

Demographics of Catastrophe

Peter J. McDonough Jr.

October 20, 2009

The following study was conducted to provide insights into the demographic characteristics of families and individuals who reside in areas that have been the sites of massive hurricanes in recent years.

The study was prepared for ProtectingAmerica.org, a nonprofit organization whose purpose is to “better prepare and protect American families and communities from the devastation of natural catastrophes.”

Peter J. McDonough Jr. is a consultant to ProtectingAmerica.org and an adjunct professor at the Eagleton Institute of Politics at Rutgers University in New Brunswick, NJ.

Demographics of Catastrophe

An analysis of the demographic profile of the residents of counties that have been significantly affected by hurricane damage in recent years demonstrates that, on average, residents of those areas are typically below the national and state averages with respect to median household income and the median value of owner occupied housing units. As a corollary, the population of those areas is typically well above the national and state averages for the number of persons living below the poverty line and the percentage of African American residents.

Simply put, the contention that programs that would provide a financial backstop for catastrophe prone are designed to serve wealthy white owners of beachfront property not true, the fact is that the persons who are most likely to be affected by catastrophic hurricanes are most likely to be disproportionately African American, poor and living in homes with values well below state and national averages.

The study reviewed data from the most recent US Census (2000) with updates and estimates through 2007.

States for review were selected due to recent hurricane activity and included:

- Florida
- Louisiana
- Mississippi
- Texas

In addition to the states listed above, specific counties or cities that have experienced significant hurricane activity were also examined. Those counties or cities included:

- Miami Dade County (FL)
- Orleans Parish (LA)
- New Orleans City (LA)
- Galveston, (TX)

State Results

The state-by-state results, which are displayed on the attached table, can be summarized as follows:

Florida – The state of Florida, with coasts along the Atlantic Ocean and the Gulf of Mexico, is the historically most vulnerable US state with respect to hurricanes.

The state's African American population is 15.9 percent, 3.1 points or 24.2 percent higher than the national average of 12.8 percent. The state's Hispanic population is 21.0 percent, 5.6 points or 36.3 percent higher than the national average.

12.1 percent of the state's population lives below the federal poverty line. This figure is slightly better than the national average of 13.0 percent of the population living below the poverty line.

Median household income in the state of Florida is \$47,804, or \$2,936 below the national average household income of \$50,740.

The median value of a home in Florida is \$105,500; or \$14,100 below the national average of \$119,600.

Louisiana – As a Gulf state, Louisiana had regularly been the site of catastrophic hurricanes; most notably in recent years, Hurricane Katrina in 2005.

The state's African American population is 32.0 percent, or two-and-a-half times greater than the national average of 12.8 percent.

18.8 percent of the state's population lives below the federal poverty line. This figure is 5.8 points or 44.6 percent higher than the national average of 13.0 percent of the population living below the poverty line.

Median household income in the state of Louisiana is \$40,866, nearly \$10,000 below the national average household income of \$50,740.

The median value of a home in Louisiana is \$85,000; or \$34,600 below the national average of \$119,600.

Mississippi – Like Louisiana, Mississippi is hard hit by catastrophic hurricanes. In 2005, the entire state was declared a Federal Disaster Area following landfall of Hurricane Katrina.

The state's African American population is 37.2 percent, or nearly three times the national average of 12.8 percent.

20.7 percent of the state's population lives below the federal poverty line. This figure is 59.2 percent higher than the national average of 13.0 percent of the population living below the poverty line.

Median household income in the state of Mississippi is \$36,424, more than \$14,300 below the national average household income of \$50,740.

The median value of a home in Mississippi is \$71,400; or \$48,200 below the national average of \$119,600

Texas – The hurricane that hit Galveston in 1900 and caused the great Galveston Flood remains one of the most notable storm events in US history. The Onslaught of Hurricane Ike in 2007 reminds us of how vulnerable the state of Texas is to devastating hurricanes.

The state's African American population is 11.5 percent, slightly less than the national average of 12.8 percent. The state's Hispanic population is 32 percent; more than double the national average of 15.4 percent.

15.4 percent of the state's population lives below the federal poverty line. This figure is 2.4 points or 18.4 percent higher than the national average of 13.0 percent of the population living below the poverty line.

Median household income in the state of Texas is \$39,927, more than \$10,813 below the national average household income of \$50,740.

The median value of a home in Texas is \$82,500; or \$37,100 below the national average of \$119,600

Regional Results

Regional impacts, which are also displayed on the attached tables, show even more dramatic results and can be summarized as follows:

Miami-Dade County (FL) -- The County's African American population is 19.5 percent, 6.7 points or more than 52 percent higher than the national average of 12.8 percent. The County's Hispanic population is 62.4 percent, more than four times greater than the national average of 15.4 percent.

15.3 percent of the County's population lives below the federal poverty line. This figure is 2.3 points or 17.6 percent higher than the national average of 13.0 percent of the population living below the poverty line.

Median household income in Miami-Dade County is \$43,495, more than \$7,200 below the national average household income of \$50,740.

The median value of a home in Miami-Dade County is \$124,000; or \$4,400 above the national average of \$119,600

Orleans Parish (LA) -- The County's African American population is 61.8 percent, 49 points or or nearly five times greater than the national average of 12.8 percent.

21.8 percent of the County's population lives below the federal poverty line. This figure is 8.8 points or more than more than 67 percent higher than the national average of 13.0 percent of the population living below the poverty line.

Median household income in Orleans Parish is \$37,348, or \$13,392 below the national average household income of \$50,740.

The median value of a home in Orleans Parish is \$87,300; or \$32,300 below the national average of \$119,600

New Orleans (LA) -- The City's African American population is 67.3 percent, 54.5 points or more than five times greater than the national average of 12.8 percent.

27.9 percent of the City's population lives below the federal poverty line. This figure is 14.9 points or more than double the national average of 13.0 percent of the population living below the poverty line.

Median household income in New Orleans is \$27,133, only slightly more than half of the national average household income of \$50,740.

The median value of a home in New Orleans \$87,300; or \$32,300 below the national average of \$119,600

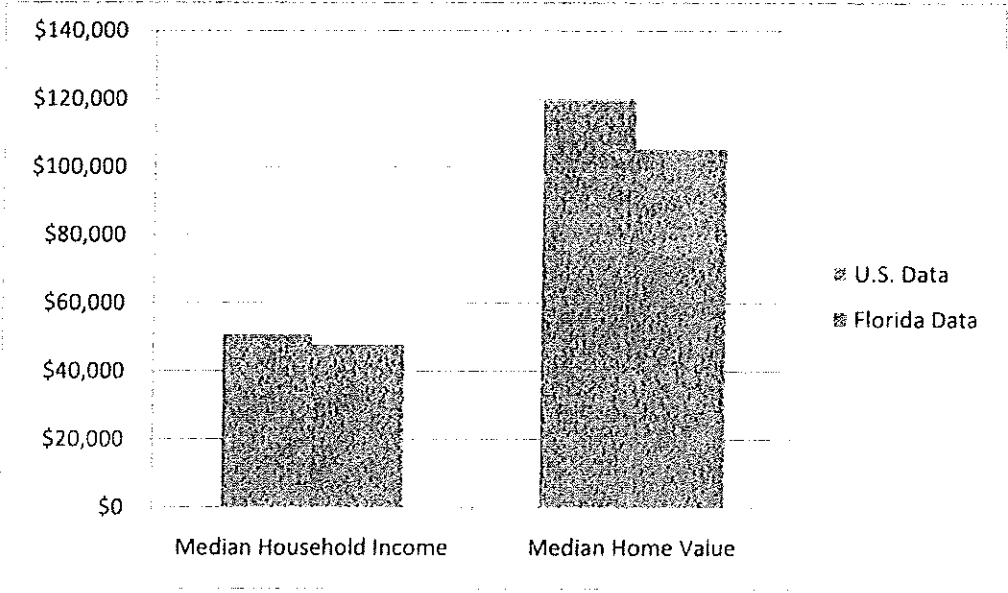
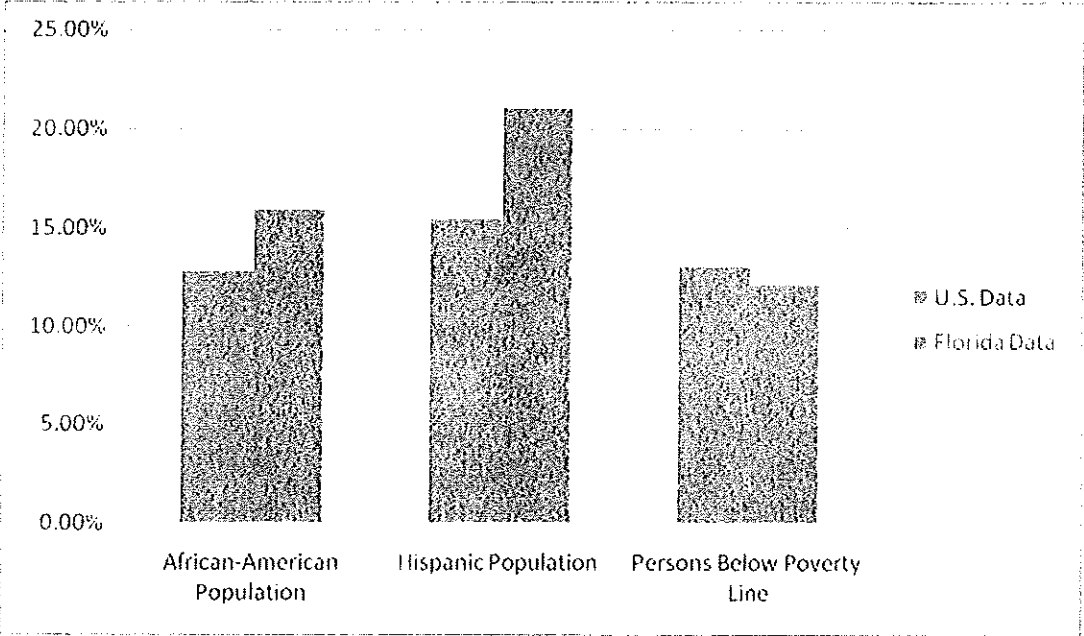
Galveston, (TX) -- The City's African American population is 25.5 percent, 12.7 points or nearly double the national average of 12.8 percent. The City's Hispanic population is 25.8 percent, 10.4 points or 67 percent higher than the national average of 15.4 percent.

22.3 percent of the City's population lives below the federal poverty line. This figure is 9.3 points or more than 71 percent higher than the national average of 13.0 percent of the population living below the poverty line.

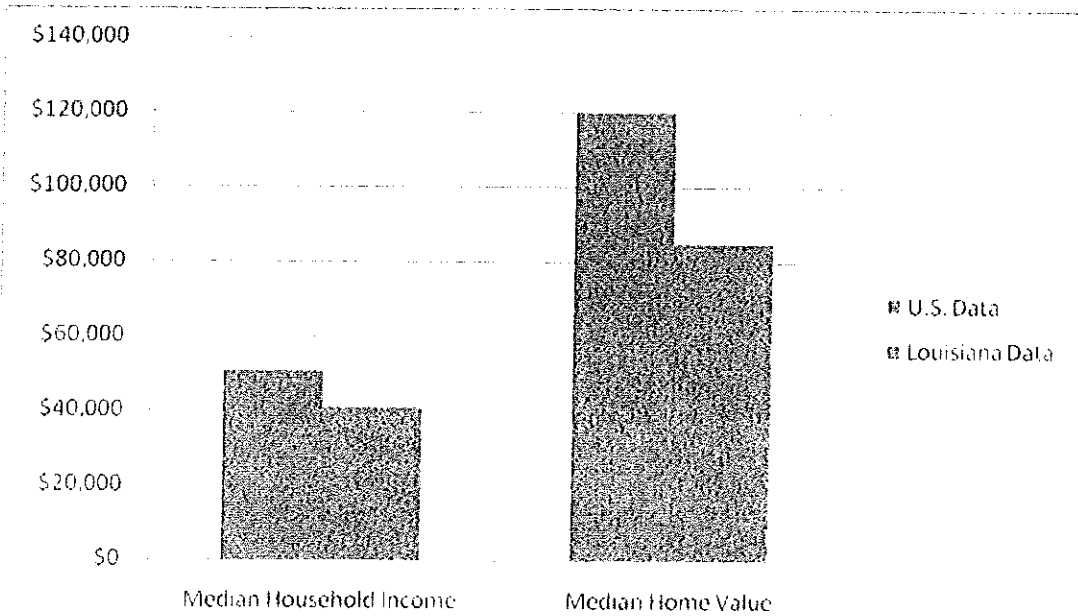
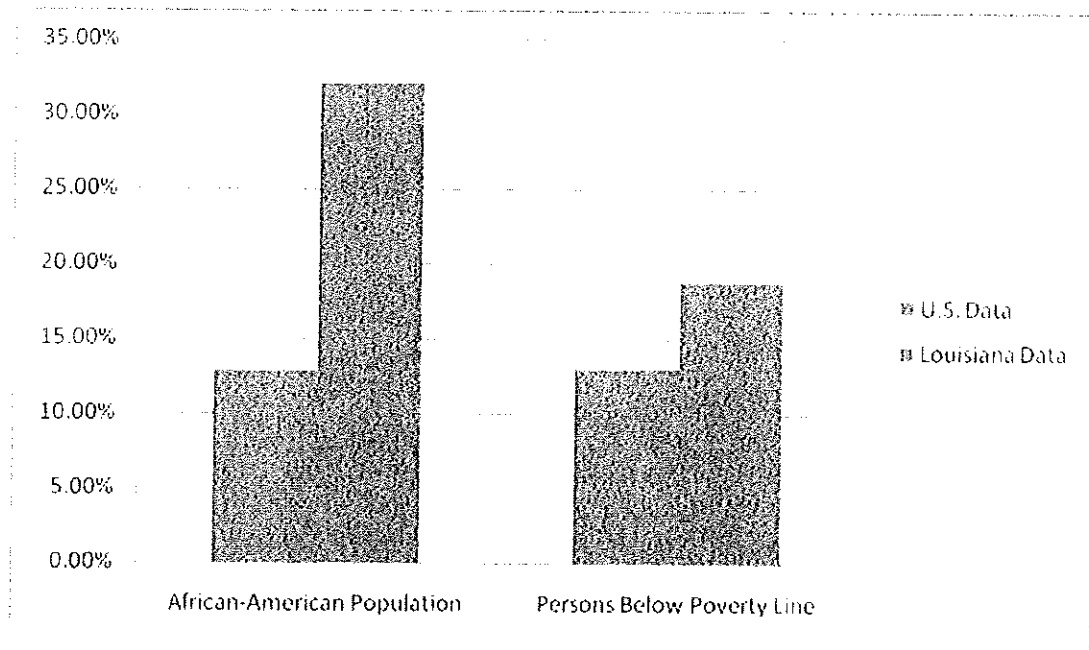
Median household income in Galveston is \$28,895, only slightly more than half of the national average household income of \$50,740.

The median value of a home in Galveston is \$73,800; or \$45,800 below the national average of \$119,600

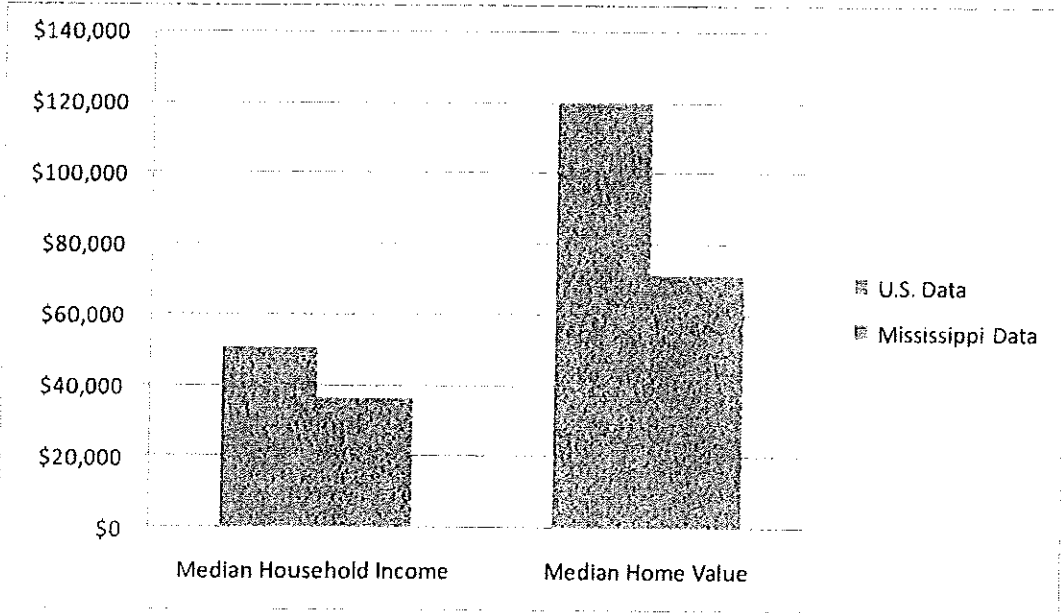
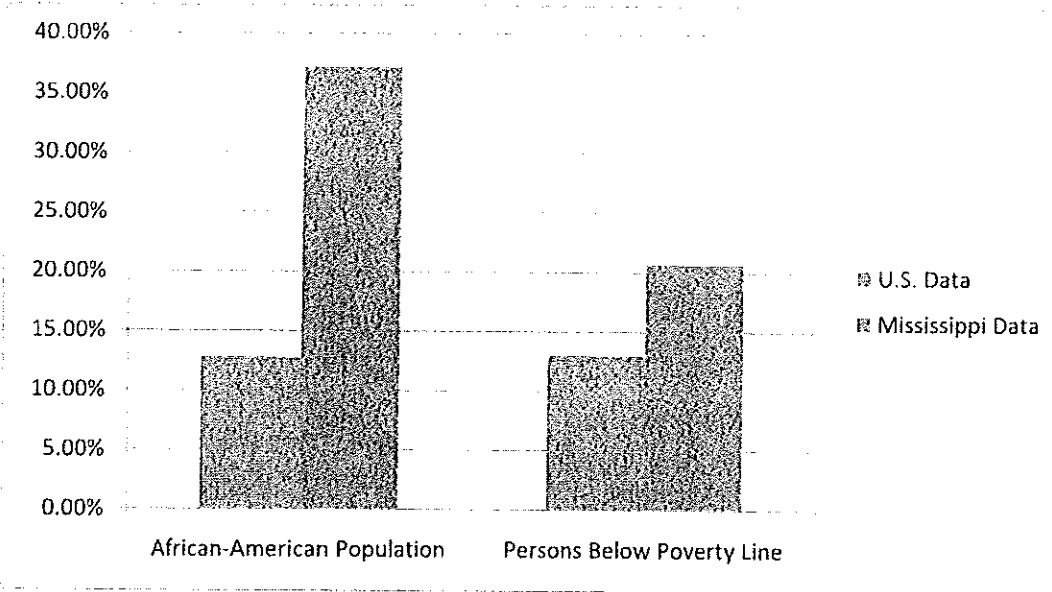
Florida Demographic Data



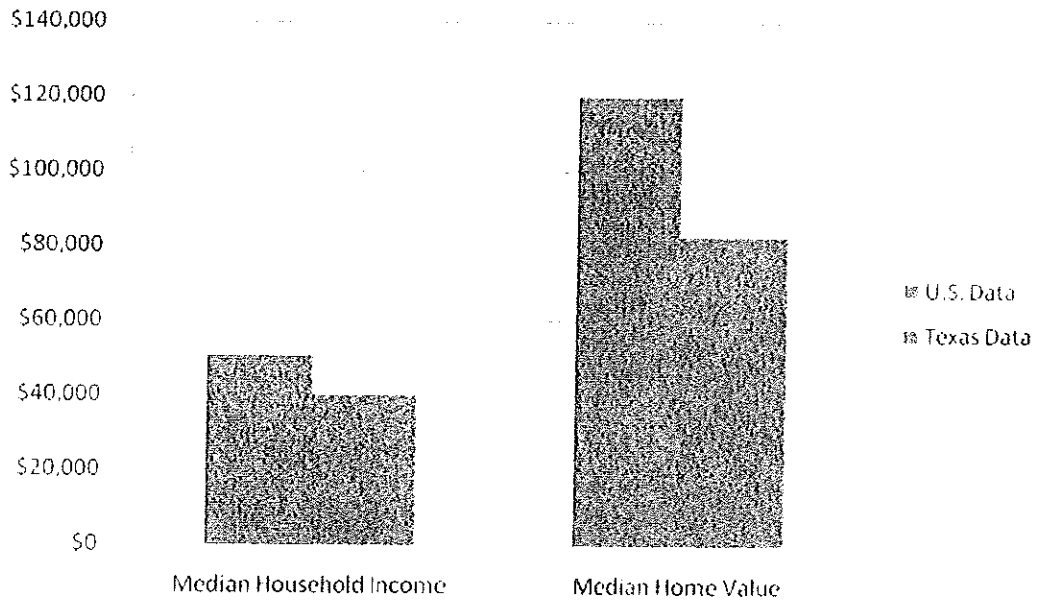
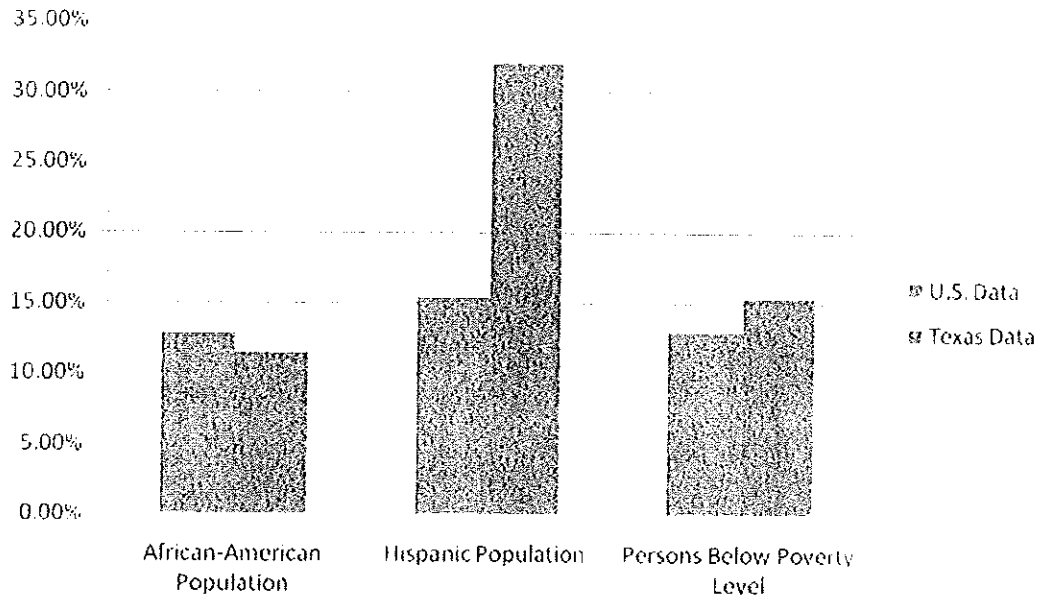
Louisiana Demographic Data



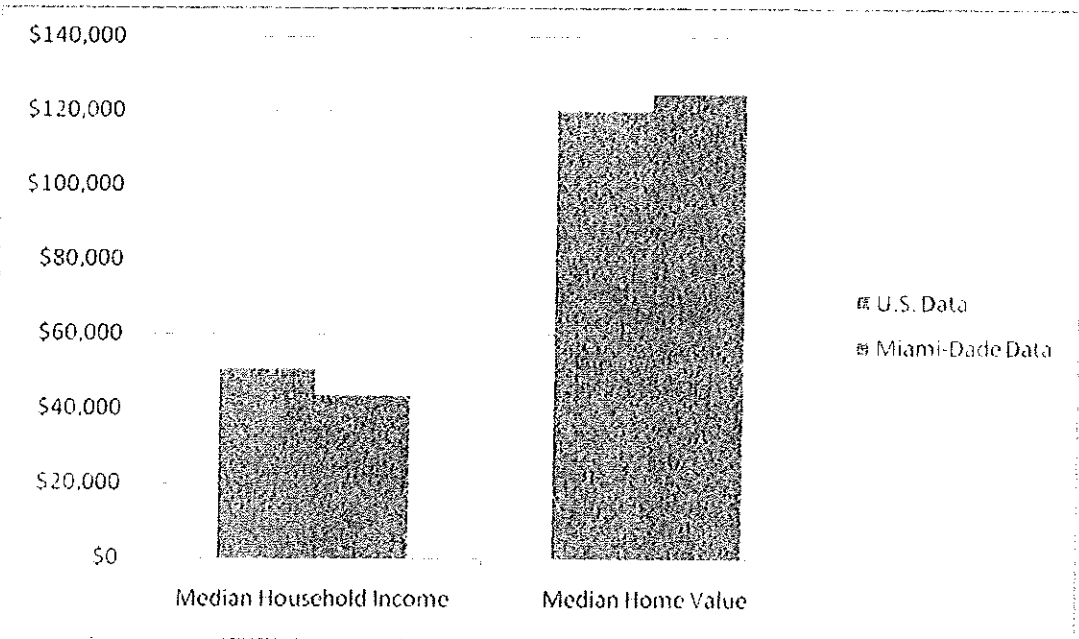
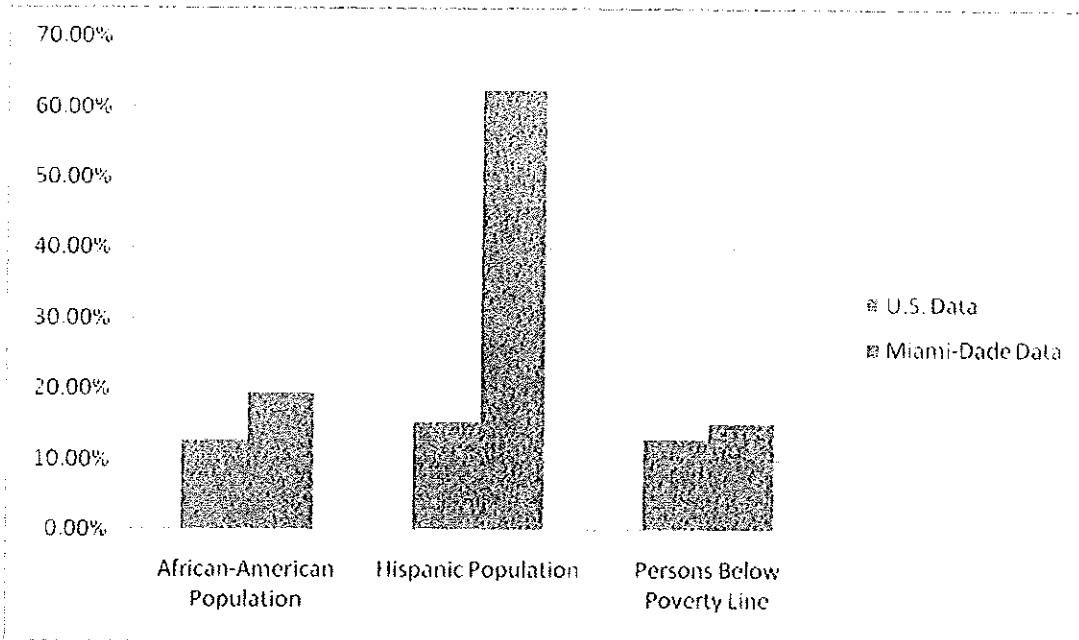
Mississippi Demographic Data



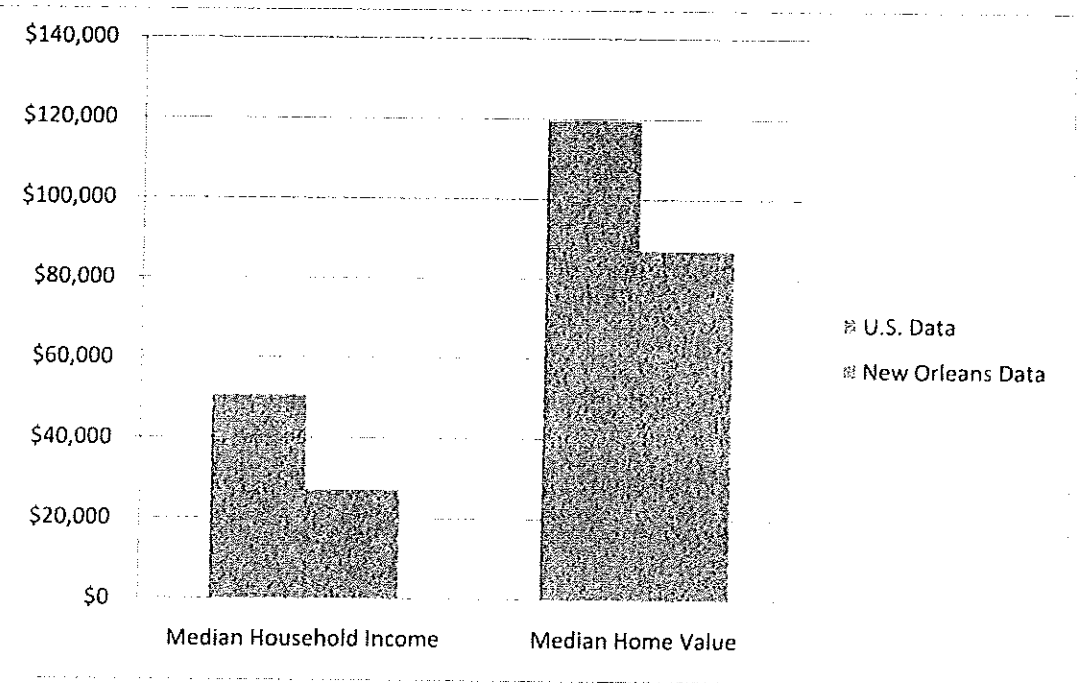
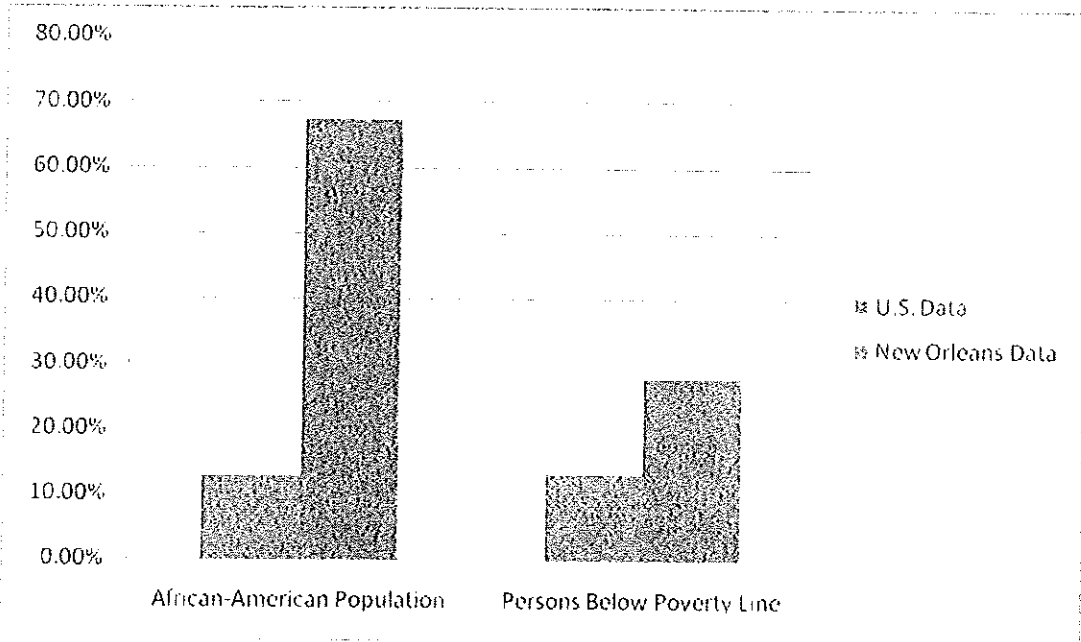
Texas Demographic Data



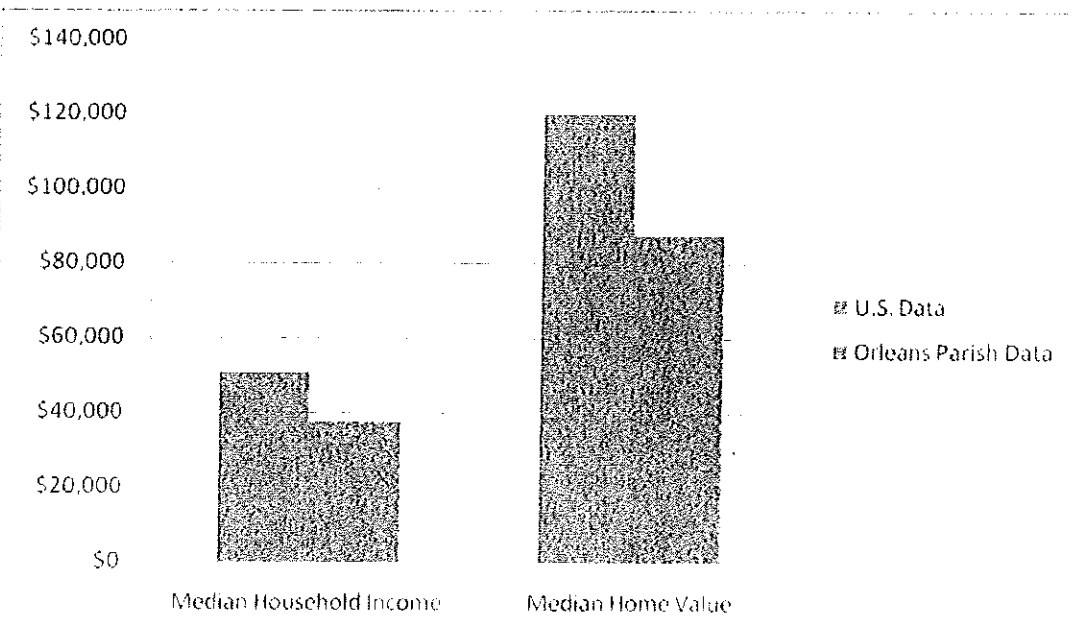
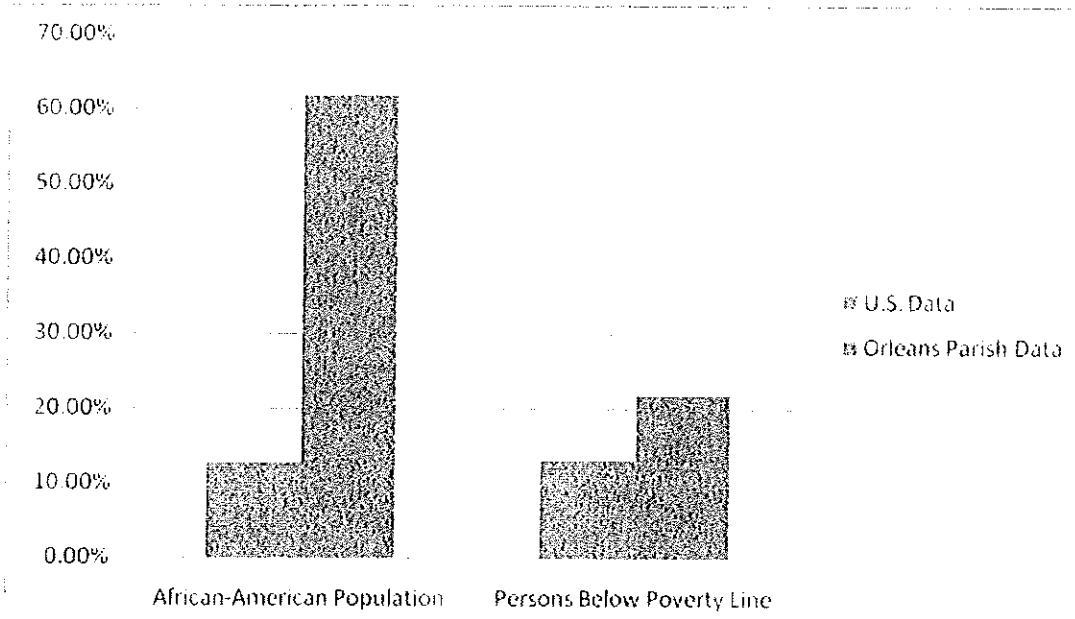
Miami-Dade County (FL) Demographic Data



New Orleans City (LA) Demographic Data



Orleans Parish (LA) Demographic Data



People QuickFacts	Miami-Dade County	Florida	USA
Population, 2008 estimate	2,398,245	18,328,340	304,059,724
Population, percent change, April 1, 2000 to July 1, 2008	6.4%	14.7%	8.0%
Population estimates base (April 1) 2000	2,253,786	15,982,813	281,424,602
Persons under 5 years old, percent, 2008	6.4%	6.2%	6.9%
Persons under 18 years old, percent, 2008	22.3%	21.8%	24.3%
Persons 65 years old and over, percent, 2008	15.4%	17.4%	12.8%
Female persons, percent, 2008	51.5%	50.9%	50.7%
White persons, percent, 2008 (a)	77.4%	79.8%	79.8%
Black persons, percent, 2008 (a)	19.5%	15.9%	12.8%
American Indian and Alaska Native persons, percent, 2008 (a)	0.4%	0.5%	1.0%
Asian persons, percent, 2008 (a)	1.6%	2.3%	4.5%
Native Hawaiian and Other Pacific Islander, percent, 2008 (a)	0.1%	0.1%	0.2%
Persons reporting two or more races, percent, 2008	1.0%	1.4%	1.7%
Persons of Hispanic or Latino origin, percent, 2008 (b)	62.4%	21.0%	15.4%
White persons not Hispanic, percent, 2008	17.8%	60.3%	65.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	50.2%	48.9%	54.1%
Foreign born persons, percent, 2000	50.9%	16.7%	11.1%
Language other than English spoken at home, pct age 5+, 2000	67.9%	23.1%	17.9%
High school graduates, percent of persons age 25+, 2000	67.9%	79.9%	80.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	21.7%	22.3%	24.4%
Persons with a disability, age 5+, 2000	473,992	3,274,566	49,746,248
Housing units, 2007	971,551	8,718,385	127,901,934
Homeownership rate, 2000	57.8%	70.1%	66.2%
Housing units in multi-unit structures, percent, 2000	45.5%	29.9%	26.4%
Median value of owner-occupied housing units, 2000	\$124,000	\$105,500	\$119,600
Households, 2000	776,774	6,337,929	105,480,101
Persons per household, 2000	2.84	2.46	2.59
Median household income, 2007	\$43,495	\$47,804	\$50,740
Per capita money income, 1999	\$18,497	\$21,557	\$21,587
Persons below poverty, percent, 2007	15.3%	12.1%	13.0%
Geography QuickFacts	Miami-Dade County	Florida	USA
Land area, 2000 (square miles)	1,946.06	53,926.82	3,537,438.44
Persons per square mile, 2000	1,157.9	296.4	79.6
	(a) Includes persons reporting only one race.		
	(b) Hispanics may be of any race, so also are included in applicable race categories.		

People QuickFacts	Mississippi	USA
Population, 2008 estimate	2,938,618	304,059,724
Population, percent change, April 1, 2000 to July 1, 2008	3.3%	8.0%
Population estimates base (April 1) 2000	2,844,666	281,424,602
Persons under 5 years old, percent, 2008	7.5%	6.9%
Persons under 18 years old, percent, 2008	26.1%	24.3%
Persons 65 years old and over, percent, 2008	12.6%	12.8%
Female persons, percent, 2008	51.5%	50.7%
White persons, percent, 2008 (a)	60.6%	79.8%
Black persons, percent, 2008 (a)	37.2%	12.8%
American Indian and Alaska Native persons, percent, 2008 (a)	0.5%	1.0%
Asian persons, percent, 2008 (a)	0.8%	4.5%
Native Hawaiian and Other Pacific Islander, percent, 2008 (a)	Z	0.2%
Persons reporting two or more races, percent, 2008	0.9%	1.7%
Persons of Hispanic or Latino origin, percent, 2008 (b)	2.2%	15.4%
White persons not Hispanic, percent, 2008	58.7%	65.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	58.5%	54.1%
Foreign born persons, percent, 2000	1.4%	11.1%
Language other than English spoken at home, pct age 5+, 2000	3.6%	17.9%
High school graduates, percent of persons age 25+, 2000	72.9%	80.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	16.9%	24.4%
Persons with a disability, age 5+, 2000	607,570	49,746,248
Mean travel time to work (minutes), workers age 16+, 2000	24.6	25.5
Housing units, 2007	1,254,908	127,901,934
Homeownership rate, 2000	72.3%	66.2%
Housing units in multi-unit structures, percent, 2000	13.3%	26.4%
Median value of owner-occupied housing units, 2000	\$71,400	\$119,600
Households, 2000	1,046,434	105,480,101
Persons per household, 2000	2.63	2.59
Median household income, 2007	\$36,424	\$50,740
Per capita money income, 1999	\$15,853	\$21,587
Persons below poverty, percent, 2007	20.7%	13.0%
	(a) Includes persons reporting only one race.	
	(b) Hispanics may be of any race, so also are included in applicable race categories.	
	Z: Value greater than zero but less than half unit of measure shown	
	Source: US Census Bureau State & County QuickFacts	

People QuickFacts	Texas	USA
Population, 2008 estimate	24,326,974	304,059,724
Population, percent change, April 1, 2000 to July 1, 2008	16.7%	8.0%
Population estimates base (April 1) 2000	20,851,811	281,424,602
Persons under 5 years old, percent, 2008	8.3%	6.9%
Persons under 18 years old, percent, 2008	27.6%	24.3%
Persons 65 years old and over, percent, 2008	10.2%	12.8%
Female persons, percent, 2008	50.1%	50.7%
White persons, percent, 2008 (a)	82.4%	79.8%
Black persons, percent, 2008 (a)	11.9%	12.8%
American Indian and Alaska Native persons, percent, 2008 (a)	0.8%	1.0%
Asian persons, percent, 2008 (a)	3.5%	4.5%
Native Hawaiian and Other Pacific Islander, percent, 2008 (a)	0.1%	0.2%
Persons reporting two or more races, percent, 2008	1.3%	1.7%
Persons of Hispanic or Latino origin, percent, 2008 (b)	36.5%	15.4%
White persons not Hispanic, percent, 2008	47.4%	65.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	49.6%	54.1%
Foreign born persons, percent, 2000	13.9%	11.1%
Language other than English spoken at home, pct age 5+, 2000	31.2%	17.9%
High school graduates, percent of persons age 25+, 2000	75.7%	80.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	23.2%	24.4%
Persons with a disability, age 5+, 2000	3,605,542	49,746,248
Mean travel time to work (minutes), workers age 16+, 2000	25.4	25.5
Housing units, 2007	9,432,672	127,901,934
Homeownership rate, 2000	63.8%	66.2%
Housing units in multi-unit structures, percent, 2000	24.2%	26.4%
Median value of owner-occupied housing units, 2000	\$62,500	\$118,600
Households, 2000	7,393,354	105,480,101
Persons per household, 2000	2.74	2.59
Median household income, 2007	\$47,563	\$50,740
Per capita money income, 1999	\$19,817	\$21,587
Persons below poverty, percent, 2007	16.3%	13.0%
	(a) Includes persons reporting only one race.	
	(b) Hispanics may be of any race, so also are included in applicable race categories.	
	Source: US Census Bureau State & County QuickFacts	

People QuickFacts	Galveston	Texas
Population, 2006 estimate	57,523	23,507,783
Population, percent change, April 1, 2000 to July 1, 2006	0.5%	12.7%
Population, 2000	57,247	20,851,820
Persons under 5 years old, percent, 2000	6.6%	7.8%
Persons under 18 years old, percent, 2000	23.4%	28.2%
Persons 65 years old and over, percent, 2000	13.7%	9.9%
Female persons, percent, 2000	51.7%	50.4%
White persons, percent, 2000 (a)	58.7%	71.0%
Black persons, percent, 2000 (a)	25.5%	11.5%
American Indian and Alaska Native persons, percent, 2000 (a)	0.4%	0.6%
Asian persons, percent, 2000 (a)	3.2%	2.7%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	0.1%	0.1%
Persons reporting two or more races, percent, 2000	2.4%	2.5%
Persons of Hispanic or Latino origin, percent, 2000 (b)	25.8%	32.0%
Living in same house in 1995 and 2000, pct 5 yrs old & over	48.5%	49.6%
Foreign born persons, percent, 2000	12.8%	13.9%
Language other than English spoken at home, pct age 5+, 2000	26.5%	31.2%
High school graduates, percent of persons age 25+, 2000	74.4%	75.7%
Bachelor's degree or higher, pct of persons age 25+, 2000	23.7%	23.2%
Mean travel time to work (minutes), workers age 16+, 2000	19.1	25.4
Housing units, 2000	30,017	8,157,575
Homeownership rate, 2000	43.6%	63.8%
Median value of owner-occupied housing units, 2000	\$73,800	\$82,500
Households, 2000	23,842	7,393,354
Persons per household, 2000	2.3	2.74
Median household income, 1999	\$28,895	\$39,927
Per capita money income, 1999	\$18,275	\$19,617
Persons below poverty, percent, 1999	22.3%	15.4%
	(a) Includes persons reporting only one race.	
	(b) Hispanics may be of any race, so also are included in applicable race categories.	
	Source: US Census Bureau State & County QuickFacts	

People QuickFacts	Orleans Parish	Louisiana	USA
Population, 2008 estimate	311,853	4,410,796	304,059,724
Population, percent change, April 1, 2000 to July 1, 2008	-35.7%	-1.3%	8.0%
Population estimates base (April 1) 2000	484,674	4,468,968	281,424,602
Persons under 5 years old, percent, 2008	6.2%	7.0%	6.8%
Persons under 18 years old, percent, 2008	20.6%	25.1%	24.3%
Persons 65 years old and over, percent, 2008	12.3%	12.2%	12.8%
Female persons, percent, 2008	53.4%	51.5%	50.7%
White persons, percent, 2008 (a)	33.9%	64.8%	79.8%
Black persons, percent, 2008 (a)	61.8%	32.0%	12.8%
American Indian and Alaska Native persons, percent, 2008 (a)	0.3%	0.6%	1.0%
Asian persons, percent, 2008 (a)	2.9%	1.4%	4.5%
Native Hawaiian and Other Pacific Islander, percent, 2008 (a)	0.1%	Z	0.2%
Persons reporting two or more races, percent, 2008	1.1%	1.1%	1.7%
Persons of Hispanic or Latino origin, percent, 2008 (b)	4.5%	3.4%	15.4%
White persons not Hispanic, percent, 2008	30.7%	61.9%	65.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	56.8%	59.0%	54.1%
Foreign born persons, percent, 2000	4.2%	2.6%	11.1%
Language other than English spoken at home, pct age 5+, 2000	8.3%	9.2%	17.9%
High school graduates, percent of persons age 25+, 2000	74.7%	74.8%	80.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	25.8%	18.7%	24.4%
Persons with a disability, age 5+, 2000	102,122	880,047	49,746,248
Mean travel time to work (minutes), workers age 16+, 2000	25.7	25.7	25.5
Housing units, 2007	111,752	1,859,179	127,901,934
Homeownership rate, 2000	46.5%	67.9%	66.2%
Housing units in multi-unit structures, percent, 2000	42.7%	18.7%	26.4%
Median value of owner-occupied housing units, 2000	\$87,300	\$85,000	\$119,600
Households, 2000	188,251	1,656,053	105,480,101
Persons per household, 2000	2.48	2.62	2.59
Median household income, 2007	\$37,348	\$40,866	\$50,740
Per capita money income, 1999	\$17,258	\$18,912	\$21,587
Persons below poverty, percent, 2007	21.8%	18.0%	13.0%
	(a) Includes persons reporting only one race.		
	(b) Hispanics may be of any race, so also are included in applicable race categories.		
	Z: Value greater than zero but less than half unit of measure shown		
	Source: US Census Bureau State & County QuickFacts		

People QuickFacts	New Orleans	Louisiana
Population, 2006 estimate	223,388	4,287,768
Population, percent change, April 1, 2000 to July 1, 2006	-53.9%	-4.1%
Population, 2000	484,674	4,468,976
Persons under 5 years old, percent, 2000	6.9%	7.1%
Persons under 18 years old, percent, 2000	26.7%	27.3%
Persons 65 years old and over, percent, 2000	11.7%	11.6%
Female persons, percent, 2000	53.1%	51.6%
White persons, percent, 2000 (a)	28.1%	63.9%
Black persons, percent, 2000 (a)	67.3%	32.5%
American Indian and Alaska Native persons, percent, 2000 (a)	0.2%	0.6%
Asian persons, percent, 2000 (a)	2.3%	1.2%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
Persons reporting two or more races, percent, 2000	1.3%	1.1%
Persons of Hispanic or Latino origin, percent, 2000 (b)	3.1%	2.4%
Living in same house in 1995 and 2000, pct 5 yrs old & over	56.8%	59.0%
Foreign born persons, percent, 2000	4.2%	2.6%
Language other than English spoken at home, pct age 5+, 2000	8.3%	9.2%
High school graduates, percent of persons age 25+, 2000	74.7%	74.8%
Bachelor's degree or higher, pct of persons age 25+, 2000	25.8%	18.7%
Mean travel time to work (minutes), workers age 16+, 2000	25.7	25.7
Housing units, 2000	215,091	1,847,181
Homeownership rate, 2000	46.5%	67.9%
Median value of owner-occupied housing units, 2000	\$87,300	\$85,000
Households, 2000	188,251	1,656,053
Persons per household, 2000	2.48	2.62
Median household income, 1999	\$27,133	\$32,566
Per capita money income, 1999	\$17,258	\$16,912
Persons below poverty, percent, 1999	27.9%	19.6%
	(a) Includes persons reporting only one race.	
	(b) Hispanics may be of any race, so also are included in applicable race categories.	
	Z: Value greater than zero but less than half unit of measure shown	
	Source: US Census Bureau State & County QuickFacts	

2008 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,400	\$13,000	\$11,960
2	14,000	17,500	16,100
3	17,600	22,000	20,240
4	21,200	26,500	24,380
5	24,800	31,000	28,520
6	28,400	35,500	32,660
7	32,000	40,000	36,800
8	35,600	44,500	40,940
For each additional person, add	3,600	4,500	4,140

Source: United States Department of Health and Human Services
(<http://aspe.hhs.gov/poverty/08Poverty.shtml>)