varied and often in contrast to those they had with government agencies.

Non-governmental organizations were able to provide survivors with flexible, readily available short-term assistance that entailed little bureaucratic processing. Many

respondents were able to obtain donated housing, furniture, food and clothing from these organizations in the weeks and months after Katrina. Compassion was a key resource that non-governmental organizations (especially faith-based organizations) were perceived to provide and that the federal government was perceived to lack. Non-governmental organizations provided services through one-on-one-encounters with survivors, which provided comfort and some level of security. These organizations were able to do a lot of good in the short-term.

However, non-governmental agencies were less able to provide resources necessary for the most extensive and expensive services. Their services began to falter in the face of needs related to long-term displacement and relocation, such as stable housing and treatment of chronic medical problems. These expensive and long-term services required governmental financial support, even where the services themselves might be provided by other agencies.

### **Policy Context**

Government-provided services in the United States policy context pose several barriers for recipients. This is evident in research on non-disaster social policy programs. As a result of these barriers, impoverished families and individuals often seek help from other sources. These sources, along with government programs, make up a complex and sometimes incomplete safety net for families in extreme poverty.

#### *Low-Income People and Government Assistance*

Sociologists and anthropologists have found that low-income people have a difficult time navigating the bureaucratic and often confusing federal assistance system (Hays, 2003; Kingfisher, 1996; Lein & Schexnayder, 2007), and that this may be more

difficult for women of color due to prejudice and stereotypes (Reese, 2005; Schram et al, 2009). Many states have social service enrollment diversion programs designed to deter people from applying for benefits. Some states require applicants to do a job search before applying, and others offer one-time cash assistance as an alternative to welfare enrollment (Zedlewski, 2002). Consequently, there is significant work and waiting that goes into obtaining government benefits, even if one is deemed eligible. This makes it difficult for low-income people to get the aid they need in a timely fashion and may discourage people who need help from applying.

Additionally, government policies are often changing and unclear, resulting in unanticipated reduction or cancellation of benefits. Women who receive welfare benefits report confusion and frustration over policy shifts and unexpected changes in their individual benefits (Hays, 2003). Economic incentives alone may not be enough for women who often need other types of support as well (Gibson & Weisner, 2002). The uncertainty and insufficiency of many government-run assistance programs can make low-income people who are dependent on social services feel anxious, confused and disempowered. It can also leave them without help and vulnerable to material hardships such as food insecurity or homelessness.

#### *The Role of Non-governmental Organizations in Service Provision*

Because of the problems clients encounter with government service provision, low-income people often turn to non-governmental organizations (NGOs) for assistance. Many people who need social services use a combination of governmental and non-governmental assistance to get by since neither is sufficient to provide all that is needed

(Hays, 2003; Edin & Lein, 1997). These families must coordinate among a range of eligibility criteria and application processes in order to receive the assistance they need.

Some NGOs are closely tied to the government and used as a point of delivery for federal aid, while others are privately funded (Edin & Lein, 1998). One advantage that NGOs have in providing services, even if they are supported in part by federal funds, is that they are not as constrained by the high degree of regulation and eligibility enforcement that structures federal and state programs. They have more freedom to serve specialized needs and to innovate than does the government (Angel & Lein, 2006). They can also tailor programs to specific community needs.

However, this flexibility can have associated costs. Organizations may experience inadequate administration and gaps in service provision (Salamon, 1995), and there is no guarantee that the organization will stay in business. Additionally, there is the potential for these organizations to become overburdened as the welfare state declines (Edin & Lein, 1998). NGOs are good places for poor people to access services when they are not getting enough directly from the government, but relying on them entails risks as well.

Partly in response to changing federal practices, faith-based non-governmental organizations (FBOs) are increasingly visible as providers of NGO services to low-income people. Both welfare reform legislation and the Bush administration encouraged the participation of religious organizations in providing social services through Charitable Choice and Compassion Capital Fund programs. Though the federal government has played the primary role in providing sustained assistance to low-income people, faith-based organizations have always played a role in private sector service delivery. Most FBOs collaborate with the federal government in some way (Chaves, 1999). Some

receive federal funds to operate their programs. Those that are not funded by the government are often still connected to it through referral from governmental organizations and other more informal ties (Kramer et al., 2005).

In summary, low-income people rely on a combination of governmental and non-governmental assistance to get by. Both provide life sustaining assistance, but also have associated problems and risks. In a disaster situation in which many low-income people are displaced, such as after Hurricane Katrina, survivors have to rely on assistance from both of these types of organizations as well. This paper focuses on the differences between assistance delivered through FEMA and assistance delivered through NGOs as experienced by Katrina survivors in one Texas city in the first six months after the hurricane.

### **Federal and NGO Responses to Hurricane Katrina**

The immediate and longer-term response to Hurricane Katrina came from both the federal government and NGOs. Survivors' experiences with the federal government were dominated by their extensive interactions with the Federal Emergency Management Agency (FEMA). They also had high levels of interaction with other non-governmental and faith-based helping agencies as they struggled to obtain disaster assistance.

#### *FEMA*

The federal government's primary disaster response organization, the Federal Emergency Management Agency, was widely criticized for failing to provide swift and adequate assistance to those in need in the days after Katrina hit the Gulf Coast. The devastating failure of FEMA's initial response has received much attention (Bier, 2006; Cooper & Block, 2006; Schneider, 2006; van Heerden & Bryan, 2006). This resulted in

the termination of its director and an investigation into FEMA's mistakes by the Bush Administration (White House, 2006).

The focus on the failure of the immediate response, though important, has somewhat obscured the continuing problems FEMA has had in providing longer term relief. FEMA's housing policies changed many times, often with little warning to the people who were dependent on assistance. Sheila Crowley, president of the National Low-Income Housing Coalition, recently stated that in her 30 years as a social worker, she had not seen a more poorly conceived and poorly executed social service program (Crowley, 2007).

In the months after the disaster, FEMA provided \$6 billion directly to Katrina survivors for a variety of disaster-related expenses, mostly housing (FEMA, 2006). In addition to operating programs to provide housing to Katrina survivors, FEMA provided personal property compensation for items survivors lost as a result of the Hurricane. This included household items and vehicles. They also made funds available to pay for disaster-related medical and burial expenses. Though they had the funds necessary to deal with a large-scale disaster, FEMA's dispersal of assistance was marked by bureaucratic complexity and ongoing policy changes.

### *Non-Profits*

Nationally, the most visible non-governmental relief organization in the days after the Hurricane was the American Red Cross. In coordination with the Southern Baptists, they operated 1400 shelters and gave assistance to over 1.5 million families in the weeks after Katrina (American Red Cross, 2006). They also provided \$2000 debit cards to survivors upon arrival in new cities.

The Red Cross is part of a larger partnership of non-profits known as the Coordinated Assistance Network (CAN). CAN was created in the wake of the 9/11 terrorist attacks to provide a more coordinated disaster response among non-profits. However, CAN was still largely in a pilot phase at the time of Katrina and was not very effective for dealing with this disaster (Fagnoni, 2005). Members of CAN in Texas, such as the Salvation Army, Catholic Charities and Goodwill Services, were all prominent in the Katrina recovery effort. Smaller organizations that were not members of CAN, such as local social service organizations and churches, also provided aid to survivors.

As this brief description indicates, the relief response to Katrina was comprised of the both the government and NGOs. There has been much policy discussion about how these entities might improve their disaster response. A missing dimension of this policy discussion is how survivors themselves experienced and perceived the help they received from various types of organizations. The viewpoints of clients of social services provide a necessary and often overlooked perspective on service delivery (Angel & Lein, 2006), and their voices are crucial in helping us understand how services work in reality and how useful they are to people who rely on them for survival. The remainder of this paper examines the relative strengths and weaknesses of governmental and non-governmental service providers through the experiences of Katrina survivors.

## **Methods**

The findings discussed in this paper are gleaned from in-depth interviews with 71 Katrina survivors who came to the same Texas city in the immediate aftermath of the hurricane. These interviews were conducted as part of the Hurricane Katrina: Services in

the Aftermath of a Disaster study.<sup>1</sup> Respondents were recruited in a variety of ways, primarily through interaction with members of the research team who volunteered in various organizations and through referrals from other respondents. The interviews were conducted by members of an interdisciplinary research team beginning the week after the hurricane and continuing until two and a half years after. Though relatively unstructured, the interviews focused on how survivors have managed to get by since arriving in Texas. The sample is primarily Black and contains more women than men. The ages of the respondents vary widely, with the largest percentage between 36 and 45 years of age. The tables below contain the full respondent demographics.

<b>Gender</b>	<b># of Respondents</b>	<b>Percentage</b>
Women	43	60.6%
Men	28	39.4%

<b>Race/Ethnicity*</b>	<b># of Respondents</b>	<b>Percentage</b>
Black	49	69.0%
White	16	22.5%
Hispanic	3	4.2%
Vietnamese	2	2.8%

<b>Age*</b>	<b># of Respondents</b>	<b>Percentage</b>
18-25	10	14.1%
26-35	11	15.5%
36-45	21	29.6%
46-55	15	21.1%
56-65	10	14.1%
66 and over	3	4.2%

\* We are missing the race/ethnicity of one respondent and the age of another.

This project attempted to follow hurricane survivors over time as they coped with the aftermath of the hurricane. Because of the instability in this population, this was challenging. We conducted 71 first interviews, 39 second interviews and 25 third interviews with our respondents. The longitudinal nature of the data we have gathered

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allows us to look at how things change over time for survivors. The interviews used in this paper refer primarily to services received in the first six months after the hurricane. Thus the analysis is focused on the effectiveness of these agencies in the relative beginning of this on-going disaster.

### **Survivors' Perceptions of FEMA**

All but eight of the respondents in this study reported having difficult and often unproductive interactions with FEMA. Those eight people reported appreciating the help they got and feeling that receiving initial assistance was easy. One respondent told us that FEMA helped her address a problem at the food stamp office so she could continue to receive her food stamps. Another told us that “for us, the federal government has been great.” These respondents are sufficiently few in number that I have not undertaken an analysis of their differences from other respondents. It is certainly plausible that respondents experiencing more helpful interactions with FEMA may vary in terms of demographic characteristics, as well as their initial resources.

For most respondents however, dealing with FEMA was hard and often discouraging work. Their descriptions of the aid they did or did not receive helps illuminate how FEMA assistance was experienced on the ground by the people in need of it. Respondents reported confusing and unclear policies, inability to get in touch with a representative, long waits for cash assistance or reimbursement, trouble proving and documenting their claims, and in some cases poor treatment in their interactions with FEMA. Below are some examples of these problems as experienced by our respondents.

#### *Policy Confusion*

The difficulty most commonly expressed by our respondents was confusion about how the FEMA rental assistance program worked. Survivors were uncertain how much FEMA would pay, how long they would pay, and how they would receive the assistance. Kristin, a 21-year-old Black woman, describes her experience trying to secure rental assistance:

Kristin: Everybody tells me something different. One man told me, “Well we’re going to send the money directly to you and you go ahead and pay and you send your receipt back here.” Ok, I’ll file that, then another one tells me the next day, “Well we’re going to send it straight to the landlord. It’s not supposed to be in your hands.” I don’t care where it goes as long as it goes to the rent. So, I mean, they tell you this, they tell you that, they transfer me to this department, and I just got so I just don’t even call FEMA no more.

*Interviewer: So how long would you spend on the phone?*

Kristin: It takes ten minutes before they pick it up, and if you get someone who actually knows what they’re doing, that knows exactly what they are doing, thirty minutes, but if you get someone who doesn’t know what they’re doing, you’re going to be on the phone almost an hour, trying to find out what’s going on, because they’ll have to go to their supervisor, they’ll have to do this, they’ll have to call supervisors in so, I mean I got to where I don’t even call FEMA because they always give me a headache. Always.

Whitney, a 41-year-old Black woman, describes feelings of uncertainty and fear caused by changing FEMA policies. She received an eviction notice and a bill for \$2000

from the apartment complex she was staying in after FEMA stopped paying her rent without her knowledge. She told us how this made her feel:

FEMA's really, really neglecting the evacuees they are. I don't understand the reasoning how they can do this, but it looks like it's a process; people are going to be homeless, and it's scary, you know? I don't have the money, the \$2000 to pay, I have my grandson here, I'm watching him while my daughter works, and I don't have the money, I don't have it, and I'm not the only one.

When FEMA assistance shifted from the 403 housing voucher program, under which the government paid survivor's rents directly to their landlords, to the 408 individual assistance program, under which FEMA sent checks to survivors and they were responsible for using this money to pay the rent, obtaining a receipt for this, and sending it to FEMA, most survivors did not learn about the switch in a timely fashion or did not understand the information they did receive. This is the policy confusion Kristen described encountering above. When asked about his rental assistance in December of 2006, a 66-year-old Vietnamese respondent replied "we still don't know about that yet. We had to pay three months rent and get the three rent receipts back to FEMA, and FEMA said they will send the money for another three months, but nobody received the money." Though it appeared that many survivors understood the policy, they were unsure how it worked as well as how long they would have to wait for their reimbursement checks.

#### *Waiting for Assistance*

Many of our respondents waited months for FEMA rental assistance checks to arrive. Those who filed claims for personal property waited a long time to receive their

reimbursements. This was also a concern for people who learned they were eligible to file for loans to rebuild their homes through FEMA and the Small Business Association. Two of our respondents reported applying for SBA loans through FEMA and waiting a long time to hear back.

Other people filed appeals when their rental assistance was cut off or when they felt they did not get an adequate personal property settlement. These individuals too had to wait for months for a response. One 33-year-old Black woman told us that she did not feel the \$5000 settlement she got from FEMA was nearly enough for herself, her husband and her five children. She eventually learned that FEMA did not have the children's social security numbers so they were not considered in the settlement. She told us that she and her husband "set up an appeal, and we've been waiting for this appeal since November of last year. So we've been waiting four months." In the meantime, they were struggling to get by day to day with little assistance.

#### *Documentation Problems*

Respondents found FEMA's paperwork requirements confusing and difficult to meet. Said one respondent: "We have to get a copy of our rent, wait let me make sure I'm saying it right, our rental receipts and applications, I mean contracts, and we have to have a FEMA number and whatever we bought, show the receipt. It's a little hard to keep up with all that." Her confusion over what the form was called and her discussion of the difficulty of keeping up with the paperwork was mirrored by several other respondents.

Susan, a Black woman in her 40s, had a very difficult time getting personal property compensation from FEMA. She attempted to drive her car out of New Orleans

as Katrina hit, but the windshield wipers did not work and she had to turn around and abandon her car and wait for evacuation assistance. When she filed a personal property claim with FEMA for the car, she was told she would not be able to get a settlement for it because she did not know what company towed it away after the storm, even though she had already evacuated by the time it was towed.

She explained that “all you need is just your title and your registration and your proof of insurance to prove ownership and that’s what I sent. Plus I sent letters from the insurance company and other documents to further prove [my ownership], but now they are asking me to prove [who towed it], and I can’t do that.” Susan was finally able to find out from the city of New Orleans the name of the company that did post-Katrina towing, and she received a settlement for the car one year after she filed the claim. This requirement for precise documentation and the necessity of filing appeals was frustrating for our respondents. This required time and persistence when survivors faced many other pressures.

Respondents also found checks to be a difficult medium through which to receive assistance, as many survivors did not have sufficient identification to open bank accounts or cash checks. Some people who were able to secure assistance from FEMA were unable to cash it. For example, John, a 22-year-old Black man, explains that “I got a gas bill in my pocket and I have a check from FEMA that I can’t even cash because I don’t have an ID to cash it.”

Our respondents’ accounts indicate that the burden was on them to provide identification documents for themselves and their family members, and to provide multiple documents to prove the need for continuing assistance and personal property

claims. These problems of identification and documentation are similar to those low-income people have trying to obtain government assistance in everyday life. The fact that this has been replicated in the aid program to Katrina survivors is especially problematic. Survivors often literally had no money or personal property and found themselves in a new city, away from the social support networks that might have, in pre-storm days, provided them with resources or information.

### *Work*

Dealing with FEMA was very demanding for many respondents. Cindy, a White woman in her 30s, said that dealing with FEMA “actually almost turned into a full-time job.” Another respondent, an 18-year-old Black woman told us that when FEMA had an office in the city, she went “three times a week on average” to try to get rental assistance.

Don, a 43-year-old White man, told us how frightened he felt when he had to go outside to call FEMA from a pay phone at 3am because he did not yet have a home phone and could not get through at other times of the day. Many respondents described going to great lengths to get their assistance. Most of our respondents eventually received some FEMA assistance, but it was a lot of work for them, and some did not end up ever receiving assistance. As Kristin mentioned, the process was so taxing that she eventually gave up trying to contact FEMA for much-needed help.

The apparently arbitrary nature of FEMA’s application of their policies and requirements left some of our respondents feeling that the work, both physical and emotional, they put in with FEMA was not worth the returns. They heard from family members and friends that some people received assistance and some people did not, with no clear explanation as to why this discrepancy might exist. Thus the lack of certainty,

along with the work required, provided little incentive for survivors to continually work at contacting FEMA and explaining their needs.

### *Poor Treatment*

Finally, many respondents reported poor treatment by FEMA, both in interpersonal interactions and in a broader sense. A 26-year-old Black woman told us that “two thousand dollars is all [she] received from FEMA. Then they think that is a lot of money, but it is not a lot when you’ve got to start all over again.” A common belief among our respondents was that FEMA did not understand the difficulties and expenses associated with starting over again in a new city. Many people felt insulted by the small amount of money they received in response to the amount of work it took to acquire it. Ted, a 39-year-old Black man who turned to private organizations for assistance because he could not get any from FEMA remarked: “I think the governmental support needed to be more. You pay taxes, man.”

Some respondents described their treatment by the government as inhumane. One 39-year-old Black woman told us that “they put us out here like wild animals, fend for yourself, and this is not fair. Talking about FEMA, FEMA never helped at all. And you cannot put a price on most your valuable things, like my son’s pictures.” She was upset with the way she was treated by FEMA, and by their belief that the limited monetary compensation was enough to enable people to recover. A 44-year-old Black woman described the experience of a friend who was waiting to hear back from FEMA about burial expenses for her mother who died in the hurricane. She felt that “it is kind of cruel that you have to wait to bury your mom.” Respondents felt that FEMA’s processes reflected their lack of understanding of and compassion for the issues facing survivors.

## **The Successes and Failures of NGOs**

Survivors had different perceptions of non-governmental assistance than they did of federal assistance. They expressed gratitude for the assistance from NGOs and FBOs, and noted the immediate nature of the assistance and the relative ease with which they received it. Not all respondents had positive things to say however, as several noted the seemingly arbitrary nature of the assistance NGOs provided. Though they were grateful, respondents saw promises broken and, eventually, a diminishing interest and level of support on the part of NGOs. Overall respondents felt that NGOs, and particularly FBOs, treated them well, and this was important to them.

### *Quick and Accessible Assistance*

A common theme in the interviews was the respondents' appreciation for the immediate help of the Red Cross. A few people complained that the Red Cross too was hard to reach and did not provide enough assistance, but overall our respondents felt that help from the Red Cross was easy to obtain and that their staff and volunteers understood their situation. Mary, a 42-year-old White woman, told us that "the Red Cross did a great job of finding out what you needed. Like they would say, 'Do you need a bed? Do you need medicine? Do you need eye glasses?' Then they would give you a bunch of phone numbers of places to call." Survivors received access to a greater range of support services from the Red Cross than they did from FEMA.

Respondents who interacted with local organizations and churches also described them as helpful. They felt these groups were active in seeking them out and providing them with what they needed. Tammy, an 18-year-old Black woman, said that it was "not so much FEMA or the governmental agencies, but the private organizations as well as the

people in general on the street [who helped]. People smile at you and wave to you.”

Several people remarked that the government was useless but that private organizations, particularly Red Cross and Catholic Charities, were helpful in a timely manner. No respondents discussed the issue of documentation in relation to receiving non-governmental assistance. This was a common topic when they talked about FEMA, so it seems survivors were able to obtain help from NGOs at least in the immediate aftermath of the storm, without the hassle of meticulous documentation.

In contrast to having to go out and seek help, respondents told us that members of local churches came to them and brought food or furniture to their houses. Several people told us that members of these organizations would stop by periodically to see how they were doing and if they needed anything. A few respondents had big expenses, such as medical bills and cars, paid for by local congregations. This made respondents feel that these organizations were responsive in both the range of services provided and the ease with which assistance was accessed.

### *Compassionate Treatment*

Survivors often commented on the compassion and humanity with which they were treated by NGOs. James, a 66-year-old Black man, said that “the Red Cross was the sweetest people in the world. Yeah, they was sweet those girls and men, they bent over backwards. ‘Let’s try it this way.’ [If you are trying to get] your medical [care] or something like that, they will find a way to get it.” He felt that the organization’s representatives cared about him and would work with him to find the help he needed. This sentiment was also expressed by individuals who received help from case managers

at local organizations. Several people reported that their case managers acted as effective liaisons with FEMA and other organizations in order to secure their aid.

Sixteen of our respondents mentioned having interactions with local churches. Most explicitly discussed how well the members of the church treated them. Susan describes the members of the church who helped her, and how they affected her:

These are all loving, kind, heartwarming people and they've done nothing but help us. As a matter of fact, they moved us in the house. And they paid for the U-Haul and everything, so they have been doing amazing things. I don't know, if it wasn't for them, I don't know where I would be. So I'm glad to, you know, to be involved in [this organization], and to know such wonderful people.

Survivors responded not only to the material help they received, but also the emotional support they received from church members. Teri, a 42-year-old Black woman, had a difficult time with depression after evacuating to Texas. She talked often in her interviews about a church that was providing her with food and inviting her to their activities. When asked how she felt about the assistance she and her husband received from them, she said "I think that's our biggest means of support right now."

Churches provided respondents with assistance that was emotionally meaningful. A few reported receiving Christmas gifts from churches when they could not afford to buy any. Justine told us about a local church that helped her out. She was able to attend events at the church at which people did each other's hair and talked. The members of the church did not dress up when survivors were there so they did not make them uncomfortable, since they knew the survivors did not have dressy clothes. She said "they just treated us like we was human beings, like we was supposed to be treated. They didn't

treat us like we was some stray dogs off the street.” In contrast, another woman quoted earlier said FEMA treated Katrina survivors like wild animals.

### *Complaints about NGOs*

There were some complaints about these organizations among our respondents. Some respondents said they were uncomfortable receiving help from churches because they were not religious or were not Christian. Some felt that the organizations did not have sound methods for determining who would get donations and felt they were unfairly distributed. A few respondents reported problems getting in touch with the Red Cross or their case manager at a local organization. Though most respondents praised the efforts of NGOs, Mary told us that she thinks that “for those agencies to have a little more outreach would truly help the people who are in crisis.” Thus it seems that while many were grateful for NGO assistance, it was not for everyone and also had its problems.

### **Help Fading Away**

Overall, our respondents were much more pleased with the services of NGOs than FEMA. However, across the board they noted that over time help was fading away. When we asked Justine, a 39-year-old Black woman, about the organizations she had been receiving help from, she said “they still give out donations, but not as frequently as they used to.” Though they understood these organizations could not help them forever, some respondents were upset when help disappeared. John told us:

People pretty much were coming at your door, knocking at your door, looking for you, [asking] ‘are you okay, are you alright?’ But everything faded away, everybody faded away, everybody just disappeared all of a sudden, you know?”

He felt disappointed that people did not keep their promises to help him. Another respondent, a 50-year-old Black man, expressed a similar feeling. “A lot of people we met here in [city], a lot of people [were] volunteering their time and I guess once they saw everybody got into a house they went back to their own normal lives.” As our interviewing went on, fewer respondents reported still working with case managers, even those who still had unmet needs. Thus our respondents did notice a decline in assistance on the part of NGOs as well as the federal government.

## **Discussion**

Perhaps unsurprisingly, our respondents expressed sentiments about seeking out assistance that are similar to those low-income people have expressed in other studies. There was widespread discontent among our respondents with the federal response to the disaster. They felt FEMA was difficult to deal with on a number of levels, as well as uncaring about their situation. Many felt that NGOs provided more immediate aid with less bureaucratic processing, and treated them more humanely.

Disasters test the endurance of social structure in chaotic conditions. In the case of Katrina, survivors were subjected to confusing and changing policies by the government, and the bureaucratic nature of these policies made it very difficult for them to get help. Non-governmental assistance was perceived by our respondents as more effective, but temporary and somewhat unpredictable. Governmental organizations could have mobilized resources to help large numbers of people but they were plagued with confusion and red tape, whereas NGOs were able to give a lot of help in the short-term but could not continue it or mount a major operation.

This is a discrepancy that must be dealt with in addressing both disaster planning and everyday service provision to low-income people. A portion of this discrepancy may be attributed to different expectations placed on governmental and non-governmental service provision by recipients. A common theme in these interviews was the feeling that the government should do more and owes it to its citizens to help them out in these circumstances. Conversely, many respondents seemed to perceive the help they received from NGOs as voluntary and more than “expected.” Accordingly, they may have had a heightened sense of appreciation for any help from these organizations. Perhaps this sentiment (that NGOs do a better job in providing help) is in part due to the feeling that they are not required to, but are doing so out of generosity.

One difference that can not be attributed to differences in survivor expectations was the importance of compassion. It is clear from these interviews that FEMA was perceived as an uncaring organization, whereas NGOs, and particularly local churches, were perceived to be very caring and supportive. This is an important finding, and points to the value more personalized social service organizations have to low-income people in need of assistance.

## **Conclusion**

This analysis supports previous work that has found that governmental assistance to low-income people is difficult to access for a number of reasons. It also supports work that has found that NGO assistance is relatively easy for low-income people to access, but does not have the ability to provide long term or substantial assistance. The positive aspects of NGO assistance as described by our respondents, in particular the importance

of less bureaucratic processing and more compassion and understanding, can shed light on ways to improve government-run disaster relief policies.

In this case, FEMA, with the resources of the federal government behind it, created a relatively impenetrable bureaucracy and allotted such limited resources that many Katrina survivors were forced to look elsewhere for additional help. This additional assistance was found in NGOs. These organizations provided assistance with considerably less bureaucratic processing and in a wider range of forms that FEMA did. However, they do not have the staying power of the federal government, and they cannot provide the resources survivors need to stabilize themselves in the years after the disaster.

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