

When Government Steps Back, Preparedness Must Step Up



Natural disasters in the first half of 2025 was the costliest on record for the U.S. (MICHAEL SWENSEN/GETTY IMAGES)

As natural disasters continue their 21st century rise, the first half of 2025 was the costliest on record for the U.S. Los Angeles wildfires, Midwest tornadoes, and Mississippi floods caused over 100 fatalities and \$125 billion in losses. All that was before the July floods in Texas.

¹ Source: Barron's 2026

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By Jessica Jensen is a senior policy researcher at RAND

For [decades](#), Americans have expected the federal government to take the lead when disaster strikes—coordinating response, funding recovery, and setting the standard for preparedness. That expectation is now being quietly but decisively upended. We're in an era of federal retrenchment in disaster management, with Washington shifting more responsibility to states, local governments, tribes, and territories.

This transition comes at a challenging time. Disasters are growing more frequent, more severe, [and more expensive](#). Yet the capacity for state and local governments to respond is anything but uniform. Some jurisdictions have built strong emergency management systems, but many, particularly rural, tribal, and under-resourced communities, have limited staff and strained budgets. As federal involvement shrinks, these gaps are likely to widen.

In this new environment, the question of preparedness becomes a local—and even household-level—concern. With the federal safety net receding, communities and individuals must ask themselves: Are we truly ready to face the next crisis on our own?

An Outdated Preparedness Message

Campaigns promoting disaster preparedness have historically offered simple, reassuring messages to the public: [Have a kit. Have a plan. Be informed.](#) These slogans, circulated by government agencies and nonprofits like the American Red Cross, suggest that readiness is a consumer behavior. We are ready if we learn about

When Government Steps Back, Preparedness Must Step Up

area hazards, come up with a plan, and then buy the right supplies. These steps [seem logical](#), and indeed may be helpful, but they weren't derived from research evidence from actual disasters.

In practice, [such preparedness messaging](#) has left people out—particularly those who cannot afford, acquire, or store emergency supplies. It also reinforced a misguided notion of individualistic preparedness: that survival depends solely on personal foresight.

Preparedness is not a checklist; it is a condition. It is best measured by what people know, who they are connected to, and how they adapt under pressure—not just the facts and supplies they have on hand.

Over half a century of empirical study—from hurricanes and wildfires to earthquakes and pandemics—tells a very different story. Preparedness is not a checklist; it is a condition. It is best measured by what people know, who they are connected to, and how they adapt under pressure—not just the facts and supplies they have on hand.

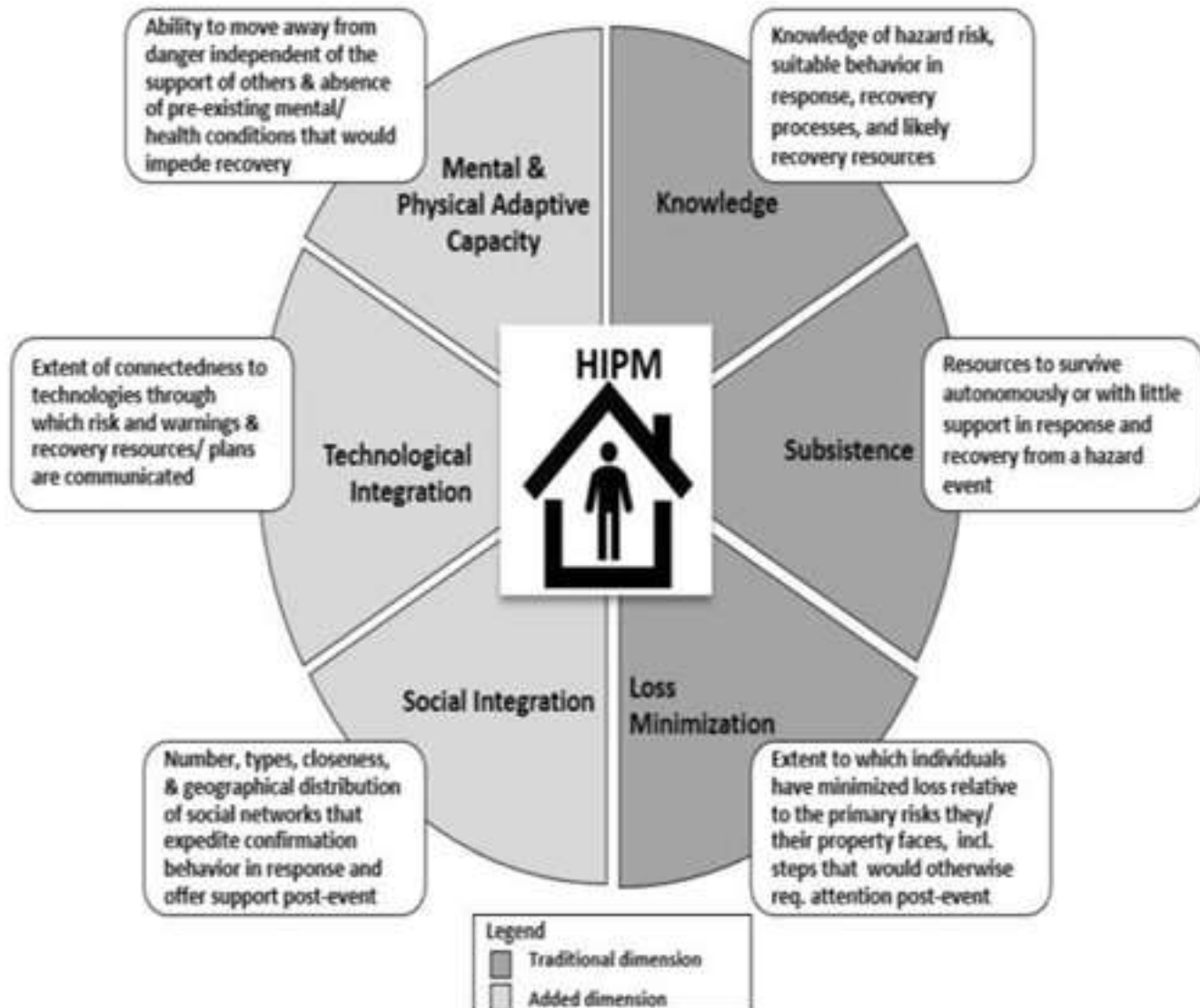
When Government Steps Back, Preparedness Must Step Up

These findings have coalesced into what's called the [Holistic Individual Preparedness Model](#). Among the six capacities it identifies, three stand out as contrasts to traditional preparedness marketing: mental and physical adaptive capacity, social integration, and information-source integration.

2.2 The Holistic Individual Preparedness Model

These critiques are presented to students in courses within the emergency management graduate program at North Dakota State University (Jensen [2014](#)). The

Definition: Individual preparedness is a state of readiness for effective response and holistic recovery to hazard events determined both by their status relative to 6 dimensions at any given time and the community context surrounding them



Source Jensen (2014)

When Government Steps Back, Preparedness Must Step Up

definition students are taught reconciles some of these issues. Students are taught that IHP is “a state of readiness for effective response and holistic recovery to hazard events determined both by their status relative to 6 dimensions at any given time and the community context surrounding them” (Jensen [2014](#)). The six theoretical dimensions to which the definition refers include knowledge, subsistence, loss minimization, mental and physical adaptive capacity, social integration, and information source integration (Fig. [1](#)).

Investing in one's health is always a good idea. Those who aren't suffering from mental or physical health conditions also have greater ability to get away from danger independently, which leads to better outcomes after a disaster.

Community integration is perhaps the single most consistent predictor of positive disaster outcomes. People who are socially connected—to neighbors, coworkers, religious communities, or civic groups—receive information faster, find help more easily, and recover more quickly. Social networks often mobilize assistance long before official aid arrives and keep meeting needs long after. In nearly every disaster studied, [social ties have proven decisive](#) in determining who fares well and who struggles most.

The ability to gather, interpret, and verify [information from multiple sources](#) is also a vital life skill in a crisis. Misinformation spreads quickly; those who depend on a single channel risk confusion or inaction. By cross-checking information—turning to official updates, local networks, and trusted voice individuals are better positioned to make timely, informed decisions that protect themselves and their families.

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For citizens, this new era of disaster preparedness might be read as a warning: Government help may not arrive as quickly or as fully as it once did. But it should also be seen as an opportunity for a new understanding: Preparedness is more than your capacity alone—it's our capacity combined.

More About This Commentary

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