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Race and poverty: Connecting disparities, disasters and equitable recovery



Photo by [Jon Tyson](#) on [Unsplash](#)

Jan. 11, 2024

CENTER FOR DISASTER PHILANTHROPY





HOW TO PARTICIPATE

Submit questions.

Use Q & A box at the bottom of your screen.

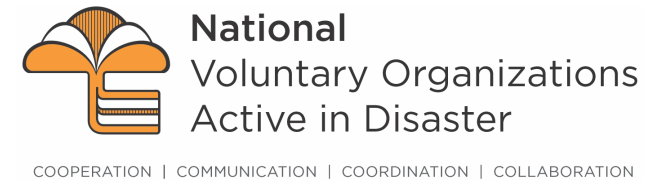
Complete the survey.

The link will open as you exit the webinar.

Live captioning is available now via Zoom. Click on Closed Caption/Live Transcript to access it.

Photo credit: [Atlanta Wealth Building Initiative](#)

Thank you to our co-sponsors



Land Acknowledgment

“Acknowledgment is a simple, powerful way of showing respect and a step toward correcting the stories and practices that erase Indigenous people’s history and culture and toward inviting and honoring the truth.”

<https://usdac.us/nativeland>

CDP’s Land Acknowledgment is inspired by Dawn Knickerbocker, Native Americans in Philanthropy.



AT THE END OF THE WEBINAR, DONORS WILL:

- **Have a greater understanding of the interconnections between race, poverty and disasters.**
- **Learn how philanthropy can help improve disaster outcomes by addressing the root causes of disparities.**
- **Explore ideas for including an equity lens in their disaster giving decisions.**

Federal Poverty Level (FPL) Definitions

Total Family income \div People living on that income
= Federal Poverty Level (FPL)

If total family income:

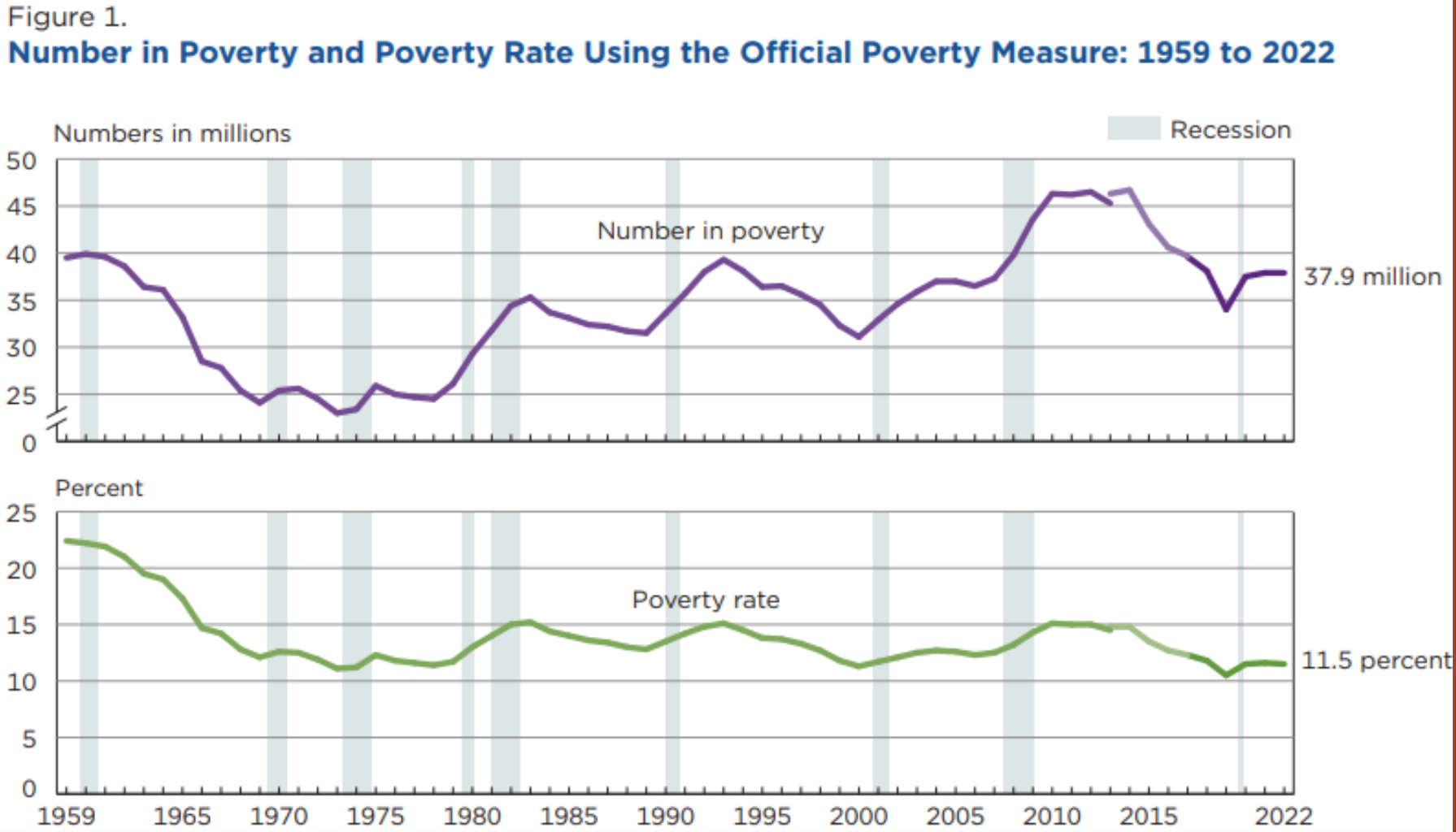
< poverty threshold by family size = poverty

= **or** > Poverty threshold by family size \neq poverty

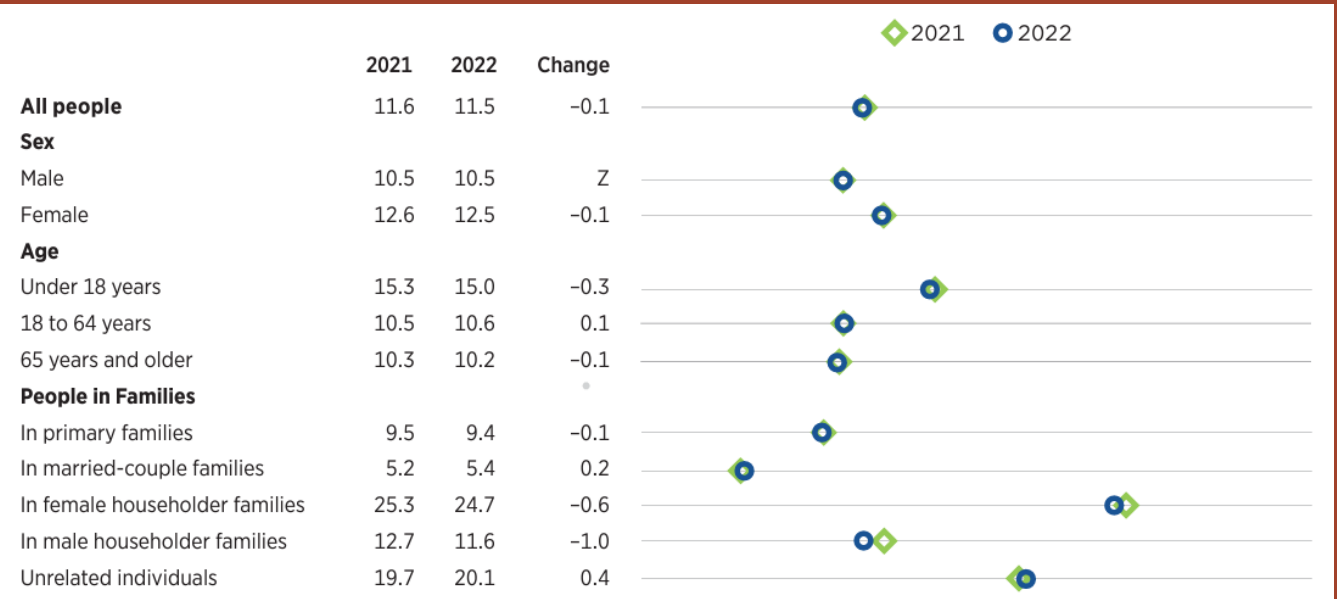
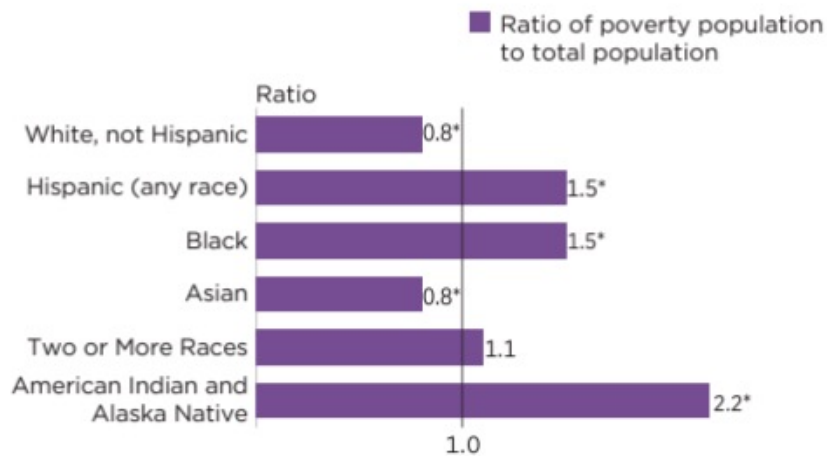
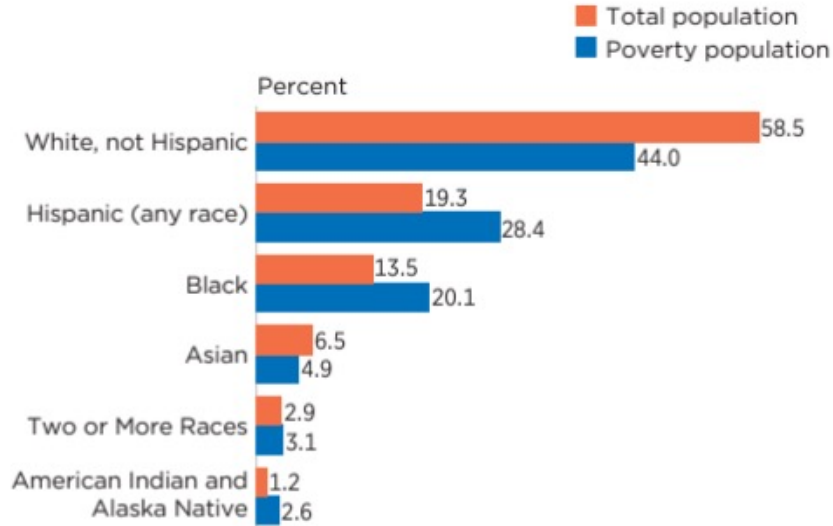


The federal poverty level (FPL) for 2024 is \$14,580 for an individual and \$30,000 for a family of four.

Overview – Number in Poverty and Poverty Rate



By the Numbers - Intersectionality



Poverty is racialized and affected by gender, age, family size and other issues. Yet, these are not accounted for in the federal poverty measure.

After a Disaster

- The bigger the disaster, the greater the wealth inequality.

Wealth Gap = Gain for one group + loss of another group

Race of Residents	Major Disaster Change	Compared to Non-Disaster
White	+ \$126,000	+ \$100,000
Black	- \$27,000	- \$46,000
Latino	- \$29,000	- \$100,000
Asian/other	- \$10,000	- \$31,000

- Harris County (Houston), TX - **\$87,000** Black-White wealth gap
- Home ownership – **\$133,000** increase in home ownership wealth gap
- College education - **\$159,000** increase in the educational wealth gap

Speakers

Thank you to our guests for joining us today.

#CDP4Recovery



Allison Cormier

Sales Implementation
Manager

Mobility Capital Finance
(MoCaFi)



Ashleigh Gardere

Executive Vice President

PolicyLink



Kelly King-Jackson

Principal and Founder

Kelly King-Jackson, LLC

WE THE PEOPLE

insure domestic Tranquillity, provide for the common Defence, promote the Progress and good Government, secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

Article 1.

Section 1. All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

Section 2. The House of Representatives shall be composed of Members chosen every second Year by the People of the several States, and the Electors in each State shall have the Qualifications requisite for Electors of the most numerous Branch of the State Legislature.

No Person shall be a Representative who shall not, when elected, have attained to the Age of twenty five Years, seven Years shall have passed since he attained to the Age of twenty one Years, and he shall, when elected, have been seven Years a Citizen of the United States, and he shall, when elected, be an Inhabitant of that State in which he shall be chosen.

Representatives and direct Taxes shall be apportioned among the several States which may be included within this Union, according to their respective Numbers, which shall be determined by adding to the whole Number of free Persons, including those bound to Service for a Year or more, and the free male Persons of the Age of sixteen Years and upwards, three fifths of all other Persons.

The Electors in each State shall have the Qualifications requisite for Electors of the most numerous Branch of the State Legislature.

Each State shall have at least one Representative, and the Electors in each State shall have the Qualifications requisite for Electors of the most numerous Branch of the State Legislature.

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Pre-Katrina Economy

- **Weak economy before Hurricane Katrina**
- **Economic Disparity**
 - African American unemployment at 18.5% v. 4.1% for whites
 - 48% of Black men not working
- **Wealth Gap**
 - Black households earned \$23,394 v. \$49,262 for white households
 - Businesses owned by people of color received only 2.1% of all receipts

Disaster Recovery Economy

- **New Orleans restored to Pre-Katrina economy by 2010**
- **\$120.5 billion* in federal spending with little impact on people of color**
 - African American unemployment at 13.6% v. 4.6% for whites
 - 52% of Black men not working
- **Wealth Gap Widens**
 - Black households earned \$25,102 v. \$60,553 for white households
 - Businesses owned by people of color received only 2% of all receipts

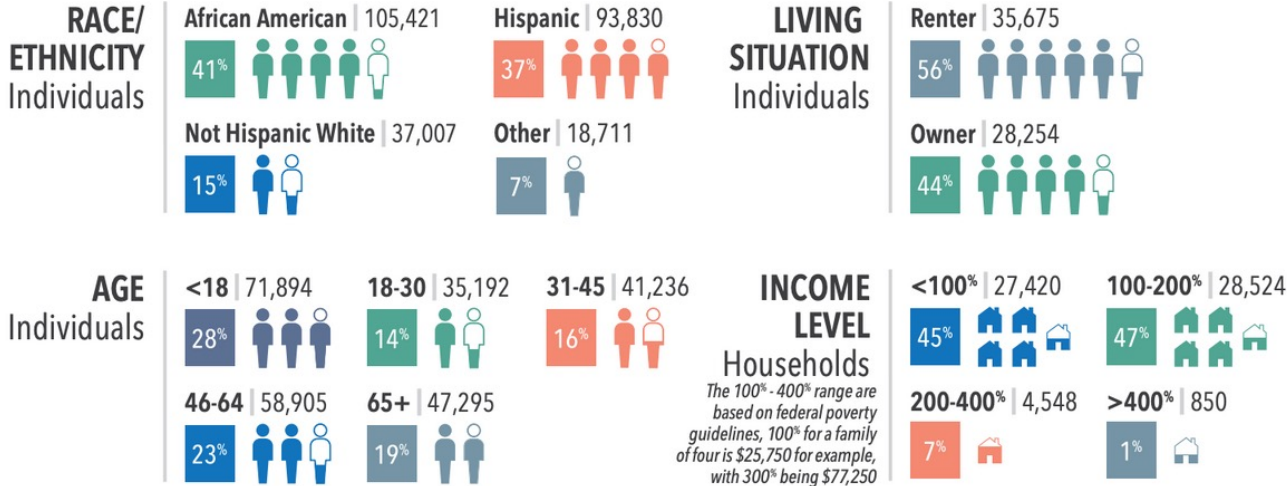
Rebuilding Economy

- **Over \$3 billion to be spent on public infrastructure and private sector investments supported by government incentives**
- **Industry growth across sectors creates new jobs and contracting opportunities**
 - Health Care & Bio Sciences
 - Skilled Crafts
 - Green Infrastructure & Water Management
 - Technology
 - Hospitality

Understanding Systems Gaps and the Inequities they Cause

BENEFICIARIES SERVED¹

The Fund accomplished its goals of serving the most vulnerable populations including, but not limited to low-income individuals, youth, elders, and people of color. Total demographic and income data do not equal the total number of beneficiaries as not all grantees collect or report this data.



UNIVERSAL BASIC INCOME

Regular cash payment to all members of a community, without a work requirement or other conditions

GUARANTEED MINIMUM INCOME

Regular cash payment to specific individuals, often those below a specific income level or members of marginalized communities

WHY IT MATTERS

Poverty is not a goal

Assuming the worst

Realized potential

Employment requires money

Wealth can mean health

Rainy day fund



Is it possible to provide pre-disaster funds?

What are the use cases?

What is the most efficient method?

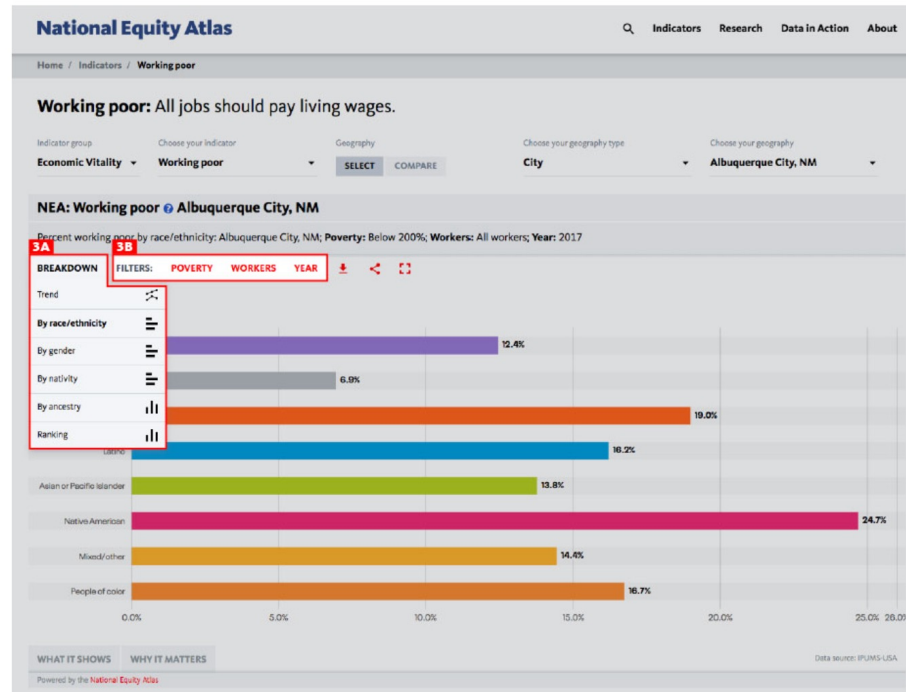


**INDEPENDENCE DAY
FIRE CASH ASSISTANCE**
Los Angeles, CA

**HURRICANE IDA
RESPONSE FUND**
Louisiana

**EMERGENCY RENTAL
ASSISTANCE PROGRAMS**
Los Angeles, CA/
Birmingham, LA

Data: Use data to bring attention to unjust systems, rally (un)usual partners, identify effective strategies and track outcomes



National Equity Atlas

A one-stop-shop for data and policy ideas to advance racial equity and shared prosperity.

Our focus is providing equity metrics that are deeply disaggregated by race/ethnicity, gender, nativity, ancestry, and income for the largest 100 cities, 150 regions, all 50 states, and the United States as a whole.

A partnership of PolicyLink and Equity Research Institute at USC.

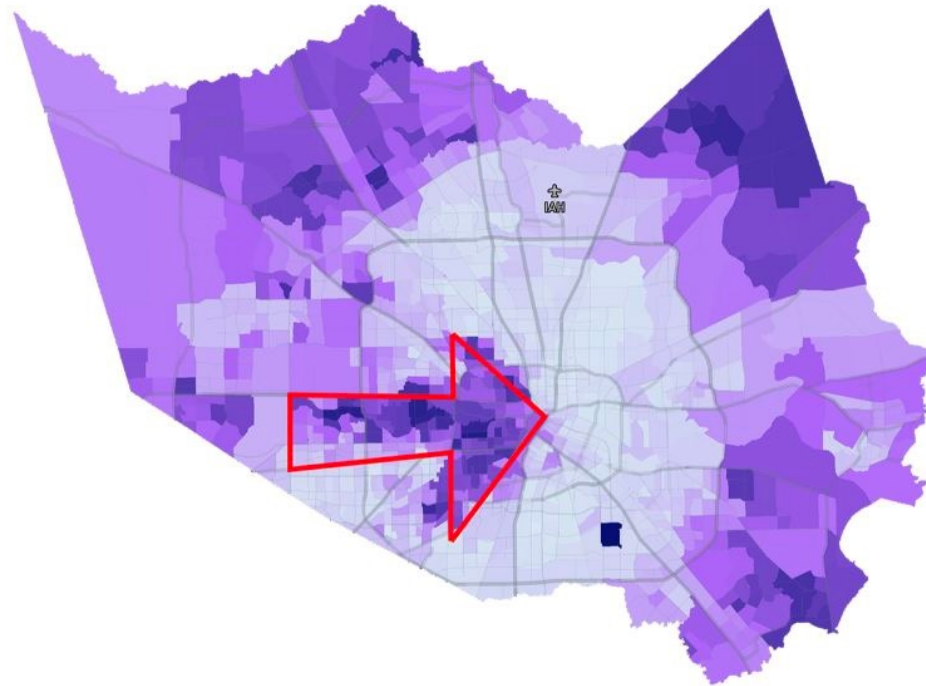
nationalequityatlas.org

Trust + Transparency

→ Transformation



Houston Arrow



Who knows best what you need?

YOU DO!

Where does it all go?

That is not always clear.



NEXT STEPS AND ACTIONS

Address root causes before a disaster.

Build partnerships with community organizations serving historically marginalized people.

Use your funding to address gaps in government assistance and insurance.

Expert Resources



Disaster Philanthropy Playbook



Website

- Blogs, Issue Insights, Disaster Profiles, Weekly Disaster Updates



Webinars



Special Reports

- Measuring the State of Disaster Philanthropy
- COVID-19 and Philanthropy
- U.S. Household Disaster Giving Report



CDP Staff

- Speaking engagements, Analyses, Opinion Pieces, Consulting Services



disasterphilanthropy.org



OUR UPCOMING WEBINAR

Beyond breaking news: Local journalism's role in disaster recovery

Feb. 8, 2024, at 1 p.m. ET/12 noon CT
(new time!)

disasterphilanthropy.org/events

Thank You

For additional information, contact:

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