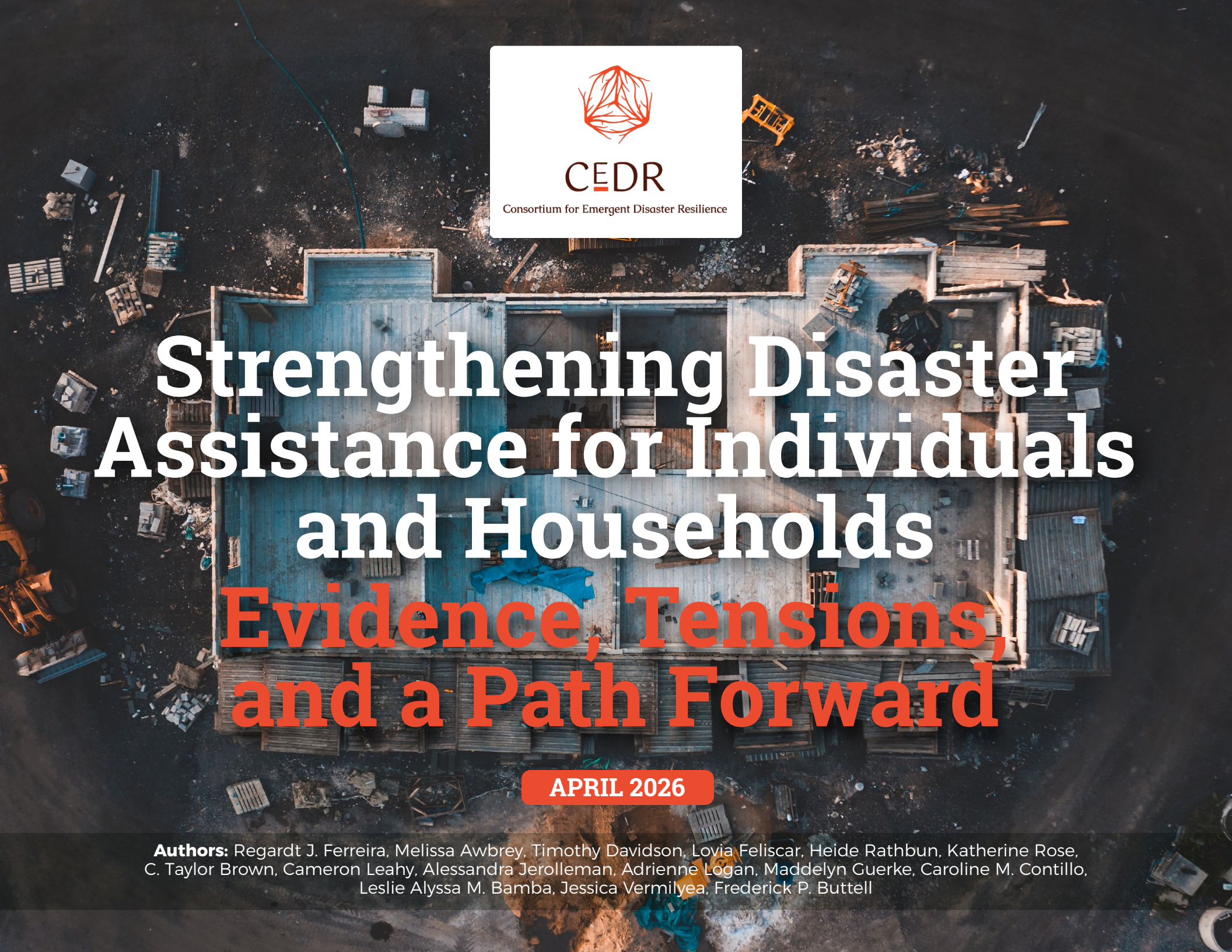


CEDR

Consortium for Emergent Disaster Resilience

Strengthening Disaster Assistance for Individuals and Households

Evidence, Tensions, and a Path Forward

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Executive summary

The frequency, impacts, and costs of disasters are increasing significantly as disaster assistance systems and the roles of institutions are being fundamentally re-envisioned. Yet, evidence to guide these policy and programmatic decision-making processes remains fragmented.

To help fill this gap, we conducted a scoping literature review on disaster assistance provided to individuals and households by the Federal Emergency Management Agency's Individuals and Households Program (IHP). This brief synthesizes the findings of that review, identifies key challenges, and provides evidence-based recommendations on how to improve disaster assistance to disaster-affected individuals and households.

Key findings

Our research identified several points in the **application and implementation process** where IHP faces specific challenges with (a) eligibility and ownership verification, (b) inspections, (c) damage assessments, (d) denials, (e) appeals, and (f) post-award implementation.

We also found that **internal organizational and operational dynamics** contribute to these difficulties and the disproportionate impacts that result from them. These dynamics include (a) communication and transparency, (b) duplicate, improper, and fraudulent payments, (c) technological and control systems, (d) internal organizational and workforce dynamics, and (e) coordination and training with states.

Additionally, we identified **legal and resource constraints** that make it difficult for the program to address these challenges.

Key takeaways & recommendations

Several key tensions impact the provision of disaster assistance to individuals and households, including:

- federal vs. state/local roles
- directly hiring longer-term employees vs. relying primarily on temporary contractors
- providing disaster assistance quickly vs. protecting against programmatic payment errors and fraud
- providing enough assistance for individuals and households to effectively recover vs. preserving incentives for them to reduce their own risk

Our core recommendation to help navigate these tensions is for IHP—or any program providing disaster assistance to individuals and households—to **clarify its purpose and goals to create the conditions for better aligning program processes with goals**.

Ultimately, we recommend that future reforms target known issues within the federal system rather than risk reintroducing or even exacerbating these issues by abdicating responsibility to regions, states, or localities with uneven—and often inadequate—capacity, expertise, and resources. **Fragmenting authority and responsibility is unlikely to solve existing issues and may instead make systemic improvements increasingly improbable and delayed.** In the absence of clear evidence that substantial devolution of disaster assistance to more localized levels would improve outcomes, we suggest targeted improvements to existing systems based on established evidence, which would likely be more efficient and less risky.



Disasters in the U.S. costing one billion dollars or more have been increasing. In 2018 there were 14, and six years later in 2024 there were 27 [3].

Overview

This brief summarizes the findings of a scoping literature review on disaster assistance provided to individuals and households by FEMA's Individuals and Households Program (IHP).

Since its formation in 2000, IHP has been instrumental in supporting the recovery of individuals and households from disasters, yet the evidence about this program remains fragmented. With the frequency, impacts, and costs of disasters increasing dramatically and significant rethinking about the structure of disaster assistance, including what entities and levels of government should be responsible for it [1,2], **it is critical to systematically identify and synthesize relevant challenges and opportunities for improvement**.

Our research process

Our team followed a rigorous process to **review and thematically analyze data** identified in response to the research question, "For individuals and households affected by disasters, what are the challenges and barriers faced in FEMA's Individuals and Households Program (IHP)?"

The team used the search terms "Individuals and Households Program," FEMA, barriers, and disaster to **search for relevant articles** in the Google Scholar, Scopus, and EBSCOHost databases.

The team applied the following **inclusion criteria**: English-language works, from any date (literature reviewed was from 2006 to 2025), to include peer-reviewed articles, reports, policy briefs, case studies, court cases, and other relevant gray literature.



Recent changes

FEMA has made numerous improvements to IHP over the years. In particular, significant changes were made to the broader IA program in March 2024 to meet increasing disaster assistance needs by improving service delivery for all, including those disproportionately impacted by disasters [4,5]. The full impact of these changes remains largely unknown due to insufficient implementation time before executive orders from early 2025 introduced new changes and directives to these programs [1,2,4,5]. Despite this truncated time for implementation, preliminary analysis did suggest that some of the changes were having some of the intended impacts, though others were not [6].

Executive orders issued in 2025 significantly question FEMA's competence and the role of the federal government in disasters [1,2]. These questions are being debated at the time of writing by the newly established FEMA Review Council [1], while proposed bipartisan legislation from the House Transportation and Infrastructure Committee [7] proposes to bolster FEMA.

Findings

We identified several key points in the application and implementation process where IHP faces challenges in its delivery of disaster assistance.

We also identified internal organizational and operational dynamics that contribute to these difficulties and the disproportionate impacts that result from them. Additionally, we identified several key constraints that make it difficult for the program to address these issues.

These areas represent opportunities for the program to improve and will remain relevant no matter how the program and the provision of disaster assistance to individuals and households evolve in the future.

Disaster assistance application process

Eligibility and ownership verification

Demonstrating eligibility, in particular verifying home ownership, can be challenging, especially for those without complete documentation due to the loss of or lack of access to their homes caused by the disaster and/or nontraditional home ownership and housing situations [4,8–12]. The research reviewed shows that often Black, Latinx, and low-income disaster survivors, as well as those living within nontraditional property rights frameworks such as Indigenous survivors, are disproportionately impacted by these homeownership verification challenges [9,12,13].

Inspections

Most decisions to approve or deny housing assistance are based on inspections conducted by often ill-equipped contractors dealing with a complex post-disaster landscape [11,14,15]. Inspectors, tasked with verifying occupancy, ownership, personal losses, and disaster-related damage [14,15], are often underqualified, underequipped, and undertrained and are incentivized to conduct assessments quickly [9,16]. Due to the subjectivity of the process, inspectors may also produce biased damage assessments based on their perception of neighborhoods and households [9,11,17].



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Damage assessments

Though studies confirm that IHP award amounts generally reflect the amount of damage assessed by inspectors, less apparent aspects of the process can impede recovery [11,17–19]. These factors include difficulty navigating bureaucracy and communicating with inspectors for foreign-born and less educated survivors [17] and lower property values for homes owned by those who are socially vulnerable, especially people of color whose property has been devalued due to racist housing policies and markets [11,13,18]. When those with fewer household resources receive lower awards based on damage assessments that underestimate actual damage, their disaster impacts are compounded [13].

Denials

A high percentage of applicants authorized to receive housing inspections are subsequently denied assistance [14]. From 2018 through 2021 and 2010 through 2016, these denials averaged 66% [14] and 53%, respectively [11]. The most common reason that higher-income applicants are denied assistance is due to having insurance, while the most common reason that under-25 and low-income applicants are denied assistance is due to insufficient damage [11,13,14,20]. In addition, Raker [11] demonstrates that Black and Hispanic communities are more likely to be denied assistance than White communities, and they are more likely to receive this determination due to insufficient damage. Prior to the March 2024 changes, a determination of insufficient damage could be made when a disaster worsened pre-existing conditions [5], which can be more prevalent for younger and lower-income applicants as well as those living in Black and Hispanic communities.

Appeals

The appeals process presents significant hurdles for applicants attempting to challenge denials. Though FEMA encourages applicants to appeal denial decisions [9], appeal approval rates have dropped substantially over time due to additional bureaucratic burdens for legitimate appeal applicants resulting from post-Hurricane Katrina efforts to reduce fraud [21]. For perspective, appeal approval rates have dropped from 63% in 2010 to an average of 25-30% in 2020 [20,21]. sFrom 2010 through 2019, only 4.8% of those who were initially denied IHP assistance submitted appeals [20,21].

Post-award implementation

Recipients of IHP support can still face challenges after they receive assistance, especially in catastrophic disasters that devastate an area's housing supply and displace and disperse large numbers of people across the country [13,15,22]. These extreme situations can cause strain in rental markets, reducing the effectiveness of rental assistance [13]; increase risk for problems with direct temporary housing (i.e., travel trailers and mobile homes) [15,23]; make it more difficult to transition recipients from one type of assistance to another or to permanent housing solutions [13,15,22]; and worsen the burden on recipients due to confusing recertification requirements for some types of housing assistance [4,5,13].

Internal organizational & operational dynamics

Communication and transparency

IHP has long struggled to clearly and effectively communicate with its applicants and recipients [9–11,17,20,21]. Despite stating that it regularly provides updates and sufficient information about IHP policies, regularly reviews and updates its eligibility letters, and offers multiple ways for applicants to resolve questions and clarify information [5], applicants still face difficulties navigating the process and understanding communications from the IHP [9–11,17,20,21]. These difficulties are especially evident with eligibility and award determination letters [20]. In addition, focus groups conducted by FEMA have found that applicants would like more detailed information about how their award determination and amount of assistance were determined, what their award covers, and specifics about their inspection [20].

Duplicate, improper, and fraudulent payments

Ensuring swift disaster assistance while safeguarding against fraud remains a persistent challenge for FEMA, particularly the IHP, as the urgency of delivering immediate aid often conflicts with the complexities of verifying eligibility [24,25]. FEMA must rapidly mobilize personnel and resources, while applicants must navigate a complex and confusing process amid disaster-induced disruptions to local administrative capacities, communications, transportation, and tracking systems [20,26,27]. These conditions further complicate eligibility verification as well as the distribution of different types of assistance throughout the recovery process, inevitably creating circumstances conducive to duplicate and improper payments as well as intentional and unintentional fraud [24,28]. Yet measures intended to mitigate these risks may inadvertently increase program administration and applicant burdens, hindering timely and successful distribution of assistance [29,9,16].



Technological and control systems

Limitations of FEMA's technological and control systems underlie several of the challenges previously discussed. These include challenges related to inspections, denials, appeals, post-award implementation challenges, communication and transparency, and duplicate, improper, and fraudulent payments.

These challenges, at the root of many long-standing, frustrating, and seemingly intractable problems with IHP, can mostly be attributed to

- out-of-date legacy systems and a lack of funding for timely updates,
- databases that do not interact with each other due to privacy concerns and/or outdated systems [28],
- data security restrictions that limit functionality [14], and
- the tradeoffs between distributing assistance quickly and minimizing duplicate payments and fraud [30].

Internal organizational and workforce dynamics

IHP has reportedly faced long-standing challenges to adequately plan as well as staff and train its largely decentralized temporary and contract employees, especially for periods of high or catastrophic disaster activity [10,20,25].

For example, prior to Hurricane Katrina, in both 2004 and 2005, FEMA requested funds to conduct planning to address potential catastrophic-level challenges, but funds were denied by the Department of Homeland Security [25]. When Hurricane Katrina struck in 2005, this lack of advance planning contributed to IHP's ad hoc implementation and resulting inefficiencies and inadequate assistance to communities impacted by the storm [25].

Similarly, as far back as 1999, FEMA recognized the need to better evaluate the qualifications of staff deployed to disasters but was unable to implement proposed plans due to budget constraints [25]. Staffing and training challenges became evident in response to the unprecedented impacts of Hurricanes Katrina and Rita in 2005 and over a decade later with Hurricanes Maria and Harvey in 2017 and the Camp Fire in 2018 [13,20,25].

Coordination and training with states

Though states have "primary responsibility for planning and managing all aspects of the recovery of their communities" [20(pp. 61-62)]**, in reality, many lack the full capabilities needed to adequately support longer-term recovery** [20]. According to IHP officials, limited staffing and a response versus a recovery mindset at the state level create challenges for proactively and effectively training state and local officials [20]. States, in turn, have reported a lack of sufficient training, a limited understanding of the different types of IHP assistance, and challenges coordinating with IHP [20,27].



Disproportionate impacts happen

Though "FEMA provides IHP assistance without concern for socioeconomic factors or gender, race, or ethnicity" [5(p. 4013)]**, the challenges shared in the results section often impact some people differently or more than others** [5,9,11–13,16–19,21,27,31–33].

These disproportionate social impacts have begun to be taken into consideration over the last few years in disaster-focused efforts at local, state, and federal levels [19]. A recent major example includes FEMA's March 2024 changes [4].

The following sections further illustrate how these impacts are unevenly distributed across:



race, ethnicity, and income



housing tenure



language, age and disability status and subsistence livelihoods



insurance access



Race/ethnicity and income

Though assessing disaster outcomes can be difficult when social dynamics and hazardous processes meet, research clearly suggests that race and ethnicity play an undeniable role in the distribution of individual disaster assistance [11,17–19]. For example, a study of county-level IHP assistance between 2010 and 2018 found that areas with higher percentages of Black, Hispanic, and Native American households received less total IHP assistance [19].

Consistent with these results, Raker's [11] study found that the average household in predominantly Black communities received approximately $510 less in assistance than similar households in White communities and that the lower-income households in these White communities actually received slightly more assistance than the higher-income households in Black communities. It is evident that disaster survivors of color, in particular those who are Black, face many challenges resulting from societal dynamics or systemic inequities that, for example, lead to greater disaster risks where they live, as well as greater obstacles on their path to recovery [12].

When race and income are considered together, lower-income Black households in predominantly Black communities are unfairly impacted, receiving on average approximately $200 less in repair assistance than lower-income White households in predominantly White neighborhoods [11]—a meaningful difference for households living on $15,000 a year. Overall, Raker [11] finds a "pattern of cumulative disadvantage" [(p. 447)] that builds throughout the IHP disaster assistance process for residents of Black communities, especially those with lower incomes.





Language, age and disability, subsistence livelihoods

Studies indicate that additional factors such as language, age and disability status, and subsistence livelihoods may be associated with disparities in the award of IHP disaster assistance [5,9,11,17,27,32]. Though FEMA states that it has many options for meeting language needs [5], communication from FEMA can still be overwhelming to understand, even for native English speakers [9,11,17].

Older individuals and those with disabilities face particular challenges during and after disasters due to a mix of chronic illness and functional challenges, and, as a result, encounter many challenges when applying for IHP assistance [27]. In addition, a small but possibly overlooked population whose livelihoods can be significantly impacted by disasters are subsistence communities, which include Indigenous peoples engaging in traditional practices.

Renters and homeownership bias

IHP assistance is primarily directed toward homeowners to support disaster-related home repairs; consequently, renters receive less overall assistance and face distinct challenges in the recovery process without the security of homeownership [10,11,18,20]. While homeowners generally have more security and access to resources for recovery, renters often experience less agency as they are subject to landlord decisions and to post-disaster rental markets, which can tighten when rental housing has been significantly affected by the disaster [13].

In a study of post-hurricane IHP assistance from 2005 through 2016, Raker finds that the program "funnel[s] permanent repair resources to homeowners in whiter communities, while temporary rental aid is granted disproportionately to households in communities of color" [11(p. 430)]. This funneling resulted in socioeconomic benefits for homeowners who received IHP repair and replacement assistance (a 0.07% decrease in the adult poverty rate and a 2.6% increase in median income for every 1% increase in assistance after adjusting for impact and damage).

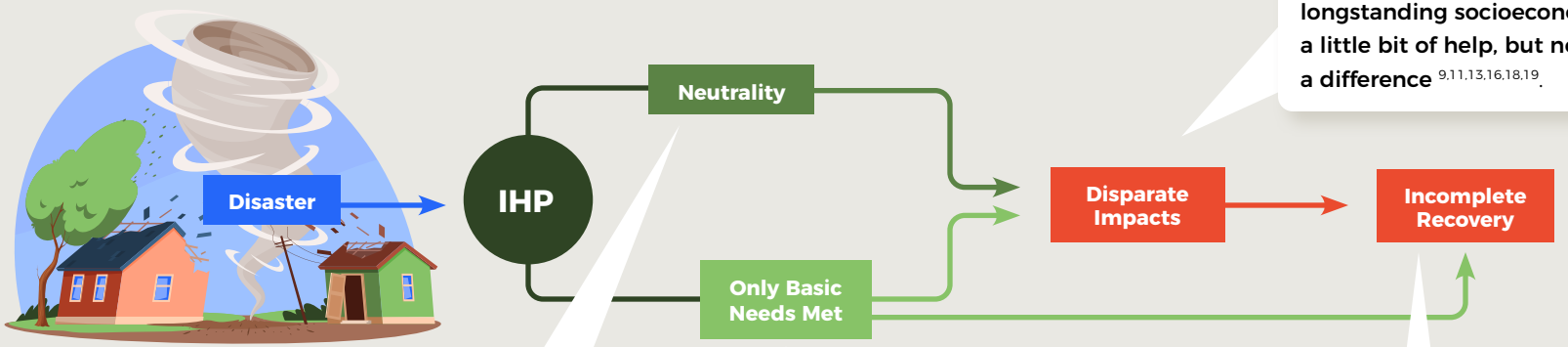
Interactions with insurance

IHP interfaces with different types of insurance, primarily private homeowners insurance and the National Flood Insurance Program (NFIP), **which interact in ways that can be complex and carry some risk for confusion and delay** for disaster survivors seeking IHP assistance [5,21,31,34].

Why these disproportionate impacts happen

As demonstrated, disproportionate impacts happen for disaster survivors at key points in the IHP registration, application, and implementation processes due to procedures, regulations, and internal organizational factors. Our research indicates that they also happen as a result of underlying logics and statutory requirements that impact the program's purpose, design, and structure.

Our findings suggest that the design and implementation of IHP policies and processes, as well as these underlying logics, likely lead to inadequate assistance for those who are most in need and struggle to cope with disaster impacts and the recovery process [10,11,18,19,21]. This is illustrated below:



Some scholars have suggested that **the perceived "deservingness" of disaster survivors [11,16] plays a role in why a program like the IHP, that is designed to provide assistance to those who have fewer alternative resources to recover, tends to disproportionately benefit higher-income, White homeowners** [11,13,16,18]. This underlying logic of "deservingness" shapes an infrastructure of programs and policies, bureaucratic processes, and rhetoric on fraud prevention efforts that overall privilege the ownership of property and the financial damage to it, leaving those most in need after disasters still very much in need [11,16,18,19]. Consequently, this logic **implies that those with the fewest resources and capacities, often due to longstanding socioeconomic challenges, deserve a little bit of help, but not really enough to make a difference** [9,11,13,16,18,19].

Disproportionate impacts occur, in part, because IHP intentionally does not take social dynamics into account in its award of assistance [18,19,21]. This **neutrality results in disparate impacts** specifically because it does not take need and pre-existing social conditions into account.

These disparate impacts also occur because **the program is designed to meet only the very basic needs of disaster survivors** who are uninsured or underinsured and is required by the Stafford Act to serve only as a supplement to other disaster assistance [5].

Thus, by design, the program is not intended to provide enough assistance for disaster survivors to fully recover or be made "whole" after experiencing a disaster [5,9,13,35], which means that **those with fewer resources and capacities for whatever reason face greater challenges to recover**.

Constraints

Though IHP does indeed help individuals and households recover after disasters, there are still opportunities for the program to improve. However, it is important to acknowledge the complex and challenging conditions under which the program operates and strives to support people during some of their most stressful moments and greatest times of need. In addition, research indicates that various legal and resource constraints make it even more difficult for FEMA and IHP to successfully operate.

These legal and resource constraints appear to constrain FEMA from doing what it knows it needs to do to strategically plan, prepare for, and ultimately deliver IHP disaster assistance more effectively and efficiently.

These constraints are likely even more challenging to overcome due to FEMA's position within the federal organizational structure as just one of many departments within the very large, law enforcement and national security-focused DHS, competing for funding, access, and sustained attention and support.



Discussion

This review demonstrates that the IHP has faced many challenges in providing services over the years, which have resulted in disproportionate impacts on certain communities. Despite these challenges, IHP is a crucial program that offers important, even critical, support for individuals and households in a post-disaster context. Our review focuses on identifying barriers that, if addressed, would enhance IHP's effectiveness.

Our findings should be understood as a call to strengthen and improve IHP—not as evidence that the program is a lost cause or should be dismantled or abandoned, but as evidence that it is essential and warrants continued investment and refinement. Importantly, the IHP has made significant strides over time to address the known issues in the program [36]. The recent pivot from March 2024 changes that affirmed the importance of the federal government's role in increasing the equity of IA programs [4,5] to 2025 Executive Orders significantly questioning FEMA's competence and the role of the federal government in disasters [1,2] reflects a historic trend of shifting priorities based on political ideologies.

It also reflects an ongoing central tension in the provision of disaster assistance in the U.S.—**how much responsibility for programs like IHP should lie with the federal government or with state and local governments**.



"Our findings should be understood as a call to strengthen and improve IHP—not as evidence that the program is a lost cause or should be dismantled or abandoned, but as evidence that it is essential and warrants continued investment and refinement."

Federal versus state roles—a central tension

As policymakers evaluate responsibility for disaster assistance and recovery, it is important to acknowledge that **different levels of government, as well as the private sector and volunteer organizations, bring different strengths and weaknesses, and the ideal approach would optimize the strengths and minimize the weaknesses of each while maximizing coordination across all levels** for the best outcomes for disaster survivors and recovery.

With the current debate exploring whether more responsibility for disaster assistance should shift to state and local governments comes an opportunity to reimagine an even more intentional, proactive, and purposeful approach, one of optimized, ***collaborative governance capacities***, that deliberately leverages the strengths and opportunities at each level of government. Such an approach would combine the resources, capacities, and coordination enabled by a centralized federal structure with the flexibility and contextual knowledge of more locally led efforts.

> To most effectively leverage these strengths at each level of government, the most predictable and achievable approach with the least disruption may be to continue to focus on improving the current, federally led system.

In addition to its other capacities, the federal government plays an irreplaceable role in preventing regions with lower capacity from being overwhelmed, mitigating disparities between well- and less-resourced states and regions, and preserving institutional knowledge, leading to more even and effective disaster recovery and improved outcomes, especially as disasters increase in frequency, intensity, and cost. State-level emergency management functions, however, face serious challenges, according to the most comprehensive study to date on public sector emergency management [37].

These challenges include:

- significant staffing and funding shortages,
- high staff turnover,
- low pay,
- burnout,
- competition with other political interests, and
- staff with multiple, competing priorities that limit their time for emergency management activities [37].

Significantly shifting greater responsibility to already struggling states without an intentional transition process, ideally one that takes a collaborative governance capacities approach, will create considerable disruption in the midst of ongoing disasters. For states with severe resource and capacity gaps and/or that face the greatest risks, it could be devastating.

> With an intentional collaborative governance capacities approach comes the opportunity to make meaningful improvements in how we respond to and recover from disasters. With an approach that significantly reduces the federal government's role—especially without sufficient preparation and capacity building—by abdicating responsibility for the things only it can do best, comes real and needless harm to people and communities.

If responsibilities do shift in this way (i.e., rapidly, haphazardly, and without capacity building), those taking on new responsibilities will need to anticipate these known failure points and be prepared to creatively address resource and capacity gaps as well as support the ability of disaster survivors and communities to exercise their agency, which can increase their resilience and well-being [38–45].

Additional tensions

The literature reviewed for this study reveals additional key tensions that would influence how disaster assistance for individuals and households is structured and implemented, regardless of the mix of responsibility. These tensions both impact and are impacted by the legal and resource constraints discussed in the results and are also found in other governmental assistance programs.

1 Tensions related to the IHP Workforce

IHP's reliance on a primarily temporary, contractor workforce has been a reasonable strategy given that, historically, disasters caused by natural hazards were less frequent and more episodic. However, this approach presents significant challenges, as discussed, that make it more difficult to provide quality customer service, accurate and unbiased inspections, and consistent and fair award determinations to disaster survivors [9,11,14,15,17,20,20,25]. This dilemma reflects a **tension between directly hiring longer-term, permanent employees and relying on a primarily temporary, contractor workforce**.

Ongoing improvement efforts could benefit from the reconsideration of other approaches to staffing such as the possibility of investing in an expanded and more permanent, directly hired workforce, which could enable IHP to avoid many of the challenges it experiences, especially with major disasters and in high disaster activity years. With a more permanent workforce, IHP could more effectively build and sustain the capacities of its workforce through ongoing training and more consistent communication and guidance, which could improve customer service and award determination decisions, leading to efficiencies and cost savings from a reduction in repeat calls, difficult cases, and appeals. In addition, investing in robust ongoing planning efforts, including detailed workforce planning, could help to optimize the effectiveness and efficiencies of these strategies. Such approaches would support a more effective and efficient administration of the IHP program as well as build and maintain greater institutional knowledge over time.

> With the current debate about whether more responsibility for disaster response and recovery should rest with the states has come the departure of over 2,000 FEMA employees, one-third of its permanent staff at the time of writing [46].

This loss, which includes key leaders, is even more consequential given that, as of 2023, the Government Accountability Office reported FEMA was already 35% understaffed [47]. Current and former FEMA employees believe this loss of experienced staff is so serious that they submitted a letter of their concerns to Congress in August 2025 [46]. Drastically cutting staff at an already understaffed agency without first building the capacity of under-resourced states will not be inconsequential [37,47] and as FEMA employees note in their letter, "cuts to these programs prioritize the appearance of cost reduction and empowerment of SLLT [state, local, tribal and territorial] partners but will result in an opposite outcome." They add, "when we cannot work directly with our SLTT partners in providing training and technical assistance, we lose critical opportunities to maintain trust, strengthen systems, improve preparedness, and serve American communities we swore an oath to protect at the moments of their most dire need" [48(p. 3)].

As the larger ecosystem of disaster assistance navigates these disruptions, it is important for all relevant parties to stay abreast and work to mitigate the possible dire consequences if systems fall short, especially given the potential loss of both time-tested structures and people with the experience, institutional knowledge, and relationships to minimize the harm from these crises.

2 Tensions related to fraud

As the literature demonstrates, IHP must also manage **a tension between providing disaster assistance quickly through processes that are easy for disaster survivors to navigate and protecting against improper payments, including those resulting from intentional fraud**. The risk for assistance to be awarded erroneously is not insignificant, while the risk for intentional fraud, by comparison, is less substantial than evaluation and reporting practices indicate.

Historically, FEMA and the federal government have placed responsibility on individual disaster survivors for potentially fraudulent and improper payments, which can result from a broad range of causes, many of which have nothing to do with intentional fraud [16,20,25,26]. This emphasis on intentional fraud by individuals is reflected in prevention, penalization, and evaluation efforts [22,25,26,30,49]. It is also reflected in the language, charts, and exhibits used, as well as in the conflation of improper payments with intentional fraud and of fraud risk with actual fraud in various GAO reports [14,20,26,50,50]. These types of examples bring into question the extent to which intentional fraud actually occurs and whether it is accurately and proportionately characterized and deserving of the asymmetrical attention and resources often given to it.

To further minimize both erroneous improper payments as well as intentional fraud without placing undue burden on disaster survivors, FEMA could

- continue to improve processes and systems, in particular and to the extent possible; data sharing and insurance verification;
- procure funds to support more extensive response and recovery planning efforts; and
- exercise its option to more broadly waive its right to recoup funds from improper payments resulting from administrative errors.

"FEMA must always achieve the appropriate balance between taking reasonable steps to verify eligibility and providing timely assistance to disaster survivors" [51(p. 17)]. As prior literature has suggested [11,16,51], being more explicit about navigating this balance and clear about what is more important to its overall purpose (i.e., eliminating fraudulent and duplicate payments or providing victims with timely, appropriate assistance) may increase the effectiveness of the provision of disaster assistance.

Furthermore, a new term for describing funds that are lost due to administrative issues or confusing bureaucratic processes—other than "fraud," "potentially fraudulent," or even "improper payments"—that does not blame or mischaracterize disaster survivors is needed (e.g., "programmatic payment errors," "administrative mispayments," or "non-fraudulent improper payments"). More accurate public characterization of survivors in this way could help improve program evaluation and reduce harmful stigmas around disaster survivors, the vast majority of whom are just doing their best to take care of themselves and their loved ones in difficult circumstances, not trying to defraud the government.

3 Tensions related to incentives

IHP must also navigate a **tension between providing sufficient assistance for effective recovery, which can, in theory, dull incentives for individuals and households to reduce their risk, and on the other hand, providing limited supplemental assistance, which can entrench vulnerability and widen gaps in recovery.**

When determinations hinge on hard-to-navigate inspections [9,11,13,15,32], when damage assessments undervalue losses in historically devalued communities [11,13,17,18], and when appeals are complex and rarely successful [9,17,21], the result is a process that rewards an individual's capacities to navigate complex administrative processes, often without much support, more than it considers household need. This pattern can dissuade applications, depress appeals, and increase the odds that the most resource- and bandwidth-constrained survivors exit the process prematurely, reinforcing cumulative disadvantage.

> It is important to design incentives to be proportionate to the capacities of households to adapt. It is also important to explicitly document and communicate the purpose of the incentives and how they will be operationalized.

Concretely, this could mean setting baseline floors of assistance to prevent catastrophic household decline, especially for those most in need, while preserving room for insurance and other disaster assistance to provide additional support.

Defining and aligning IHP purpose and goals to address tensions and challenges

A through-line of the examined literature is that IHP is frequently critiqued for failing to do things it was never actually designed to do. This finding indicates a more fundamental challenge: **ambiguity about the program's purpose and goals and about the respective roles of federal, state, and local actors in advancing them**. This lack of a clear and sustained purpose is likely tied to the broader historical development of U.S. disaster assistance, which has always been a reactionary, ad hoc assemblage of services and reforms in response to political pressures and particular events and threats.

At minimum, any changes to the level of government responsible for the various aspects of disaster assistance should make explicit how IHP, or a comparable program, navigates these challenges, tensions, and trade-offs. This could create the conditions for aligning program processes with goals, rather than letting processes resulting from over a century of ad hoc reforms define them implicitly. Such clarity could also enable more effective evaluation of service delivery. Furthermore, **the importance of clarifying purpose is especially salient given the ongoing debate over the federal, state, and local mix of responsibility**. Clear purpose statements can guide various levels of government and their stakeholders on their respective roles in the process.

However, a clarification of purpose alone is likely not enough to resolve the challenges and tensions that impact the recovery of disaster survivors, especially those who are impacted disproportionately. Without an accompanying expansion of goals to more broadly support resilience, adaptive capacity, and actual recovery, the deeply concerning current challenges will likely not move toward resolution. Certainly **a clearer purpose can help IHP shift from a largely event-bound, reactive posture to a more strategic, investment-oriented stance**. This need to embrace a strategy of investment is only heightened by climate change and more frequent, intense, and costly disasters.

> Disaster assistance programs that are unaware of the role they play in helping individuals and households adapt to climate change open themselves to tremendous fiscal and legitimacy risk by not addressing the core needs of constituents or accounting for an increasingly variable future.

Study limitations

The results of our study are tempered by the following limitations:

- search terms that only included literature that explicitly mentioned the "Individuals and Households Program" to ensure content was program specific;
- included literature limited to publications in the English language;
- lack of formal appraisal of the quality of the reviewed studies and reports; and
- inability to fully assess the impacts of the 2024 changes to IHP due to disruption from calls to eliminate FEMA and/or significantly shift responsibility away from the federal government.

The authors recommend that future studies examine other aspects of and programs within the broader system of disaster assistance and recovery and assess the impacts of changes taking place during the term of this study.



Conclusion

This literature review represents a momentous work, not only by the present authors but also by all those who contributed to the prior works cited. Our present level of understanding of the issues within this program results from considerable collective effort, not just from academics but also practitioner partners, prior FEMA staff, the users of these programs themselves, and other advocates and stakeholders. This kind of institutional knowledge is irreplaceable.

While research demonstrates that IHP is certainly imperfect, it is equally important to note that IHP also benefits from decades of research and lessons learned, field-tested implementation, and now—through this brief and the full literature review—an extensive evidence base synthesizing these findings and identifying areas for continued improvement.

Therefore, future reforms should target the known issues within the programs in which they have been identified, rather than risk reintroducing or even exacerbating these issues with unknown and fragmented systems, which would make systemic improvements increasingly improbable.

Though this research highlights issues found in the literature about IHP, these issues do not justify the devolution of the program. Starting over with state-by-state systems may sound appealing in theory due to the plethora of research and personal experiences suggesting issues exist in these federal-level programs, but these types of dramatic changes could erase the substantive progress that has been made in testing and evaluating these programs and would likely replace known problems and programs with unknown ones—creating issues that could take decades to systematically identify, let alone solve.

> In the absence of clear evidence that substantial devolution of disaster assistance to more localized levels would improve outcomes, we suggest targeted improvements to existing systems based on established evidence, which would likely be more efficient and less risky.

Regardless of where responsibilities for disaster assistance lie in the coming years, as policymakers, practitioners, advocates, and researchers continue to attempt to solve long-standing challenges faced by individuals and households in disaster recovery, it is important they consider each of these important findings and recommendations.



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