Emergency Preparedness among Americans

How Ready Are You to Handle a Disaster?
Disasters, both natural and man-made, are occurring at an ever-increasing rate in the United States and around the world. If a disaster struck – a hurricane, pandemic, or economic crisis, for example – how prepared are you to handle its effects?

**Many Americans are Significantly Underprepared**

Recent data indicate that U.S. citizens tend to be poorly prepared – both physically and financially – to meet a crisis, even as disasters are happening more frequently. A survey by Wells Fargo in 2021 found that 84% of Americans lived in locations that have experienced some form of natural disaster in the past three years, and more than half (54%) live in areas that have suffered severe natural disasters – e.g. hurricanes, tornadoes, wildfires, floods, or earthquakes. Nearly three-quarters of respondents said they or their families have been directly affected by natural disasters in their lifetimes.

Yet these American survey participants appear to be drastically underprepared, with a large majority (71%) admitting they didn’t have a detailed emergency plan in place. Only half (52%) reported being ready if a natural disaster left them without electricity for two weeks. Less than half (46%) had a home emergency kit equipped with supplies that would last several days for everyone living in their households. And among those who did have an emergency plan, those plans were significantly lacking in detail. Just 54% said they had a plan for their medical needs; 49% had a shelter plan; and 44% had a plan for their pets.
Health Readiness

Health preparedness and response also are important factors to consider. According to a 2020 poll by Healthcare Ready, the COVID-19 pandemic revealed that disasters disproportionately affect the country’s most vulnerable populations, such as low-income and older Americans. In fact, in 2023 Ready.gov chose “Preparing for Older Adults” as the theme for its September Emergency Preparedness Month focus, stating, “We know older adults can face greater risks when it comes to the multitude of extreme weather events and emergencies we now face, especially if they are living alone, are low-income, have a disability or live in rural areas.”

Cybersecurity

As governments, corporations, and individuals alike increasingly use the Internet for work, play, and connection, cyberattacks have become the single most frequently identified threat or hazard type as of 2021, according to the Federal Emergency Management Agency (FEMA)’s 2022 National Preparedness Report. The FBI reported total losses from personal and corporate data breaches at over $600 million in 2021. Ransomware attacks have increased and become more sophisticated, with costs in revenue losses and data recovery increasing in pace. As natural disasters become more frequent, the likelihood grows that a cyberattack will occur simultaneously with a natural disaster – leading to losses of electrical power, water, telecommunications, and other infrastructure, hindering response efforts, and posing higher risk to survivors.
Disaster Occurrence and Preparedness Statistics

The following statistics underscore the growing need for Americans to become better prepared for both natural and man-made disasters.

Disaster Occurrence

- As of 2021, the top five threat and hazard types reported by communities as likely to occur were: 1) cyberattacks; 2) pandemic; 3) flood; 4) active shooter; and 5) earthquake. ~FEMA, [https://www.fema.gov/sites/default/files/documents/fema_2022-npr.pdf](https://www.fema.gov/sites/default/files/documents/fema_2022-npr.pdf)

- About 6,800 natural disasters currently happen each year worldwide, killing about 60,000 people. ~The Zebra, [https://www.thezebra.com/resources/research/natural-disaster-statistics/](https://www.thezebra.com/resources/research/natural-disaster-statistics/)

- In 2022, the U.S. experienced 18 weather and climate disasters that each caused over a billion dollars in damage, the third-costliest year of billion-dollar disasters since 1980. ~ICMA, [https://icma.org/articles/pm-magazine/investing-your-teams-and-alliances-crisis-strikes](https://icma.org/articles/pm-magazine/investing-your-teams-and-alliances-crisis-strikes)

- In the last 25 years, there have been about 7,000 disasters that have killed more than 1.35 million people. ~The Zebra, [https://www.thezebra.com/resources/research/natural-disaster-statistics/](https://www.thezebra.com/resources/research/natural-disaster-statistics/)


- Extreme heat has now become one of the deadliest types of weather events in the U.S., causing more deaths than hurricanes, tornadoes, or flooding, individually. ~FEMA, [https://www.fema.gov/sites/default/files/documents/fema_2022-npr.pdf](https://www.fema.gov/sites/default/files/documents/fema_2022-npr.pdf)


- There were 646 mass shootings and 44,343 gun violence deaths in the U.S. in 2022. ~ICMA, [https://icma.org/articles/pm-magazine/investing-your-teams-and-alliances-crisis-strikes](https://icma.org/articles/pm-magazine/investing-your-teams-and-alliances-crisis-strikes)
Disaster Readiness

- Natural and human-caused crises for which people should prepare include disease pandemics, earthquakes, tornadoes, hailstorms, droughts, wildfires, flooding, hurricanes, chemical spills, social unrest, cyberattacks, migrant overcrowding, the opioid epidemic, and acts of terrorism. ~ICMA, https://icma.org/articles/pm-magazine/investing-your-teams-and-alliances-crisis-strikes
- 49.3% of Americans have done nothing to prepare for the event of a natural disaster. ~The Zebra, https://www.thezebra.com/resources/research/natural-disaster-statistics/
- Only 18.3% of Americans have set aside an emergency fund to cover damage caused by natural disasters. ~The Zebra, https://www.thezebra.com/resources/research/natural-disaster-statistics/
- Two-thirds of Americans (66%) don’t feel fully prepared for a natural disaster; 68% don’t have an emergency evacuation kit ready. ~ValuePenguin, https://www.valuepenguin.com/natural-disaster-preparedness-survey
- In the categories of Body Recovery/Storage and Medical Care, community-level disaster response capabilities have reached only 30% of the national goal. ~FEMA, https://www.fema.gov/sites/default/files/documents/fema_2022-npr.pdf

Lack of financial preparedness also represents a key problem among Americans today. In the Wells Fargo survey cited earlier, less than half of respondents said they had an emergency savings account, and two in five (39%) said they had no emergency cash in the house. Having cash on hand in case of a disaster is important because access to one’s bank accounts may be limited or impossible.

Only 43% of these survey participants had a consolidated file of important documents and receipts safely stored, and just a little more than half (55%) had recently reviewed their insurance policies to ensure that they had the right types and amounts of coverage to support them through a disaster.
Preparing Financially for Disaster: NFEC Survey Results

From 2020 – 2022, the National Financial Educators Council (NFEC) conducted annual surveys as part of its observance of Emergency Preparedness Month each September. FEMA set up this annual observance in 2004 to remind people to be proactive about preparing for emergency situations.

The survey asked people around the U.S. to answer a single question: “How much emergency money do you have saved that you could tap into in the case of a disaster in your area?” The most recent results, collected in 2022, indicated that over half (52.1%) of Americans had less than one month’s worth of savings to draw on in a disaster.

| How much emergency money do you have saved in the case of a disaster in your area? |
|----------------------------------|-------|-------|-------|
| Enough to last less than 1 month | 52.1% | 28.4% | 32.6% |
| Enough to last for 1-2 months    | 11.1% | 11.3% | 14.3% |
| Enough to last for 3-6 months    | 10.8% | 17.9% | 17.5% |
| Enough to last for 7 - 12 months | 5.7%  | 9.7%  | 7.7%  |
| Enough to last for 12+ months    | 20.3% | 32.6% | 27.8% |

Between 976 and 1,201 respondents per year.
When breaking down the 2022 results by response choice, the NFEC found that only 20.3% of respondents had enough emergency funds to last them a year or more.

The NFEC takes the opportunity each year in September to remind people that advance preparation is the key to reducing the risks involved in a disaster situation. Now is the time to take action toward becoming better prepared. The next section offers resources to help you get started.

### Resources to Prepare for a Disaster

**How to Prepare for an Emergency, with checklist:** ~National Financial Educators Council, [https://www.financialeducatorscouncil.org/how-to-prepare-for-an-emergency/](https://www.financialeducatorscouncil.org/how-to-prepare-for-an-emergency/)

**Emergency Preparedness & Response:** ~Centers for Disease Control & Prevention, [https://www.emergency.cdc.gov](https://www.emergency.cdc.gov)

**Preparing and Recovering from Disasters, by disaster type:** ~Ready.gov, [https://www.ready.gov](https://www.ready.gov)


**Make a Plan:** ~Ready.gov, [https://ready.gov/plan](https://ready.gov/plan)