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UNIVERSITY OF LOUISVILLE

A STUDY OF THE  
ONE FAMILY DISASTER PROGRAM  
LOUISVILLE CHAPTER  
AMERICAN RED CROSS

1947

A Dissertation

Submitted to the Faculty  
Of the Raymond A. Kent School of Social Work  
In Partial Fulfillment of the  
Requirements for the Degree  
Of Master of Science in Social Work

By

Margaret Veeder Kirk

1948

NAME OF STUDENT: Margaret Veeder Kirk

TITLE OF THESIS: A Study of the One Family Disaster Program,  
Louisville Chapter, American Red Cross, 1947.

APPROVED BY READING COMMITTEE COMPOSED OF THE FOLLOWING

MEMBERS:

Howell V. Williams

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Sylvia R. Jacobson

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NAME OF DEAN: Howell V. Williams

DATE: 14 June 1948

FIFTH PURPOSE DUTY

of

AMERICAN RED CROSS

". . . . To continue and carry on a system of national and international relief in time of peace; and to apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods and other great national calamities; and to devise and carry on measures for preventing same."

Congressional Charter

January 5, 1905

TABLE OF CONTENTS

	Page
LIST OF TABLES . . . . .	v
INTRODUCTION . . . . .	vi
Chapter	
I. THE ORIGIN OF THE AMERICAN RED CROSS . . . . .	1
II. THE AMERICAN RED CROSS AS THE NATION'S DISASTER AGENCY . . . . .	11
III. DISASTERS IN THE LOUISVILLE AREA . . . . .	24
IV. LOUISVILLE CHAPTER'S DEVELOPMENT OF ONE FAMILY DISASTER PROGRAM . . . . .	34
V. INTENSIVE STUDY OF 1947 DISASTER APPLICATIONS . . . . .	53
VI. SUMMARY AND CONCLUSION . . . . .	83
BIBLIOGRAPHY . . . . .	89

## LIST OF TABLES

Table	Page
1. Ohio River Crests in Flood Years, 1937-1947 . . . . .	29
2. Disaster Relief Expenditures, 1931-1947 . . . . .	42
3. Disaster Relief Cases by Disposition, 1945-1947 . . . . .	50
4. Awards by Number of Families Assisted, 1945-1947 . . . . .	50
5. Types of Awards by Number of Families, 1945-1947 . . . . .	51
6. Number of Families Applying by Month, 1947 . . . . .	54
7. Disaster Injuries by Families, 1947 . . . . .	56
8. Size of Families by Number of Rooms in Home, 1947 . . . . .	57
9. Size of Disaster Families, 1947 . . . . .	58
10. Ages of Disaster Affected Persons, 1947 . . . . .	59
11. Income of Disaster Families, 1947 . . . . .	60
12. Nature of Disaster Losses by Families, 1947 . . . . .	66
13. Nature of Requests by Disaster Affected Families, 1947. . . . .	67
14. Period of Time Between Disaster Application and Home Visit by Families, 1947 . . . . .	69
15. Emergency Help Received from Others by Families, 1947 . . . . .	72
16. Disaster Affected Families Given Bed Linen, 1947. . . . .	76
17. Disaster Affected Families Given Clothing, 1947 . . . . .	76
18. Number of Household Furnishing Items, 1947. . . . .	77
19. Types of Service Given Disaster Affected Families, 1947 . . . . .	80
20. Activities of Disaster Case Workers, 1947 . . . . .	81

## INTRODUCTION

## INTRODUCTION

In 1864, the Red Cross was born by the signing of the Treaty of Geneva. It was to become the only great international organization of its kind to relieve suffering during times of war. The founders had advanced the idea that relief in time of epidemics and disaster would be equally valuable, but this idea was not incorporated in the treaty. When the Congress of the United States ratified the treaty, service and relief in time of epidemics and disasters was included with the permission of the International Committee of the Red Cross in Geneva. Although the Red Cross in America was functioning from 1881 until 1905, it was not until the latter date that the present Congressional Charter was passed by Congress, giving the organization its present governmental authority.

The Red Cross is now the nation's disaster relief agency. Through leadership in many national disasters, a very complete and synthesized preparedness program has grown up. After each disaster, a careful evaluation was made until the present program evolved. The Red Cross is ready to go into action at a moment's notice in any type of disaster, whether it be fire, flood, tornado or earthquake. No section of the country is immune from some type of disaster, and it is not always possible to know when or where one will strike. Through study, it has been found that certain types of disasters are more prevalent in certain sections. The only answer was preparedness, and this is exactly what



the Red Cross attempts to do. Night or day, in peacetime or wartime, the Red Cross is ready to assume leadership in time of disaster.

The preparedness program includes the whole organization of the American Red Cross, the local chapters, as well as the national organization. These local units or chapters cover the whole country; each local unit has the responsibility of all Red Cross activities within its territory, assesses the available resources of the community, and maintains an organization utilizing these resources which may be called to active duty with the first warnings of impending disaster. The chapters are on the spot when disaster occurs, and help fulfil the national obligations of relief to disaster sufferers. Prevention and preparedness go together. Needs shown in disasters have brought about other programs of the Red Cross, such as home nursing, water safety, and first aid.

The City of Louisville and surrounding area have suffered many different kinds of disasters through the years. Stories of earthquakes, tornadoes, epidemics and floods are recorded in early Kentucky history and in old newspapers. The earliest major disaster was a tornado in 1890 which left a path of destruction two miles long and one-half a mile wide in Louisville. The Board of Trade organized a Relief Committee to relieve the suffering of the disaster sufferers. The Ohio River has been on rampages many times; probably the worst early floods were in 1883 and 1884. Neither of these reached the proportions of the 1937 Flood when the muddy waters of the Ohio submerged the central and western portions of the city for days.

The preparedness program of the Red Cross proved its value to the residents of Louisville in this time of trouble and destruction; the

Red Cross was "on the job." Emergency aid was given in warning, evacuation, rescue, medical and nursing aid, mass shelter, food and clothing. During this period every newspaper in the country was filled with stories of the flood and the plight of the flood sufferers. The sympathetic public donated money and supplies. Gradually other news filled the newspapers and the public lost interest; but the Red Cross does not forget or lose interest after the emergency is over. The period of rehabilitation starts and family case workers set about making investigations to determine the need of disaster relief in each individual family. Only those families suffering from the effects of the disaster are considered for assistance, and only those families who are without sufficient resources, either actual or potential, are given Red Cross grants.

The Louisville Chapter of the American Red Cross was granted its charter by the national organization on April 3, 1917. The jurisdiction of this chapter covered the territorial limits of Jefferson County, and therefore assumed the responsibility of all Red Cross activities within this area. In the first month, this newly organized chapter recognized the need of having trained workers in time of disaster and in performing the many services to servicemen and their dependents. Perhaps the tornado in Indiana a few years before, focused the attention of the chapter founders on the work of the Red Cross case workers. A training program was organized.

After 1917, the Louisville Chapter participated in any disaster striking this area. Funds from the national organization were used in the tornado of 1925, the drought of 1930 and 1931, and the floods of 1933, 1937, and 1945. In only two of these, the floods of 1937 and 1945, did the national organization assume full responsibility because of the mag-

nitude of the disaster; in the others, the local chapter handled the disaster, sometimes with the supervision of the national organization and other times by sending a report to them. The chapter is given the authority to complete the job when the national organization feels it has the facilities to assume full responsibility for service and financial aid in a disaster.

The national organization considers a disaster affecting five or more families by the same catastrophic situation as a national disaster. Local chapters have the authority to undertake service and relief for less than five family disasters, if the chapter has the facilities to render adequate relief and service to those disaster affected families. If not, the chapter should see that the needs of these families are brought to the attention of the proper local agencies. The Louisville Chapter has assumed this responsibility.

From 1937 on, the chapter has carried on a disaster program for those catastrophic situations affecting fewer than five families. It is called the One Family Disaster Program. This is only one of the many activities carried on by the Louisville Chapter of the American Red Cross. The Home Service Department with its trained staff of case workers carries the responsibility for the investigations necessary in determining the need for Red Cross help by sufferers of the smaller disasters. Only those families who have disaster caused needs, and only those families who are without sufficient resources to rehabilitate themselves are considered under this program. This, and other policies of the national organization are followed in the chapter's program. The chapter's policies are not as broad or extensive as those of the national organization.

The program has fulfilled a need in the Louisville Chapter's jurisdiction.

Gradually the program has developed and grown; in the late thirties and early forties accurate statistics were not kept as a separate activity of the chapter. Mention has been made in the Executive Committee meetings of various changes in policies; occasionally, a report was made of the number of families assisted. It was not until 1943 that a separate item was included in the budget for one family disaster relief. In the three years from 1945 through 1947 expenditures have increased about two thousand dollars a year.

This is a study of the history and development of the One Family Disaster Program of the Louisville Chapter of the American Red Cross. In Chapters I, II and IV of the thesis a brief history of the origin of the Red Cross, of the national disaster preparedness program and of the Louisville Chapter's activities in disasters is presented. Personal interviews with Miss Elsie K. Mantle, Executive Secretary of the Louisville Chapter, and Miss Margaret Woll, Director of the Home Service Department of the Louisville Chapter supplied the writer with valuable information.

Chapter III gives a summary of early disasters suffered by Louisville and Jefferson County. This material was secured by reviewing articles contained in old Louisville newspapers. In Chapter V an intensive study is given of the 1947 applications for disaster relief under this program. Each record was studied. Fourteen tables are given to present an understanding of the program in operation, the kinds of disasters, the number of families affected, types of requests for disaster relief, types of awards given and the amounts of the awards. The activities of

the case workers are described. Case illustrations are presented to give detailed illustrations of the operation of the One Family Disaster Program. The last chapter gives the writer's conclusions.

Up to this time there has been nothing written regarding the history of the One Family Disaster Program of the Louisville Chapter, American Red Cross, nor has an intensive study been made of disaster cases for any period of time. It is believed that a survey of the applications, and the disposition of those applications for 1947 will bring together the elements in the program so that procedures, policies, and services may be examined and analyzed. It is hoped that this study will clarify the nature of the program in relationship to the community needs, and give a summation and perspective on the program that will help the leaders of the program and others in the community to render an even more effective service.

CHAPTER I

ORIGIN OF THE AMERICAN RED CROSS

## CHAPTER I

### ORIGIN OF THE AMERICAN RED CROSS

On June 24, 1859, Henri Dunant, a philanthropic, young Swiss, traveling in Northern Italy witnessed the battle of Solferino. In legend and in fact, this was one of the bloodiest and cruelest battles of all times. The Italians under Victor Emanuel and the French under Emperor Napoleon III were allied against the Austrians, under their young Emperor Francis Joseph, for the possession of Lombardy, which they had held for the past ten years. The din and roar of the battle continued for 15 hours, each side gaining and losing the same ground many times. When the gun powder was exhausted, the men hurled themselves upon each other in hand-to-hand combat. Towards evening of that eventful day the Austrian troops withdrew and on the plains of Lombardy, 40,000 lay dead, dying or wounded. There were no nurses, no medical supplies, no water, no food or shelter to relieve the agonies of the suffering men. Henri Dunant saw an opportunity to be of service and he organized the local women into corps of nurses, enlisted the boys to carry water, bought and distributed bandage material, food, drink, drugs, and tobacco besides working tirelessly as a nurse and attendant.

The memory of the battle and the days following it were deeply imprinted on Dunant's mind. He could not forget the cries of anguish and the sufferings of the soldiers. Much of this misery and death could have been prevented if only there had been trained workers to

give aid in time. Dunant dreamed of an international organization that could give proper medical attention, food and drink quickly, thus preventing useless loss of life. All that Dunant saw and did following the battle of Solferino was to form the nucleus around which the Red Cross has grown.

Dunant realized that his idea would need the co-operation of all nations so he wrote a detailed account of the battle and its aftermath which he called Un Souvenir de Solferino published in 1862. In this book, he advanced the idea that relief societies could be formed in time of peace for the purpose of giving care to the wounded in wartime by qualified people. As soon as he had finished his book, Dunant set out to the capitols of Europe to win friends for his idea. This book created quite a sensation and was soon translated into German, English, Italian and Swedish. In the third edition, 1863, Dunant advanced the idea that these relief societies could even give service during periods of epidemics or in disasters such as floods or fires. Nowhere was this book more warmly received than in Geneva, Dunant's native city, and one that had long been known for its love of freedom and justice. Dr. Gustave Moynier, president of the Society of Public Utility of Geneva, which was a philanthropic organization, was struck by the possibilities of such a plan and immediately met Dunant to discuss future plans. Dr. Moynier was a practical, energetic organizer who balanced Dunant as an idealist. A committee of five men studied the plan and in less than a year it had been put into workable shape to be presented to representatives of other countries.

A conference was held in Geneva on October 25, 1863 with representatives from fourteen other European nations to discuss the plans.



Resolutions were drawn up to present to their respective governments since these representatives had no power to bind their governments. A flag was selected which would be the emblem of this new society. The flag of Switzerland was chosen but in the reverse; instead of having a white cross on a red field, as does the Swiss flag, the new flag would bear the red cross on a white field. Out of the first conference came the symbol of the Red Cross Society which is now known the world over.

The representatives went back to their own countries expecting difficulties in securing approval of their governments as this was the first time countries of the world had been asked to work together, but they found little opposition. The government of Switzerland, at the suggestion of the Committee of Five, invited all the European countries and the United States to a conference in Geneva the following year, these representatives to be given the power to sign a treaty in the name of their government. On August 8, 1864 the delegates assembled from sixteen countries. The United States did not send formal delegates but was represented by Mr. George C. Fogg, Minister to Switzerland, and Mr. Charles S. P. Bowles, the European Agent of the United States Sanitary Commission. Mr. Bowles played an important part in the convention although he could not take part in the debates. He showed the delegates how his type of relief work was being carried on by the Sanitary Commission for the soldiers in the Civil War which was then in progress. The conference lasted fourteen days and on August 22, 1864 the final text of the treaty was ready. Those delegates who signed the treaty that day did not know that it would one day be signed by every civilized country of the world. This treaty is often spoken of as the Red Cross Treaty

and it did put Red Cross on a legal basis.

At the close of the Civil War in the United States, the Swiss Federal Commission suggested that the United States sign the Treaty of Geneva but nothing was done about it. The treaty was regarded as an entangling foreign alliance and the American people were weary of war. Dr. Henry W. Bellows had been the president of the Sanitary Commission during the Civil War and he enlisted the aid of other prominent men in trying to influence the United States to accede to the Treaty of Geneva. These men organized a society in 1886, The American Association for the Relief of Misery on the Battlefields, and they used the red cross on a white flag for their insignia. In 1870 they raised and sent a large contribution to the Red Cross for use in the Franco-Prussian War. After a time, this society, the first Red Cross in America, went out of existence.

Clara Barton had worked with the Sanitary Commission during the Civil War. Though she was small and frail, she was undaunted and no service, great or small, was too difficult for her. With no thought of self, she devoted her energies to the wounded who fell in battle and it is no wonder that she is often called "The Angel of the Battlefields." She was broken in health at the end of the war and went to Switzerland to recuperate. Soon after her arrival in 1869, she received a visit from Dr. Moynier and his associates who wanted to discuss the reason for the United States' failure to sign the Treaty of Geneva. Miss Barton became interested in the Red Cross and agreed to use her influence on her return to the States. She joined the Red Cross workers during the Franco-Prussian War and shared their work.

Upon her return to the United States she presented a letter to President Hayes from Dr. Moynier asking once more that the United States accept the articles of the Convention. The letter was referred to the State Department where it was shelved. The next year, Miss Barton returned to Washington armed with pamphlets in which she had printed the aims and purposes of the Red Cross, making clear its non-political nature. These she placed on the desks of each senator and representative but again she was disappointed. She waited until President Garfield had taken office and again went to Washington. Her first appeal was cordially received by the President and his Secretary of State, James G. Blaine. The President promised to recommend the adoption of the treaty in his message to Congress. Encouraged by this promise, Miss Barton and the committee with whom she was working had itself incorporated in 1881 as the American Association of the Red Cross. Clara Barton was named the first president.

The aims of this new society were broader than those of the Geneva Treaty.

It was felt that the new association would be of much greater value to the people of this country if, in addition to serving in time of war, it could also act as a relief agency in national disasters. Wars did not occur frequently in the United States, but there were often disasters in which the Red Cross would be of great help by sending workers, equipped with supplies, to remain as long as there was need of them. Many years before, Henri Dunant had proposed such a service as a very useful and necessary part of Red Cross work, but it had never been incorporated in the Geneva Treaty. However, the association decided to include disaster relief in its articles of incorporation, even though, when the treaty was finally ratified by the United States, it would be necessary to ask permission of the International Committee to include it permanently. 1

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1

Alice C. Gall, In Peace and War, A Story of Human Service  
(New York: Thomas Y. Crowell Co., 1942), p. 37.

President Garfield's assassination on July 2, 1881 shocked the country and shattered Clara Barton's dream of ratification. In November 1881, Miss Barton talked with President Arthur and was surprised to find him in favor of the treaty and that he planned to carry out the wishes of his predecessor. Miss Barton cabled the news of ratification to Dr. Moynier who was equally pleased. The International Committee welcomed the signing with a great deal of satisfaction and granted the American Society permission to include disaster relief in its charter. Thus, at last, the United States became a member of the Red Cross Societies.

Miss Barton's health caused her to seek the facilities of a sanitarium in Danville, New York and while there she was asked to organize a chapter of The American Association of the Red Cross. The people had been interested in her efforts for treaty ratification by the United States. Thus the Danville, New York Chapter became the first local chapter to be founded in the United States. Scarcely had it come into being before there was work to do. Forest fires raged in Michigan, destroying property and taking lives. Miss Barton called on this new organization to help in collecting money and supplies. Flying the Red Cross flag, Miss Barton set out for Michigan.

After the Michigan fires came the floods of the Ohio and Mississippi, and then a devastating cyclone in Mississippi and Louisiana. At the end of these, there was a lull of 8 months before the Ohio River Valley Flood of 1884. The wisdom of adding disaster relief to our charter was justified. The work of the Red Cross in these first disasters won universal esteem and affection for the American Red Cross. They permanently established Henri Dunant's principles of Red Cross peace time work.

Disaster relief was at first confined to the United States but in 1891 grain was sent to Russia because of two successive years of crop failure and millions were facing starvation. Since then the American Red Cross has generously contributed to people in other lands facing disasters. In 1897 President McKinley asked the Red Cross to head a mission for the relief of Cuban reconcentrados. These were poor people who had been driven from their homes by the Spanish soldiers and interned to prevent revolt. Conditions were deplorable and the aid rendered by the Red Cross was greatly needed.

The first time the Red Cross participated in time of war was during the Spanish American War. In his message to Congress, December 6, 1898, President McKinley said:

In this connection it is a pleasure for me to mention in terms of cordial appreciation the timely and useful work of the American Red Cross, both in relief measures preparatory to the campaigns, in sanitary assistance at several of the camps of assemblage, and, later, under the able and experienced leadership of the president of the society, Miss Clara Barton, on the fields of battle and in the hospitals at the front in Cuba. Working in conjunction with the governmental authorities and under their sanction and approval, and with the enthusiastic cooperation of many patriotic women and societies in the various States, the Red Cross has fully maintained its already high reputation for intense earnestness and ability to exercise the noble purposes of its international organization, thus justifying the confidence and support which it has received at the hands of the American people. To the members and officers and all who aided them in their philanthropic work, the sincere and lasting gratitude of the soldiers and the public is due and freely accorded. 1

Shortly after the war there was a general demand that the American Red Cross be reorganized on a more businesslike basis. In the past no regular reports had been made either to Congress or the

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<sup>1</sup>  
The American National Red Cross, The American Red Cross - A Brief Story (Washington, D. C.: The American National Red Cross, Rev. Feb., 1944), p. 14.

public of its receipts or expenditures. Many felt that since this organization looked to the country for its support the books should be open to public inspection. It was also felt that more effective work could be done if it was more closely allied to the government. In June 1900 the Red Cross Association was reincorporated by Congressional Act as the American National Red Cross. The new charter required an annual financial statement and transferred some of the power from the president to a board of control, an executive committee. In 1904, Miss Barton resigned the presidency and Miss Mable T. Boardman emerged as its new leader. She was too dynamic, too eager to be of service to devote herself entirely to social life so her abundant energies found an outlet in constructive work for the American Red Cross.

Miss Boardman was appointed by President Theodore Roosevelt to the Red Cross Board of Incorporators in 1900. At her own expense, she went to Europe to study methods used by other Red Cross Societies and it was largely through her efforts that reorganization was brought about. The revised charter provided for audit by the War Department of all Red Cross Accounts and that the Secretary of War make an annual Red Cross report to Congress. On January 5, 1905, President Roosevelt signed the bill for reorganization. President Taft made the official standing of the Red Cross clear when he proclaimed on August 22, 1911

. . . . That the American Red Cross is the only volunteer society authorized by this Government to render aid to its land and naval forces in time of war.

That any other society desiring to render similar assistance can do so only through the American National Red Cross. 1

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1

Sarah Elizabeth Pickett, The American National Red Cross, Its Origin, Purposes, and Service (New York: The Century Co., 1923), p. 17.

Preparedness has been the slogan of the Red Cross since its reorganization. Unceasingly, it works towards this end, establishing local chapters, enlisting volunteers and training them in the various phases of relief services, besides accumulating reserve funds and supplies. Part of the plan of Henri Dunant was to prepare for war and disaster in time of peace, and this plan has continued to be the policy of the American Red Cross.

Following the reorganization the Red Cross has carried out many relief operations both at home and abroad which have followed earthquakes, fires, floods, famines, volcanic eruptions, mine explosions and wars. It is the constant aim of the Red Cross to develop and improve its methods and techniques. Each new experience is evaluated; methods and techniques are changed and improved. As the need for a new service is shown to improve the welfare of the people, the new service is launched. This is exemplified by the programs in nursing, home hygiene, care of the sick, safety and first aid. The Red Cross has demonstrated that it is a personal friend of the people and the confidence of the American people daily increases in their organization.

CHAPTER II.

THE AMERICAN RED CROSS AS THE NATION'S DISASTER AGENCY



## CHAPTER II

### AMERICAN RED CROSS AS THE NATION'S DISASTER RELIEF AGENCY

The suffering and helplessness caused by a disaster arouses compassionate sympathy and this may result in chaos and hysteria, with everyone wanting to aid in some way, unless there is a strong centralized leadership. This leadership is found in the Red Cross. A well organized program is ready to go into action whenever and wherever disaster strikes. There is no section that is immune. Disasters may take many different forms; experience has shown that each year certain disasters arise out of natural causes and follow the seasons. In the spring there are floods, in the summer cyclones and tornadoes, and in the fall forest or other fires. Others may occur as the result of our modern system of transportation, industry, and housing. Some disasters are minor; among these may be shipwrecks, train wrecks, building collapses, and explosion. These disasters are minor when compared with the major cataclysmic upheavals which seem to strike the world at least once in every generation. Among the major disasters are forest fires, cyclones, floods, conflagrations, mining accidents, pestilence, earthquakes, volcano eruptions, and famines.

The fifth duty of the American Red Cross as stated in the Congressional Charter is as follows:

And to continue and carry on a system of national and international relief in time of peace; and to apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods and other great national calamities, and to devise and carry on measures for preventing the same. 1

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1  
Alice Crew Gall, In Peace and War, A Story of Human Service (New York: Thomas Y. Crowell Co., 1942), reprint of "Congressional Charter, An Act to Incorporate the American National Red Cross," 1905, p. 262.

Thus the authority for disaster relief is given to the Red Cross. It is not only a duty to the government of the United States but it is also a moral obligation of the Red Cross to the people who support the organization. This fifth-purpose duty may call the organization into immediate action at any time, day or night, during peace or war. It has three distinct phases; first, in carrying on disaster relief measures, second, in carrying on preparedness measures both for disaster and war relief, and, third, in carrying on disaster prevention measures.<sup>1</sup> In the 58 years, from 1881 through 1939, the Red Cross assisted in 2,495 disasters at home and abroad, and expended approximately \$143,000,000 on disaster relief. In the 16 years, between 1923 and 1939, the organization served on the average of 96 domestic disasters annually.<sup>2</sup> Disaster relief is financed through contributions given at the time of the disaster and from appropriations from the national organization. Only seven times since World War I has it been necessary to appeal to the entire nation for aid. These appeals were made for the Japanese Earthquake in 1923, the Mississippi Valley Flood of 1927, the Hurricanes of 1926 and 1928, the Drought of 1930-31, the Spring Floods and Tornadoes of 1936, and the Ohio and Mississippi Valley Flood of 1937.<sup>3</sup>

The American Red Cross is the nation's disaster relief agency. The chapters are the local units. They receive their charters from the national organization, and they are responsible for all Red Cross activ-

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<sup>1</sup> Sarah Elizabeth Pickett, The American National Red Cross, Its Origin, Purposes, and Service (New York: The Century Co. 1923), p. 87.

<sup>2</sup> The American National Red Cross, Disaster Preparedness and Relief, Manual for Chapters (Washington, D. C.: The American National Red Cross, Rev. 1940), p. 9.

<sup>3</sup> Ibid., p. 13

activities in their territory, which includes its national obligations. The territory over which a chapter has jurisdiction is usually a single county. Therefore, the obligation for relief in a disaster rests on the shoulders of the chapters as well as the national organization. The chapter is the medium through which the disaster emergency needs are met and preparations are made to rehabilitate the sufferers. If the disaster strikes within the chapter's jurisdiction, the chapter is on the spot for immediate action, and through the disaster preparedness program, the chapter helps fulfill the Red Cross national obligation. It is truthfully said that the Red Cross is on the scene whenever and wherever disaster strikes; immediately giving emergency care to all in need and remaining on the scene to help rehabilitate those who are financially unable to do so themselves. Families, affected by the disaster, are expected to make full use of their resources of cash, credit, and labor to rehabilitate themselves before coming to the Red Cross for aid. Likewise, the communities are expected to make full use of their resources of cash, supplies, and service before calling on the American Red Cross.

The definition of a disaster given by the national organization is a

. . . . situation, usually catastrophic in nature, where numbers of persons are plunged into helplessness and suffering and, as a result, may be in need of food, clothing, shelter, medical care and other basic necessities of life. When five or more families are affected by disaster and aid or service is given, the situation is recorded as a disaster in which the Red Cross has given aid. <sup>1</sup>

Only those families suffering from the effects of the disaster, and only those situations in the families which are caused or aggravated by the

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<sup>1</sup>  
Ibid., p. 8.

disaster are included in the relief program. During the emergency period or immediately following the disaster, the Red Cross is primarily concerned with basic necessities of life - food, shelter, clothing and medical care - on a mass basis. This type of care diminishes as conditions improve in the disaster area and the rehabilitation work begins. Those families needing continued care of this type are handled on an individual basis by the rehabilitation family case workers. During the rehabilitation period each family is carefully studied on an individual basis to determine the best way of helping to meet the needs of the family, when they do not have sufficient resources. This aid is given as a grant, and without regard to religious, racial or political discrimination. This aid may take the form of maintenance to families, medical aid, the repairing and rebuilding of homes, the giving of household furnishings, farm supplies, livestock and equipment, and furnishing occupational training, equipment and supplies.

The Red Cross does not assist commercial or industrial concerns, but in giving assistance to the disaster-affected families, it does lighten the burden of the organization with which the families are affiliated. Only private property used as the home of the family is considered in building and repair awards. Sometimes, unusual circumstances in the situation require more liberal interpretation of the policies. When one man is conducting his own business with his own labor or with the help of members of his immediate family, he may be considered for assistance. The award given the small business man may be in whatever form best meets his need, and it may include occupational rehabilitation. Need is the governing factor and case work methods are used in determining the need in each family situation.

Although persons may have sustained heavy losses, if their situation is such that the losses can be borne they are not eligible for Red Cross assistance. All are expected to undertake as much of their rehabilitation as their actual and potential resources permit. Resources which are inadequate to meet the minimum needs may be supplemented by the Red Cross. The amount and nature of such assistance is determined after careful appraisal of the facts in each case. <sup>1</sup>

Local physicians carry the responsibility for the care of the sick and injured in a disaster. Red Cross cooperates with the doctors by organizing and directing the medical relief work. It provides facilities which they need for their work when it is lacking. In the first few days it is often necessary to apply medical aid on a mass basis at first aid stations, but as soon as possible predisaster relations are established and the sufferers return to their own doctors. Red Cross medical aid is intended only for those who are ill or injured because of the disaster, and those who are unable to obtain care because of lack of resources.

Preparedness is the keynote. Adequate and prompt relief can be given only when it is based on community, state, and national understanding of plans to meet disaster hazards. Each chapter is expected to organize and maintain a Committee on Disaster Preparedness and Relief. This committee is usually simply called the Disaster Committee. It should be composed of the best community leadership available. The Disaster Committee is responsible for: (1) surveying of disaster hazards and local resources; (2) securing cooperative understanding with public and private agencies; (3) developing a disaster preparedness plan and organization; (4) putting the disaster preparedness plan in written form; (5) taking necessary action when disaster strikes and all appropriate

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<sup>1</sup>

Ibid., p. 21.

measures to prevent loss of life and property.

The first duty of the committee should be to make a survey of the disaster hazards in order to determine the potential problem. Of each disaster a record should be kept regarding the nature of the disaster, the extent of each type of disaster, and the problems created by each. This survey should include a study of the worst possible conditions that any disaster could create, including potential deaths, injuries, number of families affected and needing Red Cross care, both individually and in mass, the area affected, and the amount of business and residential property involved. Local resources should be surveyed including personnel, facilities, equipment, and supplies. The availability of these should be determined, which may be by loan, gift, or purchase.

Informal or written understandings for cooperation in time of disaster with local public or private agencies are important.

The Red Cross welcomes the cooperation of individuals and organized groups; their assistance always has been generously given in time of emergency. The services of a large number of nurses, social workers and nutritionists from private agencies have been loaned to the Red Cross during every major disaster. Volunteer services of community agencies, medical societies, veterans' organizations, luncheon clubs, visiting nurse associations, family welfare agencies and others have been of great value in meeting the needs of disaster situations. 2

The Disaster Committee carries out its functions through subcommittees and the chairman of each subcommittee is a member of the Committee. These members should represent the entire chapter jurisdiction. It is usually wise to have the following subcommittees:

Survey  
Rescue  
Medical Aid

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1

Ibid., p. 27

2

Ibid., p. 29

Food  
 Shelter  
 Clothing  
 Transportation and Communication  
 Registration and Information  
 Fund Raising and Public Information  
 Central Purchase and Supply

The following chart illustrates the central control of the Disaster Committee in the emergency and rehabilitation periods.

THE AMERICAN NATIONAL RED CROSS<sup>1</sup>

Is notified by the

CHAPTER CHAIRMAN

who directs the

Chairman of the Disaster Committee

to assemble the following subcommittee needed for survey and rescue and to provide food, clothing, shelter and medical aid as needed during the emergency period

Subcommittee	Subcommittee
Survey	Clothing
Rescue	Transportation and Communication
Medical Aid	Registration and Information
Shelter	Fund Raising and Public Information
Food	Central Purchase and Supply

As soon as needed the chapter with the advice and assistance of the National Organization appoints an

ADVISORY COMMITTEE

To consider rehabilitation on the basis of need to families affected by the disaster

such as

Food and Clothing	Medical and Nursing Care
Other Maintenance	Farm Supplies - Live Stock and equipment
Building and Repairs	Occupational Training
Household Furnishings	Equipment and Supplies
	Other Services

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<sup>1</sup>  
Ibid., p. 34 (from chart)

The first steps taken by chapters when disaster strikes are important. The 15 points listed below show the necessity of a well organized preparedness program. One that is ready to go into action on a moment's notice.

1  
FIRST STEPS WHEN DISASTER STRIKES

1. Call the Committee on Disaster Preparedness and Relief into action. All members of the disaster organization should report immediately to the designated headquarters for instructions.
2. See that each subcommittee of the Committee on Disaster Preparedness and Relief goes to work promptly.
3. Arrange for centralized purchasing and control over commitments.
4. Telephone, telegraph or radio Headquarters immediately, giving information like the following:

TORNADO STRUCK NORTH WALKER COUNTY 10 A. M. TODAY. APPROXIMATELY 35 KILLED, 200 INJURED, 50 HOMES DESTROYED, BETWEEN 200 AND 300 HOMES DAMAGED. 500 PERSONS TEMPORARILY HOMELESS AND ABOUT 350 FAMILIES SUFFERING MATERIAL LOSS. CHAPTER IN CHARGE AND HAS STARTED EMERGENCY RELIEF ALSO RAISING RELIEF FUND. MORE DETAILED REPORT FOLLOWS. PLEASE SEND NATIONAL REPRESENTATIVE.

JOHN DOE  
CHAIRMAN

5. Open centrally-located relief headquarters, identifying it with Red Cross flags and emblems.
6. Make sure that emergency relief is prompt and adequate, and that each subcommittee chairman is assuming his full responsibility.
7. Notify the mayor, county commissioners or other responsible local officials that the Red Cross is functioning and get a proclamation designating the Red Cross as the official disaster relief agency.
8. Inform local newspapers and local representatives and correspondents of press associations and radio stations that the Red Cross is in charge of the relief work and describe the relief measures.
9. Establish proper working relationships at once with public and private agencies and arrange liaison when desirable.
10. See that registration of every individual or family applying for relief commences immediately.



11. See that welfare inquiry and information services are established immediately.
12. Initiate a quick survey of the devastated area to determine the scope of relief needs.
13. Start a relief fund campaign immediately, and determine when donated supplies should be received, if at all.
14. As soon as possible after the first message flashed to Headquarters send a second message - and a third one, if necessary, giving further details.
15. Keep the public informed every few hours through the radio, newspapers and every other possible means of communication as to what is being done.

The Advisory Committee is very important in the rehabilitation work with the families. The aim of the family case workers and the disaster relief executives with the cooperation of this committee is to aid these families to as speedy pre-disaster level of recovery as is possible. The members should be very carefully selected; they should be persons to whom the community looks for leadership and guidance. The members should be familiar with the community and they should represent a cross-section of the professional groups, financial, manufacturing and business interests, labor and farming leaders. No person whose political tendencies, business or other prejudices dominate his thinking, should be considered.

The committee's primary duty is to review the family needs resulting from the disaster as presented by the family case workers with their recommendations to determine the proper award for the individual or family's best social adjustment.

In its capacity as a case committee it must bear in mind that the Red Cross has a dual responsibility to the donor and to the beneficiary. It is not a local committee to see that as much money as possible is expended in the community; neither is it a rubber stamp for the relief unit. It is a Red Cross committee with the responsibility of giving its best advice to the disaster relief director or Chapter to help in carrying out Red Cross policies.

In each case presented it should consider the soundness of the plan from the standpoint of the family, the donor, the Red Cross, and the type and adequacy of the assistance granted. 1

The other duties of the committee include the interpretation of Red Cross to the community, the interpretation of the community to the Red Cross, making the community resources available to the disaster work, advising on community problems, and serving as individual reference on cases.

As stressed earlier, family case work is the basic method used in determining the need of each individual family. The family's recuperative power, both actual and potential resources, are evaluated and used, either partially or wholly as the individual case indicates, in the process of readjustment to pre-disaster security levels.

It aims to assist the family or individual to make adjustments and to meet needs growing out of disaster. It uses the family-by-family, the case-by-case method of inquiry, planning and treatment. It counts on the full participation and co-operation of the family for the process which it is hoped will result in restoration of the family as near as possible to the conditions obtaining before the disaster. 2

Some cases require only a brief inquiry and a small amount of assistance in rehabilitation. These cases require the following information: (1) disaster application information; (2) brief individual history of situation; (3) health; (4) disaster losses; (5) resources; (6) liabilities; (7) help already received; (8) references covering the family situation; and (9) worker's recommendation. Other cases require a careful and complete study of inquiry, investigation and planning. These cases involve disaster caused family problems because of death,

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<sup>1</sup>  
Ibid., p. 72.

<sup>2</sup>  
Ibid., p. 73.

illness, injury, material loss of income, destruction of crops, destruction of place of business, closing of place of employment, large property losses, loss of household goods, tools, and equipment. These cases require a detailed history covering the family's resources, liabilities, losses, special problems produced by the disaster, needs, and family's own plan for recovery. In final form, these cases should include: (1) face sheet information; (2) application interview information; (3) family history previous to disaster; (4) health, including dead and injured; (5) disaster losses; (6) resources, including occupation and income; (7) liabilities; (8) help received; (9) references; (10) family plan; and (11) worker's plan.

The family case workers in a disaster are trained to concentrate on these matters and eliminate all unnecessary information. All other family problems not incurred in or aggravated by the disaster are referred to the proper agency in the community. Confidentiality of the records is an extremely important matter.

It is imperative that all information and records concerning the families should be held in strictest confidence. Only in this way can the Red Cross justify its knowledge of these necessary facts and win and maintain the good will and confidence of the families themselves and of the people generally who will be vitally concerned in the success of this work and who must be relied upon to support it. 1

The culmination of the case work with each family or individual is the family's plan for rehabilitation and future. The family's own plan with the responsibility it will assume should be stated. The case worker makes a definite recommendation for closing, either with or without an award, showing how the decision was reached. When an award is recommended the case is presented to the Advisory Committee for its action.

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<sup>1</sup>  
Ibid., p. 74

If the Advisory Committee approves the award recommended by the case worker, the beneficiary is notified and an interview is arranged to discuss the plan of award.

The beneficiary is then asked to go to the merchant or merchants of his own choosing, select the articles needed and bring back a price list of those articles. If the articles selected are in accordance with the award and conform to the standards of the family both as to price and kind, a Disbursing Order will be issued. 1

A disbursing order is similar to a check, listing the name of the merchant, the name of the beneficiary, the articles purchased and the amount. When the articles are delivered to the beneficiary and the disbursing order properly filled out, the merchant presents his copy to the Red Cross and receives a check for the amount of the disbursing order.

Gifts are often given to the Red Cross; these gifts are handled just as carefully as if they were actual money. Gift supplies are given to the families only after careful investigation and are usually disbursed on Red Cross Warehouse requisitions which list the article but no price as the value is unknown. Every effort is made to get the gifts in kind in the hands of the disaster victims as quickly as possible.

Community restoration is brought about by the process of rehabilitation.

Families restored to independence and self-support become community builders. The Red Cross policy of using local channels of trade in its administration of relief creates a reservoir of purchasing power benefitting merchants, contractors, material men, laborers and service agencies alike. The goal of individual family rehabilitation in the end, therefore becomes community re-rehabilitation as well. 2

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1

Ibid., p. 76.

2

Ibid., p. 77.

CHAPTER III

DISASTERS IN THE LOUISVILLE AREA

## CHAPTER III

### DISASTERS IN THE LOUISVILLE AREA

The City of Louisville and surrounding area has suffered its share of disasters. Many different kinds of disasters have been recorded in old newspaper files of Louisville. In December 1811, and through the spring of 1812 Louisville suffered a series of frightening earthquakes, which were not too violent. Ornaments and dishes were suddenly dashed to the floor and broken.<sup>1</sup> Again, in March of 1937, Louisville felt the earth shake, and buildings swayed. There is the story of a woman in her apartment on the seventh floor of the Weissinger Gaulbert Apartments, in the down-town area of Louisville, having been violently thrown from her rocking-chair.<sup>2</sup>

The first record of a tornado in this area was in 1807, but there is no data as to the extent of damage. On August 27, 1854 a tornado destroyed two buildings; one of them was the Third Presbyterian Church. Many of the Sunday morning worshipers were buried in the ruins of the building. Those uninjured started the rescue work and cries of mourning, tears, and prayers accompanied the frantic search for relatives and friends. About 65 persons lost their lives inside the Church, and 16 others died in the storm area. Six years later, the wind blew at a 90-mile an hour gale causing the loss of 100 lives, live stock, and property damage.<sup>3</sup> The first major disaster was the tornado of 1890 which entered the city at Eighteenth and Maple Streets, leaving a path of havoc and

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<sup>1</sup>  
Louisville Times, August 29, 1922.

<sup>2</sup>  
Ibid., March 2, 1937.

<sup>3</sup>  
Louisville Herald Post, August 21, 1921.

destruction from that point until it leaped into the Ohio River at Seventh Street. Five churches, one railroad station, two trains, three public schools, thirty two manufacturing plants, and 532 homes were destroyed. It took just ten minutes for the angry elements to rend this destruction.<sup>1</sup> After that, there was a lull until August 25, 1922 when a wind blowing at the velocity of 75-miles an hour visited the Eastern part of the city, causing the loss of one life, scores of injured, and property damage of \$500,000.<sup>2</sup> In the spring of 1925, Jefferson County suffered very severely from a tornado which took the lives of 31 persons, injured 40 others, leaving houses overturned, wrecked and splintered. An instance of the humor of the elements was found in the house which was torn to shreds and splintered, but the furniture was unharmed.<sup>3</sup> A 60-mile wind, in January 1928, blew for fifteen minutes, and left the residents on the Western edge of the city, and the county, dazed. No deaths were reported but 11 persons were injured and property damage was estimated at \$100,000.<sup>4</sup> Another tornado struck Louisville in 1930, unroofing buildings, uprooting trees and shattering glass windows.<sup>5</sup> Following the heat wave in June 1931, a 65-mile an hour wind killed 8 persons, and unroofed 200 homes. The tornado of May 1935 almost reached the proportions of the one in 1890. The wind blew at a velocity of 100-miles per hour. Property damage in the city was estimated at \$50,000, and \$30,000 in the county. There were many hair breath

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<sup>1</sup>  
Ibid., March 27, 1916.

<sup>2</sup>  
Ibid., August 25, 1922.

<sup>3</sup>  
Louisville Courier Journal, March 19 and 20, 1925.

<sup>4</sup>  
Ibid., January 20, 1928.

<sup>5</sup>  
Louisville Herald Post, August 9, 1930.

escapes, but no lives were lost. One couple, preparing to go to bed, were surprised to find the whole side of their house had disappeared.<sup>1</sup>

Pestilence and epidemics have ravaged Louisville. In 1817 small-pox, in a virulent form, swept through the town causing fear of possible extermination. A hospital was set up at the edge of the town for the care of these cases. This hospital was the forerunner of the Louisville General Hospital. In 1822 there was an epidemic of fever that was so great that it almost depopulated the city. Mortality was so high, and the news spread so fast that travelers dreaded to pass through Louisville. It was caused from the stagnant waters of the ponds throughout the city.

These have been drained and Louisville is now a healthy city.<sup>2</sup> The drought seriously affected the food situation in the county in 1930 and 1931.

Steady and incessant rainfall strikes a common note of anxiety in the hearts of Louisville residents. Will the Ohio River become swollen and rise to flood stage? Floods have been frequent in this area throughout the years; not all of them have been major, but each brings its own degree of destruction and suffering. Mr. J. L. Kendall, meteorologist, estimated in April 1938 that a major flood would occur about every 58 years, and sometimes oftener, or about every 25 years. The major flood of 1913 was followed by the 1937 flood, only 24 years apart. Geologists say that there are 15 varves or stratas in the upper five feet of soil in downtown Louisville. Varves represent floods of great magnitude, and it is believed some of the floods were bigger than the 1937 one.<sup>3</sup>

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<sup>1</sup>  
Louisville Times, May 3, 1935.

<sup>2</sup>  
Ibid., August 29, 1922.

<sup>3</sup>  
Courier Journal, April 24, 1938.



There is mention of five major floods in this area in Collins, History of Kentucky. These floods occurred in 1774, 1789, 1815, 1832 and 1847. The crest of the 1832 flood was given at 41 feet and

. . . . destroyed all the frame buildings in Louisville near the river, and caused almost an entire cessation of business. <sup>1</sup>

Flood stage on the upper gauge of the Ohio River is 28 feet; this gauge is watched carefully by the residents of the city as a rise of over 28 feet causes damage to the city proper. The lower gauge is watched more closely by the county and River Road dwellers. Flood stage on the lower gauge is 55 feet. It is this gauge that the weather men are more interested in because the flow of the river downstream is determined from this point. Between the upper and lower gauges there is a 37 foot drop in the river floor, thus the lower gauge would necessarily be higher.

River work was undertaken by the Weather Bureau in Louisville in 1875. <sup>2</sup> Table 1 shows the upper and lower gauge reading in flood years between 1875 and 1947. January, February and March are the months in which floods generally occur. Heavy rains and the breaking up of winter ice in the river before it reaches this area causes a rise which may result in a flood. Steady and excessive rainfall at any season must be watched carefully in order that flood warnings may be issued. In nine of the forty years shown in the table there were more than one flood a year. The river crests were highest in 1883, 1884, 1907, 1913, 1937 and 1945. The highest crest was reached in 1937 when the upper gauge registered 57.1 feet and the lower gauge showed 85.4 feet.

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<sup>1</sup>  
Lewis Collins, History of Kentucky, Rev. by Richard H. Collins, Covington: Collins and Co., 1882), Vol. II, p. 396.

<sup>2</sup>  
Personal Interview with Mr. E. E. Unger, Weather Bureau, Louisville, Kentucky.

Table 1

## Ohio River Crests in Flood Years

1875-1947

Year	Month and Day	Upper Gauge	Lower Gauge
1875	August 7	30.3	57.1
1876	January 30	32.5	60.0
1877	January 21	29.9	57.3
1880	February 19	30.0	57.6
1882	February 22	37.4	65.1
1883	February 16	44.5	72.2
1884	February 16	46.7	74.4
1886	April 10	32.7	60.5
1887	February 6	32.6	60.4
	March 2	32.0	59.6
1890	March 3	34.1	61.9
	March 28	35.4	63.3
1891	February 27	32.4	60.1
1893	February 22	28.9	56.5
1897	February 28	35.3	63.1
1898	January 26-27	29.8	57.7
	March 30	36.3	64.1
1899	March 10	32.8	60.4
1901	April 28	33.3	61.0
1903	March 9	28.5	56.4
1907	January 22-23	41.4	69.1
	March 20	36.0	63.6
1908	April 6	31.3	58.9
1909	February 27	33.0	60.6
1912	March 28	28.7	56.4
1913	January 15	39.5	67.2
	April 2	44.4	72.7
1915	February 8-9	29.9	57.5
1916	January 15	31.2	58.9
1917	March 19	30.5	58.2
1920	March 23	31.5	59.2
	April 24	28.5	56.1
1921	December 28	32.3	59.9
1922	March 19	30.2	57.9
1924	January 7	32.9	60.6
1927	January 27	35.6	62.8
1929	March 5	28.4	55.1
1932	February 5	29.7	55.8
1933	March 23	39.1	66.1
	May 17	30.1	57.2
1935	March 18	30.0	57.0
1936	March 29	36.6	63.7
	April 11-12	31.6	58.8
1937	January 27	57.1	85.4
1939	February 9	35.1	61.9
	April 21	33.6	60.6
1940	April 26	35.0	61.9
1943	January 5	35.7	62.7
	March 23-24	38.0	65.1
1945	March 8	47.1	74.4

<sup>1</sup> Source: Annual Meteorological Summary 1947, U. S. Department of Commerce, Weather Bureau, Louisville, Ky., 1948, p. 12.

None of the floods in this area reached the proportions of the 1937 flood. The muddy waters of the Ohio River passed over the central and western portion of the city, submerging commercial, industrial and residential areas. Property damage was estimated at \$57,575,741. Of this total \$49,681,567<sup>1</sup> was private property. Ninety deaths were recorded but only six of these were from drowning. Human suffering was widespread and could not be estimated in money value.

It rained every day in Louisville from January 15 through February 28, 1937. During the emergency period there were constant calls for boats for rescue work. The power furnishing lights gave out and Louisville might have appeared as a city of the dead except for the flickering of candles, and oil lamps. The radio stations remained on the air; the Courier Journal and The Louisville Times were published daily, but the printing of the paper was done in Shelbyville and in Lexington during the worst part of the flood. Even residents outside the flood area suffered from lack of food supplies, limited water supply, and lack of utilities. Hardships similar to those of pioneer days were endured by the residents.

Disasters sometimes have a humorous side, too. A parrot rescued while floating down the river on a piano contributed a note of mirth to many weary flood workers. After being dried out, warmed and fed, the bird said, "This is fine!" "This is fine!"<sup>2</sup> During the flood of 1883 spectators were surprised to see three houses floating placidly down the stream.<sup>3</sup> In the more recent flood of 1945, a summer cottage completely

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<sup>1</sup>Roy W. Burks and Woolsey M. Caye, "Upon Louisville and the Ohio River Flood 1937!" Paper read to the meeting of the Ohio Valley Conservation and Flood Control Congress, January 27, 1939, Huntington, W. Va.

<sup>2</sup>Fairfax Downey, Disaster Fighters, (New York: G.P. Putnam's Sons, 1938) p. 303.

<sup>3</sup>Courier Journal, February 12, 1883.

disappeared in the swollen, angry, muddy river. The owner had anchored his house securely to trees. The water covered his house, and when the water receded, there was no evidence of house or trees. The owner advertised for his house but it was never located.<sup>1</sup>

The 1945 Flood has been called the best managed flood. The people knew what to do; they did not hesitate to leave their homes and possessions in the early stage of the rising waters. The Weather Bureau issued warnings in time for a number of families to move their belongings to a place of safety. They were also visited by the city police who gave them further warning. The officials were well organized and knew what to do. On March 9, 1945 the crest was reached, and on the very next day the Red Cross began its work of rehabilitation. The Red Cross had 884 applicants for some type of assistance, emergency, or rehabilitation, and expended approximately \$246,496.<sup>2</sup>

Louisville has always been a self reliant city. In the early disasters of 1883, 1884 and 1890 the Board of Trade organized a Relief Committee to aid those who were afflicted by disaster. The attitude of the city was expressed by the Executive Committee of this Relief Committee as:

The great principles of all great charity teach us that the man who accepts alms, when by his own efforts he can do without it, has disgraced himself, not only in the eyes of the world, but in his own estimation. And what is true of an individual is true of the community at large. <sup>3</sup>

The Relief Committee met and organized its plan as soon as the Tornado of 1890 struck the city. Emergency relief was their first thought.

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<sup>1</sup> Ibid., March 14, 1945.

<sup>2</sup> Report of 1945 Flood, Louisville Chapter, ARC, July 1945.

<sup>3</sup> Louisville Herald Post, "Anniversary of Tornado Renews Pride in City's Achievement," March 27, 1916.

Large posters were placed throughout the devastated area giving the purpose and address of the Committee. Application blanks were printed which were completed by each applicant, in duplicate. The duplicate copy was used by the investigator in making his investigation. These investigations were made by the workers of the Louisville Charity Organization Society, which is now the Family Service Organization. Each applicant had given a brief statement of his case, his losses and his needs. The investigator carried an order book so that he could give the necessary aid promptly upon investigation. The orders were presented to the Relief Office for payment by the storekeeper who had furnished the groceries, coal or medicine. Hundreds of families did not apply and it was the duty of the investigator to "search out" these families in order to assist them. Immediate relief was given to 482 families at the cost of \$7,203.24. Homes were found for 152 families, consisting of 448 persons, and the Committee paid the rent and moving charge.

Relief was carefully handled to avoid any frauds or duplication. All orders given a family were filed with the original application. In ten days the emergency was completed. There had been 1,194 applications. In cases of death or injury, visits were made to the homes by the Committee members, and in all cases where the family could not defray the funeral expenses, the Committee assumed responsibility. A detailed written report was required giving full particulars in each case. There were 76 persons killed and 30 of these were the bread-winners. The Executive Committee set up a trustee fund for the breadwinner families found "worthy" and in need; this fund would provide a monthly income of

\$20 to \$30 per month for 18 months. A person who was permanently injured would be given a like sum for 3 to 12 months, according to the physician's recommendations. There were 57 charges for burial, and medical attendance amounted to \$17,201.25.

The applications were again considered by the Committee for clothing and household property losses. The investigators personally visited those families listing such losses. Consideration was given to those families who were themselves unable to replace the necessary losses. A total of 453 families were given clothing and household goods amounting to \$29,164.65. Next came building and repair. Ownership was verified and the investigation completed before assistance was given. An applicant who had other property, property not being used as a homestead, or property being used for business was disallowed relief. There were 311 homes, either restored or rebuilt, costing \$71,435.59.

The Relief Committee had a fund of \$156,045.76; of this amount the 200,000 population of Louisville contributed \$115,498.71, the council of the city gave \$20,000, the legislature of the state gave \$5,000, and \$15,547.05<sup>1</sup> was donated by voluntary contributors outside of the state.

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<sup>1</sup>

Ibid., March 27, 1916.

CHAPTER IV

LOUISVILLE CHAPTER'S DEVELOPMENT OF ONE FAMILY DISASTER PROGRAM

## CHAPTER IV

### LOUISVILLE CHAPTER'S DEVELOPMENT OF ONE FAMILY DISASTER PROGRAM

Permission to organize the Louisville Chapter of the American Red Cross was received on March 27, 1917 from the Central Division in Chicago, Illinois. A week later, on April 3, 1917, the charter for the chapter was granted. It authorized and obligated the chapter to engage in Red Cross activities in conformity with the regulations and policies prescribed by the Central Committee in Washington within its jurisdiction.<sup>1</sup> Jefferson County and the City of Louisville were placed under its jurisdiction.

The Military Relief Program was one of the early services formed by the new chapter, and its primary function was to give service to active servicemen, ex-servicemen and their families. Thus, the Louisville Chapter started fulfilling its obligations set forth in the Congressional Charter. Each chapter, having such a division, has made a nation-wide welfare organization for the servicemen and their dependents. Not only did the work of this division include the servicemen, but it also included the disaster victims, and the name was changed to Civilian Relief. Civilian Relief became very active as the chapter was formed in the troubled year before the declaration of World War I. After the servicemen received their discharges from active duty, there were many new services necessary in untangling misunderstandings with government "red tape" and in helping them with their veterans' benefits. The Civilian Relief continued in its active role as one of the many activities of a growing chapter. After World War I, its name was again changed to Home Service, and it continues under that name

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<sup>1</sup> Sylvania Hirschfield, "Home Service Department, Louisville Chapter, American Red Cross," (Unpublished thesis for Masters Degree, 1947) pp. 8-9.



today with its specialized program.

Perhaps the founders of the Louisville Chapter were unusually conscious of the definite need for trained workers in the Civilian Relief because of the recent tornado across the Ohio River in Indiana. Many had volunteered, both from Louisville and Indiana, to work with the victims but they lacked leadership. Trained Red Cross workers came from Chicago and Indianapolis before the work could actually begin in an organized way. In the Executive Committee meeting of April 27, 1917, the subject of training workers was brought up and it was unanimously agreed that a class of instruction should be given under the auspices of the Red Cross; noted relief workers would be asked to speak. Special attention would be given to the problems of servicemen's dependents. Thus, in the first month, the newly organized chapter recognized the need of training for its relief workers.

In the latter part of the nineteenth century, Red Cross disaster activities were not well known or accepted by the majority of the people in this area. Louisville was proud of its own self reliance and formed its own Relief Committee of the Board of Trade. This Committee functioned in the disasters of 1883, 1884 and 1890 with the aid of trained investigators from the Louisville Charity Society. Red Cross assistance may have been given through some local agency. The Red Cross had been very active in the emergency and rehabilitation period of the tornado in Indiana, a short time before the Chapter was organized. Residents of Louisville had been able to observe and gain first hand knowledge of Red Cross operations in disaster. Confidence grew in Red Cross leadership,

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<sup>1</sup>  
Executive Committee Minutes, Louisville Chapter, American Red Cross, April 27, 1947.

needs the community itself lacked were brought to light, and the beginning of the idea for preparedness was stirring the minds of the leading citizens.

After the local chapter was organized, any disaster occurring in the chapter's jurisdiction found the Red Cross on the job. In 1925 when the tornado struck the county, the chapter workers were busily engaged in emergency help, and later rehabilitation of the sufferers. Not only were they busy with the actual work of the tornado, but they were also busy with fund raising. The newspapers were full of articles giving a day by day account of the amount raised and the plans and progress made in rehabilitation of the tornado victims. This tornado was on the outskirts of a larger and more destructive tornado which struck Mississippi, Illinois, and Indiana. The chapter had raised \$9,670.50 for this national disaster fund; the local expenses for the victims were defrayed by the national organization out of this fund, but it was not necessary for the national organization to send in trained workers.<sup>1</sup> In 1930 and 1931 some of the national funds which had been collected for drought relief was spent in the county to aid the farmers with the rain thirsty farms. Funds have been raised for disasters over the state, such as the Eastern Kentucky Floods in 1927, 1929 and 1939, for disasters in other states, such as the Mississippi Flood in 1927, the hurricane in Florida in 1926, and in other nations, the Japanese earthquake in 1923, and the Porto Rican hurricane in 1928. The residents of Louisville have always responded generously to any appeal for help made by the local chapter.

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Louisville Chapter, American Red Cross, Louisville, Kentucky  
Report on Contributions to Disasters from 1923 through 1939.

The practice of disaster fund raising for each big disaster was discontinued during the years of World War II. The national disaster fund was taken out of the membership dues during this time. In the 1945 flood of Louisville no appeal was made.

The Red Cross through the mandate in its Congressional Charter has become the nation's disaster relief agency. The national organization is on the alert and offers service to any disaster stricken area. In 1928 a windstorm in the Louisville area was reported to the newspapers. It had been minor and the local chapter had not reported it to national headquarters. National wired for a report; the answering wire from the chapter gave the information that it was minor and Jefferson County was assuming full responsibility.<sup>1</sup>

The greatest disaster in this area in recent times was the 1937 Flood. Over 33,000 families were aided by the Red Cross, and a total of \$4,886,325.72 was expended by the Red Cross in Louisville and Jefferson County. This amount included the emergency and rehabilitation expenditures. Rear Admiral Cary T. Grayson, Chairman, National Red Cross Disaster Service, wrote to the Citizens of Louisville on September 17, 1937 expressing his appreciation for their cooperation.

The flood relief work of the American Red Cross in your community is completed. In your county, the hardest hit in the twelve flood-affected states, more than 33,000 families were aided by the Red Cross. Relief was given on the basis of need to those who did not have the resources, either actual or potential, to re-establish themselves. 2

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<sup>1</sup>  
Louisville Chapter, American Red Cross, Exchange of wires with the American National Red Cross, January 20 and 21, 1928.

<sup>2</sup>  
Letter from Rear Admiral Cary T. Grayson, National Executive, American Red Cross to the Citizens of Louisville, September 17, 1937.

The national organization records a disaster in any area when five or more families have been affected by the disaster, and aid or service is given.

Chapters have authority to undertake service and relief when less than five families have disaster-caused needs. If the Chapter is not in a position to render adequate relief in such situations, it should see that the needs are brought to the attention of appropriate agencies. 1

The national organization leaves it up to the chapters in a permissive fashion as to whether or not the individual chapter will assume responsibility for disasters affecting less than five families; it is a mandatory policy with the national organization to help disasters affecting more than five families. Even in the smaller disasters, which are recorded by the National Red Cross, personnel and funds are not given by the national organization when the service and financial resources of the chapter and community are adequate to meet the needs. The national organization urges each chapter to provide for local disasters on the same basis as larger ones. The ability of the chapter to handle this program from a case work, as well as financial basis, should be carefully considered before it is adopted.

The Louisville Chapter assumed responsibility for a program of this kind. It is known as the One Family Disaster Program. Assistance is given in meeting the needs of the individual families, service or financial aid, when the needs are the direct result of a less than five family disaster. In giving disaster assistance, the case worker keeps in mind the basic Red Cross policies in giving financial relief to disaster sufferers.

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<sup>1</sup>  
The American National Red Cross, Disaster Preparedness and Relief, Manual for Chapters, (Washington, D. C.: The American National Red Cross, Rev. 1940), pp. 12-13.

These are as follows:

- (1) Financial assistance to families affected by a disaster is based on 'need' and not on the losses sustained. The attempt is made to meet needs adequately.
- (2) All financial assistance which is given is made on the basis of relief grants. No assistance is given as a loan.
- (3) Planning for service and assistance is made in such a way that the relationship between one family and some other social agency who may be working with it is preserved. If another agency is assisting, Red Cross works in cooperation with the other agency. It meets the disaster-caused needs while the regular agency goes on with its regular assistance and service.
- (4) In giving disaster assistance Red Cross can only consider assistance to meet the need or problem created by or aggravated by the disaster.
- (5) A family is expected to use its own resources (actual and potential) to meet its need. Red Cross assistance is not given in lieu of a family using its own resources, but to supplement the family's resources. All families are expected to undertake as large a part of their own rehabilitation as their own resources permit.
- (6) Relief where necessary is extended without political, religious or racial discrimination, nor do moral considerations, such as character, reputation, etc. affect the giving of assistance if it is needed.
- (7) In giving financial assistance Red Cross tries to maintain the standards of living which the family enjoyed prior to the disaster.
- (8) Whatever is purchased by Red Cross is purchased through local trade channels.
- (9) Financial control and administrative control of Red Cross funds are inseparable - hence Red Cross cannot turn disaster funds over to other agencies or to allow outside control of funds.
- (10) Medical aid of Red Cross in a disaster supplements the medical aid of the governing authorities, and of public and private physicians and dentists.
- (11) Families moving away from a disaster area are assisted the same as if they had stayed in the same community. 1

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1  
Home Service Department, Louisville Chapter, American Red Cross, "Procedure for Handling Individual Disasters," (Unpublished, Louisville: 1943) 1 and 2.

Each disaster family is treated on a case work basis. As the Home Service Department maintains a trained staff it was logical that the Disaster Committee of the Louisville Chapter delegate the responsibility for investigation and relief for the One Family Disaster Program to the Home Service Department. The Home Service Committee was an advisory body for disaster cases before January 19, 1943. At that time it was decided to organize a small subcommittee to study the problems of the smaller disasters, and to serve in an advisory capacity on individual disaster cases, such as families needing assistance with property repair, household goods, clothing or other losses, when awards were over \$100.<sup>1</sup> This subcommittee has been operating since that time but it is only called when necessary.

It was not until 1943, that a special item was included in the budget for One Family Disasters. The chapter's budget was changed at that time to include the twelve months period from March of one year through February of the next year. This was done because the yearly drive was changed to March. Smaller disasters were cared for prior to this time but the funds covering the necessary expenses were taken out of the General Fund.

In the last three years, the estimated amount necessary for One Family Disasters has been \$3,000, but this amount had not been sufficient to carry the program. The amount expended in 1946 was \$7,777.26, and in 1947 was \$9,473.05. The chapter made up the deficit, using general funds.

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<sup>1</sup> Home Service Committee Minutes, Louisville Chapter, American Red Cross, January 19, 1943.

TABLE 2

## DISASTER RELIEF EXPENDITURES

1931-1947

Year	Amount	Source of Funds
1931	\$ 2,915.75	National
1932	1	-
1933	2,984.15	National
1934	-	-
1935	46.40	Chapter
1936	340.03	Chapter
1937	4,937,629.98	National
1938	-	-
1939	50.50	Chapter
1940	65.90	Chapter
1941	725.97	Chapter
1942	1,247.76	Chapter
1943	3,564.30	Chapter
1944	1,812.03	Chapter
1945	5,903.14 (a)	Chapter
1946	7,777.26	Chapter
1947	9,473.05	Chapter

The most striking point of Table 2 is the fact that chapter expenditures for One Family Disasters are increasing each year. Probably the reason for this is the overcrowding and poor housing conditions in Louisville. Louisville's increase in population during the war years was great. The mass infiltration of servicemen's families as well as the war plant workers' families soon created a shortage of

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Source: Financial Reports, Louisville Chapter, American Red Cross, 1931 through 1947.

(a) Home Service Department Report, Louisville Chapter American Red Cross, gives 1945 expenditures for calendar year as \$2,584.37; 1946 as \$2,733.37; and 1947 as \$7,140.27. Difference is due to calendar and fiscal year.

No reports are available on the amount spent by the National Red Cross on the 1945 Flood. It is known that Canteen Service amounted to \$2,941.71; 600 lots of furniture were removed at a cost of \$9,000; an appropriate amount of rehabilitation aid was \$246,496.

living quarters. Many of these families have remained in Louisville and housing is still one of the major problems of old residents and newcomers alike. Material for repairs of homes were almost impossible to secure which probably led to more fires. The largest amount was expended by the National Red Cross in the 1937 Flood. National assistance was given during 1931 for drought relief, in 1933 for flood, both administered by chapter personnel. The first year following the 1937 Flood there was no recorded amount for disaster at the chapter expense; in 1941 there was again an increased amount for expenditures which would indicate the danger of overcrowded living conditions. Fires have caused the largest number of One Family Disasters throughout the years. In the spring of 1943, a flash flood occurred in the county which would account for the increased cost of that year. Although there were 113 different families registered for some type of disaster assistance, either emergency care or rehabilitation, this disaster was entirely financed and conducted by the local chapter. It was reported to the National Red Cross and carried in their report as a national disaster since more than five families were affected by the same catastrophic situation.

This illustrates how the Disaster Committee of the Louisville Chapter was mobilized to meet the emergency. Rescue, evacuation, mass shelter, food and clothing needs were met for the victims, and later the Red Cross assumed the rehabilitation work. During the emergency period the full facilities of the city were offered and used, which included the volunteer services of public officials, staff members of other social agencies, and other public spirited citizens. The local



Red Cross assumed the leadership of the disaster activities through the Disaster Relief Committee and the local chapter officials. There is no doubt that the activities of the Louisville Chapter in this spring flood brought more understanding to the residents of the city and county of Red Cross activity in times of disaster.

A one family disaster sufferer may make application for disaster relief directly to the Home Service Department of the Louisville Chapter; or he may be referred by a friend, relative, public official, or other community agency. As a usual procedure, the applicant knows that Red Cross offers disaster assistance and makes his own application. The national disaster work sheet is used with its topical headings such as history, health, disaster losses, resources, liabilities, help received, plans, references and collateral calls. Identifying information regarding the composition of the family, addresses both pre-and-post-disaster, ages, etc., should be recorded on the first page of the work sheet and later transferred to the face sheet of the disaster record (the face sheet is the same as used by National). The work sheet is used as a basis for preparing the narrative history and verified facts for the case record summary. The household furniture list form is quite helpful. The name of the family is recorded at the top of the page; the rooms of the house are listed, and space provided for those articles lost, saved or salvaged, acquired post-disaster, the needs and the articles recommended.

Among the other forms generally used which are the same as used in a national disaster is the warehouse requisition. On these forms are recorded the items requisitioned from the Red Cross Warehouse.

Each chapter has items, such as clothing, (new and used), furniture (new and used) and other things donated to it. Clothing that is given is cleaned or laundered and kept in stacks by sizes. Any item that is donated is unpriced. The Louisville Chapter keeps a supply of bed clothing, including blankets, sheets, pillow slips, and baby bed clothing on hand. The supply of blankets, sheets and pillow slips are purchased yearly by the chapter, and are listed at the price paid on purchase. Layettees and some clothing are now among the warehouse supplies. Warehouse requisitions may be given immediately and thus take care of some of the immediate needs of the family.

In 1943 the Director of Home Service was authorized to approve necessary disaster relief expenditures up to \$100.00 in conference with the case worker, her supervisor and the case supervisor of Home Service. If the plan recommended exceeded the \$100 amount, including both emergency and rehabilitation assistance, it was necessary for the Director to request the Executive Secretary of the Chapter to call a meeting of the Disaster Subcommittee. The first Subcommittee was composed of the following members: Mr. Louis Stein, Chairman, Mrs. Louis Seelbach, Mr. J. Wilson Hunter, Mr. H. H. Wischmeyer and Miss Elsie K. Mantle, Executive Secretary as ex-officio.<sup>1</sup> As prices increased with post-war inflation, the Subcommittee agreed that the specific amount of \$100 should be discontinued as a prerequisite for calling the Disaster Subcommittee together. It was agreed that only in unusual cases where a matter of policy should be decided on in the expenditure of an unusually large amount, in an individual case, would the committee be "called." The Director was given full authority in other cases.

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<sup>1</sup>  
Ibid., p. 5.

In February 1939 the Ohio River came up in one section of the city and six families were assisted; the number of applicants is not known as the records are incomplete. There were three other applicants who were refused assistance as their resources were sufficient to cover their needs. The assistance given was in the form of emergency assistance for food, rent, clothing and shelter. The amount expended was \$50.50.<sup>1</sup> In 1940, one family consisting of the man, his wife, 8 year old son, and 5 year old grandson, applied for disaster relief as their rented home had been completely destroyed by fire. An award of \$61.40<sup>2</sup> reestablished the family in another rented home. A report of Mr. Thomas A. Ballantine to the Executive Committee on February 4, 1941 gives an account of 1940 one family disaster activities.

In April some few families were forced from their homes here in Louisville and the Chapter assisted with securing shelter and food.

In July a family of small means, living in the county, had their home burned, losing all their furniture and clothing. Since they were absolutely destitute and not under the care of any other agency, the local chapter spent \$71.90 in setting them up in housekeeping.

One family disasters are a responsibility of the Red Cross where the family is not known to another agency and where there are no resources for recovery from the loss.

Policies regarding the eligibility of one family disaster sufferers have changed throughout the years. As may be seen by Mr. Ballantine's report,

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<sup>1</sup> Disaster Case Records, Home Service Department, American Red Cross, Louisville Chapter for 1939.

<sup>2</sup> Ibid., 1940.

<sup>3</sup> Report made by Mr. Thomas A. Ballantine to the Executive Committee meeting, Louisville Chapter, American Red Cross, Feb. 4, 1941.

It will be noted there is some discrepancy in amounts given as expended in 1940. Table 11 shows \$65.00 spent in 1940 - case record from Disaster Files shows \$61.40 spent on one family; Mr. Ballantine lists another amount of \$71.90 being expended. Since accurate records were not kept it is assumed that other disaster awards were listed in other expenses of the Chapter.

only those families who were not known to another agency were the responsibility of the Red Cross. In the early forties the policy changed to include those families being assisted by other agencies, but only with the disaster-caused or aggravated needs. Assistance given by the other agency would be continued, and the Red Cross would work cooperatively with the other agency, as well as with the family in plans for rehabilitation.

The Disbursing Order to Merchants is like a check with the total amount written in long hand at the top of the page; items are listed below giving the amount of each. The name of the beneficiary and the name of the merchant are on the top of the Order. The case worker's name and the Home Service Director's name appear on the bottom of the Order. The beneficiary presents this form to the merchant and after the items have been delivered, the beneficiary signs it, then the merchant signs it and presents it to the Red Cross for payment.

It is important to secure complete factual information during the first interview, whether it is made by telephone or by office interview. Only in this way is it possible to determine the seriousness of the existing situation. Sometimes this is impossible due to the situation, but factual information should be secured as soon as possible so that assistance may be given without delay. Often food, shelter, clothing and medical care are necessary and must be supplied immediately. Each disaster is verified by visit to the scene of the disaster, whenever possible, and by official records, fire department records and newspaper clippings. When the facts are secured and the investigation completed, the written record will contain a face sheet, case summary in topical outline form, family plan, worker's recommended action for emergency and

rehabilitation assistance, and the final action taken.

The topical history is written using the following headings:

(a) Family History

Economic and social history sufficient to give facts re members of family in household and elsewhere. This includes statement re other agency contacts verified.

Work History

Non-disaster problems

(b) Health

Including any illness, injury or death caused or affected by the disaster. Other health reports calling for a medical record are summarized.

(c) Disaster Losses

Statement of effect of disaster on property

Real Property

Location, address, description of all houses and buildings, if owned.

Rental Property

State description and damage

Personal Property

Summary of destruction or damage to household furnishings, clothing, cash, etc.

(d) Resources

Income from all sources pre-disaster for each member of the household, as verified.

Income from all sources post disaster for each member of the household, as verified.

Real property, location, when and how acquired, assessed valuation, as verified.

Personal property, etc.

Financial resources, as verified.

Insurance policies, type, amount, cash value, etc.

Automobile, etc.

(e) Liabilities - Debts, Etc.

Pre-disaster and post-disaster

(f) Help Received During Emergency Period - Summarized

Organization (Orders must be in record for all articles given by the American Red Cross.)

Relatives and Friends

(g) References

Names, addresses, positions and their statement of facts

(h) Family's Plans

What they are able to do and desire to do, and the basis for their plans

(i) Worker's Plan

1

Based and verified facts obtained

In 1945 there were 40 applicants for one family disaster relief; 22 of these were given financial relief in rehabilitation and 2 were given emergency help only with unpriced items from the Red Cross Warehouse. In 1946, there were 38 new applications; 30 were given financial assistance and 3 unpriced warehouse items only. Although the number of applications decreased by 2, the number assisted increased by 11. In 1947, there were 53 new applications and 13 carried over from 1946 to be completed, making a total of 66 disaster cases handled in 1947. Of the 66, 41 were given financial awards and only one was given help from the warehouse only. Five were assisted in both 1946 and 1947, and 5 others were assisted in both 1947 and 1948. This was due to the individual or to the fact that

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Home Service Department, Louisville Chapter, American Red Cross, "Procedure for Handling Individual Disasters" (Unpublished; Louisville, 1943) pp. 4-5.

the disaster application came in late in the year and the investigation could not be completed until the following year.

Table 3 may give a clearer picture of the disposition of the applications.

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TABLE 3  
DISASTER RELIEF CASES BY DISPOSITION  
1945-1947

Year	Carried Over	New Applications	Total	Assisted	Refused
1945	-	40	40	24	16
1946	-	38	38	30	8
1947	13	53	66	41	15

The individual awards over the three year period ranged from \$15.00 given as the smallest financial award in 1945 to \$584.86 given in 1945 as the highest. The small award in 1945 was for basic maintenance during the emergency period for one family and the high award given in same year was for household furnishings and clothing. The lowest financial award in 1946 was \$19.86, and in 1947 the smallest award given was \$10.00; the highest in 1946 was \$382.83, and in 1947 it was higher than 1946, being \$420.13.

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TABLE 4  
AWARDS BY NUMBER OF FAMILIES ASSISTED  
1945-1947

Year	Warehouse Only	Under \$50	\$50 to \$99.99	\$100 to \$199.99	\$200 to \$299.99	\$300 and Over	Total Families
1945	2	8	3	7	2	2	24
1946	3	6	3	13	3	2	30
1947	2	9	5	10	7	8	41

1 Source: Bookkeeper's Disaster Records, Home Service Department, American Red Cross, Louisville Chapter, 1945, 1946, and 1947.

2 Source: Same as footnote 1.

In 1945 the greatest number of awards came in the under \$50 group, although it was just one less than the \$100 to \$200 group; in both 1946 and 1947 the largest number of families received from \$100 to \$200 awards, though in 1947 the next two groups were greatly increased over the preceding years. The increase in the cost of furniture and clothing would account for this increase. The awards consisted of household furnishings, clothing, maintenance, and bed clothing. There was one individual in 1945 who was given occupational assistance with tools.

TABLE 5<sup>1</sup>

TYPES OF AWARDS BY NUMBER OF FAMILIES

1945-1947

Year	Warehouse Requisitions			Disbursing Orders to Merchants				Total
	Furniture	Clothing	Bed Clothing	Furniture	Clothing	Maintenance	Tools	
1945	-	8	4	11	11	1	-	35
1946	8	12	21	32	15	3	1	91
1947	6	21	24	29	22	5	-	107

These figures are duplicated as often one family received warehouse requisitions for clothing and bed clothing in addition to disbursing orders to merchants for furniture and maintenance. Another family only needed one type of assistance. Table 5 gives the types of awards granted in the years 1945, 1946 and 1947. Basic needs from one family disaster losses were more adequately covered by disaster relief in 1946 and 1947. Sixteen more awards were given in 1947 than in 1946. Coverage of these basic needs automatically increases the expenditure per family.

<sup>1</sup>  
Bookkeeper's Disaster Records, Home Service, Louisville Chapter American Red Cross, 1945, 1946, and 1947.



One Family Disasters as a Red Cross activity is gradually increasing. Disasters of any kind, whether affecting a large group of persons or only one family, bring with it shock, hysteria and suffering. They cannot be predicted but the chapter offers this service to the citizens of Louisville and Jefferson County, and thus helps fulfill the National Red Cross obligation as the nation's disaster agency, even in the smaller disasters which are not in the national organization's definition of a "disaster."

CHAPTER V.

INTENSIVE STUDY OF 1947 DISASTER APPLICATIONS

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INTENSIVE STUDY OF 1947 DISASTER APPLICANTS

In the calendar year of 1947, 53 families applied to the Home Service Department of the Louisville Chapter, American Red Cross, for one family disaster relief. The total number of families receiving some disaster assistance was 66; 13 of these were carried over from 1946. The majority of the latter families had suffered their individual disaster in December of 1946 and the investigation was not completed until the calendar year 1947. Ten of the 53 new applications in 1947 were not completed until 1948, and were therefore carried over to the next calendar year.

TABLE 6

NUMBER OF FAMILIES APPLYING BY MONTH

1947

<u>Month</u>	<u>Number of Families</u>
January . . . . .	11
February . . . . .	12
March . . . . .	5
April . . . . .	2
May . . . . .	1
June . . . . .	6
July . . . . .	3
August . . . . .	-
September . . . . .	2
October . . . . .	3
November . . . . .	3
December . . . . .	5
Total . . . . .	53

The majority of one family disaster applications were made in January and February. These are the coldest months of the year, therefore, it is not surprising that fire caused most of the disasters. Families try to manage

with stoves that are not in the best condition, while at the same time attempt to keep them going at full capacity. The applications during January and February about doubled those made in any other month. During the spring, summer and fall months there were relatively few disasters. In June there were 6 applications, probably due to the unseasonable cold spell.

Fires suffered by the families who made application totaled 45 for the year. The next disaster which caused families to apply was a truck explosion. Four families were affected by death or injury. A gasoline truck had an accident on one of the main highways. Many persons were curious and had gathered around to see the smoldering wreck when suddenly the gasoline exploded. It caused suffering in a number of families, 4 of whom were known to the Red Cross. A wall collapse affected the lives of two families, a windstorn another, and sewer overflow affected still another. A disaster, no matter how small, affecting the lives of one family or more, causes severe human suffering and agony. A one family disaster may not attract the attention of many people, or cause more than a passing word of sympathy from friends and neighbors, but to that family it is a real upheaval with untold after affects unless help is given, both in service and financially, when needed.

Normally, nothing is as upsetting to the family routine as the death of one of the members of the household. This is especially true when it happens to be the breadwinner of the family. The result is usually panic and hysteria when the death is sudden and unexpected. Of the 53 families applying for this aid there were 5 deaths, either immediate, or death as the result of burns.

TABLE 7

## DISASTER INJURIES BY FAMILIES

1947

Injuries	Number of Families
Major . . . . .	9
Minor . . . . .	2
None . . . . .	<u>42</u>
Total . . . . .	53

The home of one family burned, the doors were locked and it was impossible to save the life of one child trapped in the building; another child suffered minor burns and scratches. Real tragedy came to this family. The major injuries include the death of 5 persons caused by burns, and all others which resulted in hospitalization. Minor injuries were those given first aid for scratches and bruises.

In a large disaster, handled by the national organization, disaster relief is given without distinction as to race, religion, or political affiliation, and this policy is carried through in the One Family Disaster Program of the Chapter. The number of white families affected by one family disasters nearly doubled those of the Negro families, which was to be expected when consideration was given to the fact that the 1940 Census showed the white population of Jefferson County as 14 percent.<sup>1</sup> Of the 66 disaster families 42, or 64 percent, were white and 24, or 36 percent, were Negro families. Although the percentage of the Negro disaster families is less than the percentage of the white families in 1947, it is a rather high percentage when compared with the Negro population in the county. Practically the same comparison

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<sup>1</sup> U. S. Bureau of the Census. Sixteenth Census of the United States: 1940 Population, Vol. 11. (Washington: Government Printing Office, 1943), p. 311.

may be made between the city and county dwellers. The Census showed 84 percent of the population living within the city limits, and only 16 percent living in the county.<sup>1</sup> Therefore, it was not surprising that 73 percent (48) of the disaster families were city dwellers and 27 percent (18) of the families resided in the county. This indicates overcrowding of the dwelling units, especially in the city. The largest number of the 66 families live in two rooms, regardless of the size of the family (Table 8), which, again, showed overcrowded living conditions. Home owners were in the minority in seeking Red Cross help. Only 13 families owned their homes, and 53 were renters. Home owners are usually more interested in keeping their homes in better repair than renters or owners of lower rental property. Insurance of some type is generally carried by the owners, and when a disaster, such as fire, strikes they have a resource in repair work.

TABLE 8

## SIZE OF FAMILIES BY NUMBER OF ROOMS IN HOME

1947

Number in Family	1 Room	2 Rooms	3 Rooms	4 Rooms	5-7 Rooms	Total
1-4	8	7	6	5	4	30
5-9	5	7	6	6	3	27
Over 10	0	1	2	1	0	4
Total	13	15	14	12	7	61

<sup>1</sup>Ibid.

Five of the families applying for disaster service did not sustain any damage to their homes and the size of their housing unit was not given. Four of these families had suffered a death or injury to a member of their family due to the truck explosion, and the other family had come to Louisville as they had been driven from their home by high water in Florida. The One Family Disaster Program carried through on the latter case, another of the policies of the national organization in giving assistance to those families suffering a disaster in one section and moving into another section. This family owned a home in Florida and planned to return to it as soon as possible. At the time of the application, the only disaster-caused need was typhoid shots for the family. These were arranged. There were 27 persons in these 5 families. In 1947, there were 260 persons in 53 families affected by one family disasters; in the 13 carried over applications there were 58 persons. Considering all disaster applications handled by the local Red Cross there were 66 families with 318 persons suffering from a small disaster.

TABLE 9

## SIZE OF DISASTER FAMILIES

1947

Size of Family Unit	Number of Families
1 . . . . .	6
2 . . . . .	11
3 . . . . .	11
4 . . . . .	4
5 . . . . .	7
6 . . . . .	9
7 . . . . .	6
8 . . . . .	4
9 . . . . .	4
10 . . . . .	3
11 . . . . .	<u>1</u>
Total . . . . .	66

The number of families having from one to three persons in the family unit predominated in the 1947 disaster cases. Table 9 included the 13 applications carried over from 1946. Only one family had eleven members, and three families had ten members. Table 10 shows that the number of adults in these homes composed the largest number of the family members. Children ranging in age from six to ten were next in number; there were only twelve more children from six to ten than children from eleven to fifteen. Infants and adolescents were the fewest in number, and were about equal.

TABLE 10

## AGES OF DISASTER AFFECTED PERSONS

1947

Ages of Persons	Number of Persons
Over 21 . . . . .	137
15 - 20 . . . . .	17
11 - 14 . . . . .	31
6 - 10 . . . . .	43
1 - 5 . . . . .	72
Infants . . . . .	<u>18</u>
Total . . . . .	318

Table 11 shows the income of the families given disaster service in 1947. The amount of income in the families ranged below \$175 per month; the largest number of families (15) had incomes of \$100 to \$124 per month and the families in the income group of \$150 to \$174 were about the same. With the advance in living expenses, there can be little doubt regarding the "need basis" of these families for Red Cross disaster relief. Applications in the marginal income group are in the majority. It must be remembered that the Red Cross gives financial aid only to those families who are without resources to cover the disaster-caused needs.



Rehabilitation aid predominates in the One Family Disaster Program as the disaster affects a very small group of people. In major disasters where large numbers of people are affected, it is usually necessary to provide the basic necessities of life, such as food, clothing and shelter, as these items may be unobtainable by persons regardless of income or economic conditions, and mass care is required for all affected. In this program the emergency period does not assume the same importance as it does in the major disasters which are the responsibility of the national organization.

TABLE 11  
INCOME OF DISASTER FAMILIES  
1947

Monthly Income	Number of Families
Over \$250 . . . . .	2
\$200 - \$250 . . . . .	4
\$175 - \$199 . . . . .	6
\$150 - \$174 . . . . .	14
\$125 - \$149 . . . . .	8
\$100 - \$124 . . . . .	15
\$ 75 - \$ 99 . . . . .	5
\$ 50 - \$ 74 . . . . .	6
Total . . . . .	65

One family did not give the income on application as financial assistance was not necessary for any disaster incurred loss; service was given as requested. Five persons in the families were receiving Old Age Assistance, three families were receiving their entire income from Aid to Dependent Children and Aid to Dependent Families, and one family was being given financial assistance by the Municipal Bureau of Social Service. Only two of those persons receiving Old Age Assistance was entire-

ly dependent upon that income, the others did odd jobs, junking or domestic, for supplementation. The relief given in the other cases was frequently supplemented by small earnings of one member of the family. The incomes of these families ranged below \$75.

The policy of this program in regard to families receiving financial assistance from other agencies is the same as that of the national organization. The agency continues to give the financial assistance, and Red Cross assists with the disaster-caused needs only. This type of assistance usually is in the form of rehabilitation aid in reestablishing the family in their own home with furniture or other household goods. The assisting agency is requested to send the Red Cross a written referral with a summary of their contact and knowledge of the family, any outstanding problems, and the amount of assistance being given in order that the agencies may work together in planning for meeting the disaster needs. Red Cross makes an investigation only on the disaster-caused needs, and the decision regarding disaster relief is made on the "need basis."

Until the spring of 1947, the One Family Disaster Program gave building and repair awards when the family or friends assumed the labor on the damaged property. In these cases, again, the policies of the national organization were, and still are, followed as far as is applicable to the smaller chapter programs. First, the applicant is required to have a clear title to the property. The Red Cross never gives any grant for building and repair where there is any doubt about ownership. Next, the heirs are asked to sign a deed to those persons living in the home who had applied for disaster relief. For example: an aged

man and his daughter were living in the home which was destroyed by fire, but there were several other heirs who had contributed nothing to the home for a number of years. The best plan in this individual case was for the other heirs to sign a deed to the father and daughter giving them full ownership of the property and for the deed to contain a clause giving the property to the daughter at her father's death. The daughter agreed to care for her father during his lifetime. If the daughter was employed or had sufficient resources, she was expected to assume a part of the cost of repair through a building and loan company. Thus, the present and future of each member of the household is considered in the building and repair award decisions. It is also necessary to have the purchase of materials for building and the use of these materials supervised.

The matter of high costs of building and repair of homes, including material and labor costs, was considered by the Executive Committee in the spring of 1947. It was decided that the cost of rebuilding and the repair of homes was not in line with the One Family Disaster Program, which was developed to meet minimum disaster needs. The cost was prohibitive from the chapter funds, and if the building and repair of homes was continued, it would mean the chapter would be used in lieu of insurance protection. In addition to the cost of material and labor, the services of a building advisor would be necessary to see that contracts were properly made with correct estimates, and that these contracts were faithfully executed.<sup>1</sup>

The One Family Disaster Program had originally been based on

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Personal conference with Miss Margaret Woll, Director of Home Service, Louisville Chapter, American Red Cross.

helping meet disaster-caused needs on a minimum basis for household furniture, household supplies, bedding, and maintenance where the wage earner is injured or in other situations where temporary emergency assistance is needed for shelter, food and other living essentials. Work tools, which have been destroyed by the disaster and are essential to the type of work of the sufferers are considered an emergency one family disaster relief responsibility. Clothing has been donated to the chapter for use in this program, at various times. Used clothing is accepted when in good condition. It is laundered, sorted by size, and kept in the warehouse for disbursement. This practice is not encouraged by the chapter as it is felt that the families prefer to purchase their own clothing. Second-hand furniture is given whenever feasible and available; it is the purpose of the program to rehabilitate the family as quickly and as adequately as possible in their own home, with the essentials. Families are asked to "shop around" for the articles needed. The articles needed are discussed by the case worker and the head of the family when the investigation shows that an award is necessary. The family head then goes to several stores, using his own judgment in the type, durability, condition and selection of the priced articles on the several lists. He has the privilege of choosing the merchants with whom he wishes to trade. The local program, like the national program, follows the case work principle of the applicant's right of self determination, as far as possible. When the family head returns with the several lists of priced needed articles, he and the case worker discuss the comparative values of each, and selection of the best article for the price is made. A disbursing order to the merchant

is written for each article, and the family head returns to the store to procure the needed articles. The merchant then submits the properly filled out order to the Red Cross for payment.

The One Family Disaster Program does not provide private hospital or medical care when tax supported community facilities are available for those who are unable to pay. If no resources were available, the Disaster Subcommittee would be called to discuss and plan a way of meeting the disaster-caused need. Burial expenses are paid by tax supported agencies, and therefore, are not the responsibility of the Red Cross, although the death may be caused by the small disaster. The national organization does assume both medical care and burial expense when either are disaster-incurred in a major disaster.

All disaster relief, either in a major or small disaster, is given on the basis of "need" and not "loss." Each award is given as a grant. The determination of "need" is made by a careful investigation and appraisal of the family's pre-disaster situation, minimum expenses, debts, liabilities and resources, potential and actual.

The Social Service Exchange had registration on 45 of the 66 families. Many of these families had been known in recent years, others had not been known since the early thirties, to any agency. These registrations would indicate a need for financial assistance at some period or other. Those agencies appearing most frequently in the registration were the Municipal Bureau of Social Service, Jefferson County Welfare Department, Family Service Organization and Aid to Dependent Families. Some of these families had yearly registrations which indicated that the breadwinner of the family was employed in seasonal work and needed financial assistance through certain periods of the year; other registrations

appeared only once, or once in every few years, which indicated that only in times of trouble or illness financial help was necessary. Next came registrations from the Louisville General Hospital, and the various health clinics in the city. Legal Aid Society and other specialized agencies appeared less frequently.

The Red Cross was registered on 30 of the 66 families. Twenty-six of the adults in these families were veterans, three of World War I and the others of World War II. One of these adults was not a veteran but was a man who had been known to Red Cross because of his concern for his family if he were called into service. He secured specific information regarding the government allowance for his family from Home Service -- this man worried unduly as he was rejected by the Selective Service Board for active military duty. Three of the families had been known by the Red Cross in the two most recent floods in which the national organization assumed full responsibility, namely the 1937 and 1945 floods. The other family had been given one family disaster assistance in 1946 as the result of a fire; again, in 1947, a fire destroyed their home.

The services of the Red Cross to the 26 veterans covered the war period and the years immediately following. These covered the entire range of services of the Red Cross in fulfilling its congressional obligation to the fighting men and their dependents. Some of the services of the Home Service program were (1) financial assistance while waiting receipt of government benefits, (2) emergency reports about mutual welfare of servicemen or families during periods when normal channels of communication would not suffice, (3) special reports such as social histories requested by the military authorities to aid in diagnosis, treatment,

or disposition of a serviceman under medical consideration, (4) consultation with families who sought help regarding personal or family problems, (5) assistance in filing claims for government benefits, (6) giving information about government benefits or other community resources, and (7) referral to the proper community resource available to meet specific problems or needs.

Of the 66 disaster applicants, 46 were married couples. The remaining 20 were 11 widows, 2 widowers, 3 separated couples, 2 divorced, and 2 single persons. In each instance, when something had happened to one of the marital partners, the other was trying to keep the family together as a unit.

TABLE 12

## NATURE OF DISASTER LOSSES BY FAMILIES

1947

Losses	Number of Families
Household Furnishings . . . . .	53
Clothing . . . . .	50
Food . . . . .	8
Cash . . . . .	13
Bonds . . . . .	2
Property Damage . . . . .	13
Employment Loss . . . . .	1

In view of Table 12 which lists the losses sustained by the 66 families it will be interesting to note Table 13 which gives the initial request made by the applicants in the original interview. Neither Table 12 or Table 13, are unduplicated figures, since one family may have lost the use of their home, household furnishings, food and cash in the same fire or disaster affecting the family; other families may have only sustained the loss of clothing, food or cash.

TABLE 13

## NATURE OF REQUEST BY DISASTER AFFECTED FAMILIES

1947

Request	Number of Families
Household Furnishings . . . . .	50
Clothing . . . . .	38
Repairs on home . . . . .	7
Maintenance . . . . .	4
Medical Care . . . . .	2
Cash Replacement . . . . .	1
Inoculation Shots . . . . .	1
Whatever R.C. could do . . . . .	3

Many of the 66 applicants had little or no knowledge of the One Family Disaster Program. They did not know there were eligibility requirements, such as disaster relief only for disaster-caused or aggravated problems where there were no resources in the family to meet these needs. Generally, they knew the Red Cross was willing to assist in an emergency. Red Cross disaster service during the 1937 and 1945 floods had affected many of their immediate friends, sometimes their own family. The direct contact with Red Cross disaster assistance, plus the newspaper publicity during these floods had brought knowledge and confidence in this service of the Red Cross.

The psychological needs of families suffering from the calamity of the loss of their homes and their possessions cannot be overlooked. The adults in the family are in a state of shock, and future planning for rehabilitation is impossible without guidance. Older couples with accumulated possessions seem to have a harder time recovering from this stunned state than the younger ones; this is probably due to the fact that so much of their lives had been tied up in certain pieces of furniture -- memories, hopes and past sorrows. Trained case workers are



essential in dealing with these problems, as well as with the immediate need and the rehabilitation. Many times, the adults receive sufficient release of energies for future planning in the initial interview; just being able to discuss these problems in an accepting, non-judgmental atmosphere seems to have this effect. Often the first words spoken by the individual affected by a disaster is a request for "anything the Red Cross can do."

The applications for one family disaster relief were made in 1947 by either the husband or wife, or both. In unusual circumstances, such as illness or death, applications were made by friends or relatives. The man in the family made 26 of the applications, the woman made 23 and the man and woman together made 9 of the applications. Five were made by friends and included in this number are two applications made by the Sisters of the Good Shepherd Convent who had witnessed the fires destroying the homes of two rather large families with small children who were ill. Three applications were made by relatives, and in these cases illness or death was leaving hysteria in its wake.

Immediate help has its effect in helping to stabilize the family. After the application has been made, the Home Service case worker attempts to visit the family within a few days. Emergency help may be given by the case worker if the need is immediate. The real investigation starts with the application; many telephone calls are necessary for verification of the disaster. The case worker's first visit to the family, and to the scene of the disaster, indicates to the family that the Red Cross is interested in helping them.

TABLE 14  
 PERIOD OF TIME BETWEEN DISASTER APPLICATION AND HOME VISIT BY FAMILIES  
 1947

Time	Disaster and Application	Application and First Home Visit
Less than 2 days	26	28
2 - 5 days	19	16
6 -10 days	8	5
11 -14 days	7	1
15 -30 days	2	4
Over 30 days	4	1

Eleven home visits were not made as it was found on the initial interview that the families were not eligible for Red Cross disaster relief. The property owners carried insurance on their homes and furniture and with this resource plus their income, they were able to meet their own needs for rehabilitation. Some of these unvisited families were unable to find a place to live and could not use any Red Cross disaster relief at the time. They were advised to discuss their situation further when they had located living quarters. Some families did not return, and the cases were closed as it was assumed that they had been able to make their own plans. Final closing of the cases was not done until an attempt had been made to locate the families, either by visit or letter, to see what plans they had been able to work out themselves. One family said they had suffered the loss of clothing and furniture in a fire which had occurred eight months before; the applicants understood the type of investigation which was made in each case, but gave fictitious names for

for the necessary verifications. The case worker tried calling one of the references given, and the applicant admitted that she needed financial assistance and would "try anything to get it." The case worker referred her to the proper local agency for the assistance needed.

Another aged Negro woman had salvaged her cooking stove from a fire which she had over two years ago. This winter, the stove was about "to give out" and she wanted the Red Cross to buy her a "new" one. The purpose of the program was thoroughly explained to her and plans were worked out with the woman. She was receiving regular financial aid from another agency. With her permission the worker discussed the situation with her regular worker in the other agency and plans were made for the purchase of a new stove with an increase in her monthly allowance. In another case, the applicant had lost \$180 in cash, plus some clothing and his glasses. He was a single man whose parents had been willing and had previously offered to replace their son's losses. The young man had the "idea" that Red Cross was like an insurance company and replaced all disaster losses. He told the case worker frankly that he did not need the money but thought he "might as well get it, if it was coming to him."

Since there are many varied types of requests, perhaps the long and time consuming application interview is really time-saving in the long run, both for the case worker and the applicant. Each applicant refused financial assistance was given a full explanation of the basis of the refusal; if other services which would help in solving his problem were available, these were given.

Table 14 shows that in 5 cases there was a period of 15 days or over before the first home visit was made after the application inter-

view. In these cases, it was found that the applicants did not keep in touch with the Red Cross, or once having made the application, they did not feel it necessary for them to do anything more but "sit and wait for Red Cross to bring them their things." This attitude of dependency made it impossible for the families to participate in the plans for rehabilitation, or, as a matter of fact, to accept any type of future planning. Even when there were resources, either actual or potential, it was very hard for some of the families to feel called upon to use their own resources. Some of the applicants did not accept the decision of ineligibility for disaster relief with very good grace because of this very reason. Hard facts meant nothing to them, even when they knew proper verification had been made. Cases of this sort took more time, patience, and skill on the case worker's part than those meeting the requirements for eligibility on the basis of need without adequate resources to meet their needs.

Although the residents of Louisville and Jefferson County are becoming more aware of the disaster relief program of the Red Cross, and the disaster sufferers come in to the Red Cross to make application for assistance, there is still a prevailing spirit of brotherly feeling, of sharing with those in distress. Often many of the immediate, emergency needs have been met by friends, neighbors and the churches before the families apply for aid. Mass care as in a major disaster is seldom necessary in smaller disasters and the families have usually made plans as to temporary shelter, and may have received donations of clothing, food, cash, and sometimes furniture.

TABLE 15

## EMERGENCY HELP RECEIVED FROM OTHERS BY FAMILIES

1947

Type of Help in Kind	Number of Families
Food . . . . .	5
Shelter . . . . .	45
Clothing . . . . .	38
Cash . . . . .	13
Rent Free (temporarily). . . . .	5
Maintenance (temporarily). . . . .	2
Material or Labor Free on Home . . . . .	6
New and Used Furniture . . . . .	13
Household Articles . . . . .	6

Neighbors, friends, relatives, churches, schools and other organizations gave the help in kind shown in Table 15. Employers and fellow employees often contributed in cash as a donation to the family in distress. Newspaper articles often played up the distress of one or several families, and many individuals and organizations became interested, giving the family actually more than they had been able to afford before the disaster.

Community interest was stimulated through 16 newspaper articles regarding one family in the county. The father of six children was killed in the truck explosion. The oldest child was 10 years old and the youngest was a baby of 2 days. The little girl 5 years old had been blind since birth; one eye had been removed when she was quite small, but the family had been advised that an operation performed by a surgeon in New York City might give the little girl sight in her remaining eye. This family was given cash, free rent, nursing care from neighbors and friends for the mother and children besides furniture, clothing and all

other tokens of sympathy. The Parent Teachers Association of the community raised the money for the mother and child to go to New York for the operation. The child is now able to see for the first time in her life. This help was apart from service and disaster relief given by the Red Cross.

A veteran and his wife lost their three-room cottage, furniture and clothing in a fire. Each felt that the Red Cross should assume full responsibility without either of the couple participating in rehabilitation planning. The national organization had given the wife a rehabilitation award for building and repair and furniture in the 1945 Flood. She had been unwilling to participate in the planning as she had felt that it was the duty of the Red Cross to assume all responsibility; her husband was in an army hospital receiving treatment for nervousness and combat wounds. The award had been based on the wife using some of her own resources in recovery. Her attitude did not change although a full explanation was given. Her psychological need for dependency had increased since the discharge of her husband. Neither were employed although each would have been physically better if they had been busy. Their income was derived from the veteran's government disability compensation, and the help the veteran's mother gave the family.

Through reference calls, others in the community became interested in the plight of this young couple. Soon the newspapers were building stories around the "disabled veteran and his need for assistance." Sympathy was aroused and it was not long before the construction union to which the veteran had belonged prior to going into service was

building his home, and furnishing the materials. Churches and other groups gave furniture and other supplies. Some of the remarks made in the newspaper regarding the Red Cross services were really adverse criticism, but in each case it led to a telephone call from the interested individual or organization and the case worker was able to give an interpretation of the One Family Disaster Program. Each party agreed that it was necessary for the Red Cross to have certain policies, which they felt were wise, when an explanation had been given. Duplications were few as the community organizations and the Red Cross were able to work cooperatively in planning for the family. Red Cross agreed to supplement the needed household furnishings and an award of \$233.54 was given. Clothing had been given earlier in the amount of \$35.39. The household furnishings award had not been given until the house was ready for occupancy. When the case worker visited, after the couple had gotten settled in their home, both seemed to have a different attitude because their home "was the nicest on the street." Heretofore the couple had not participated in plans for their own share in rehabilitation, but now they were able to go ahead with these plans as if they had worked cooperatively on them. It is doubtful that such deep seated dependency needs in each of the partners will enable the couple to make a very mature adjustment, but for the present they are able to plan and execute their plans more constructively than before.

In another fire disaster case which occurred before the building and repair program changed, the daughter of the owner applied for disaster relief in the rebuilding of her father's three-room house, and furniture. Her father was receiving Old Age Assistance and she was

employed at one of the tobacco warehouses. Their combined income could not take care of the necessary expenses for rebuilding, furniture, clothing and maintenance. The case worker made the necessary verifications and investigation; then the case was presented to the Disaster Subcommittee for decision. Title to the property was not clear and it was felt that this should be cleared up before any further action was taken, although it was thought that a partial award might be given since the daughter could carry part of the expense on a monthly basis. The father could not secure a clear title of ownership and he and his daughter decided that they would prefer to rent a place, and they changed their request to one for household furnishings. An award of \$146.94 was given as soon as they had located an apartment.

Upon application for one family disaster relief, clothing and bed clothing are frequently pressing needs. Plans have usually been made for shelter with relatives and friends, but their supplies are not always adequate to care for several more people. The local chapter recognizing this need, and the urgency of it, has kept a supply of bed clothing in their warehouse. The items consist of blankets, sheets, and pillow cases for single and double beds. For a time these items were considered as unpriced, but as the chapter must purchase these items, the purchase price of the items given are now added to the amount given on Disbursing Orders to Merchants. Each year, the Home Service Director as Director of the One Family Disaster Program, checks the items on hand and estimates the needs for the coming budget year. The local merchants are most cooperative and allow the purchase of needed blankets and bed linens at cost price. In this way the quality of goods is much better than the individual would be able to secure for the same money.



TABLE 16

## DISASTER AFFECTED FAMILIES GIVEN BED LINENS

1947

Items	Number of Families
Sheets . . . . .	16
Pillow cases . . . . .	14
Blankets . . . . .	15
Towels . . . . .	5

Table 16 does not give the number of each item given a family, merely the number of families receiving these items, which the Home Service keeps in the warehouse for emergency needs. The number of each item depends on the number in the family and their former standard of living. The total amount spent for clothing in 1947 was \$831.05.<sup>1</sup>

TABLE 17

## DISASTER AFFECTED FAMILIES GIVEN CLOTHING

1947

	From Disbursing Orders	From ARC Warehouse
Men's Clothing	8	13
Boy's Clothing	2	6
Women's Clothing	7	10
Small Child's Clothing	2	6
Infant's Clothing	2	8
Girls Clothing	4	7

<sup>1</sup>

1947 One Family Disaster Report, Home Service Department, Louisville, Kentucky Chapter, American Red Cross, January, 1948.

TABLE 18

## NUMBER OF HOUSEHOLD FURNISHINGS ITEMS

1947

Items	Number
Chairs . . . . .	63
Linoleum Rugs . . . . .	53
Beds . . . . .	47
Springs . . . . .	46
Mattresses . . . . .	41
Kitchen Cabinets . . . . .	18
Cook Stoves (gas, wood & coal) . . . . .	16
Chest of Drawers . . . . .	15
Breakfast sets (table & 4 chairs). . . . .	14
Cooking utensils . . . . .	13
Dishes . . . . .	13
Dressers . . . . .	13
Tables . . . . .	13
Ice Boxes. . . . .	11
Chifferobes. . . . .	9
Baby Beds & Mattresses . . . . .	9
Heating Stoves . . . . .	8
Utility Cabinets . . . . .	6
Wardrobes. . . . .	5
Knives, Forks & Spoons (sets). . . . .	5
Rockers . . . . .	4
Electric Irons ( New & repaired) . . . . .	4
Bed Clothing & Linens. . . . .	4
Ironing Boards . . . . .	3
Pillows . . . . .	3
Brooms, Mops, etc. . . . .	3
Studio Couches . . . . .	3
3-piece Bedroom Suites . . . . .	2
High Chairs. . . . .	2
Overstuffed Sofa and Chair . . . . .	1
Lamp Table . . . . .	1
Wash Table . . . . .	1
Floor Lamp . . . . .	1
Training Chair . . . . .	1
Card Table . . . . .	1
Wagon . . . . .	1

The disaster families received many items in household furnishings; these items were given on Disbursing Orders to Merchants. Table 18 shows the number of various items given in the 41 cases assisted

with actual relief and entailing an expenditure of \$5,207.65 for furniture, and \$698.63 for household supplies for the calender year of 1947.<sup>1</sup>

The amount spent for maintenance in the 1947 calender year was \$402.94.<sup>2</sup> Under maintenance, food, coal, rent, utilities and other basic necessities of every day life are considered. Again, it is emphasized that each application is handled on an individual basis; the amount, nature and type of assistance is determined after a careful appraisal of the facts in each case as to the need and the best way to help the family rehabilitate itself from disaster-caused situations. Maintenance may be given in the emergency period, or immediately after the disaster, where the family is unable to meet the rent or grocery bill for a week or so because of days lost from employment at the time of disaster or in unusual circumstances, such as a disaster-caused injury to the breadwinner, over a period of several months.

A widow and her veteran son lost their 2-room rented home in a fire in February of 1947. The son was asleep in the house at the time of the fire and suffered second and third degree burns which necessitated hospitalization for two months. He had been admitted to a veterans hospital for treatment when the widow made application for Red Cross assistance. The widow could stay with her married daughter until her son was out of the hospital and able to return to work. The daughter's husband would assume her maintenance as long as he kept his job. Upon investigation, it was found that even this assistance would work a hardship on the daughter's family, and Red Cross assumed the widow's maintenance. The widow was unable to work due to a heart condition. This plan was

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<sup>1</sup>  
Ibid.

<sup>2</sup>  
Ibid.

not too pleasant and it was not long until the widow was out looking for another place to rent, with two views in mind; one to have a place for her son when he was released from the hospital, and the other was to get back in her own home. She found a place and a furniture award was given. Bed clothing and a clothing award for the widow had been given within the first week following the fire which had destroyed all of her possessions. These awards were given in addition to the regular maintenance. The son was released from the hospital in two months, but the doctors did not feel that he should return immediately to his job and Red Cross continued to carry the family on a maintenance basis during his convalescence. Clothing had been given him on his release. Financial relief in this case totaled \$420.13. Many visits, office interviews and telephone calls were made by the case worker. The final visit, a few weeks after the son had returned to work showed the family had regained their independence, and were on very good terms with the daughter's family. While the widow was trying to locate other living quarters, the daughter's husband lost his employment and the disaster case worker referred him to the proper social agency for financial help.

This case was presented to the Disaster Subcommittee and it was their decision that maintenance relief should be given in addition to the regular disaster relief as it was needed and could be used by the family. Any case that is unusual in any way is presented to the Subcommittee for their discussion and decision. This is the usual procedure. An approximate amount is estimated for the maintenance; in this case up to \$300. Should it have been necessary to go over the \$300 amount, another meeting would have been called to discuss further planning in this case.

This case illustrates how Red Cross works cooperatively with another agency on any problem arising from a disaster. Red Cross does not assume any responsibility for any problem or situation that is not incurred in or aggravated by the disaster. The case workers are aware of the other problems and attempt to interest the family in a referral to the agency best equipped to handle the specific problem. If the family is willing, a referral is made. Case work skills are necessary and are used by the disaster workers.

Of the 66 disaster applications handled by the Home Service case workers during 1947, there were 14 which did not receive financial relief of any kind, either in relief grants or warehouse articles, priced or unpriced. The reasons for these referrals were first, ineligibility of the applicant who had resources, potential and actual, with which to meet his own needs; second, the withdrawal of the applicant after he had made application and understood the purpose of One Family Disaster Program and the necessary verifications; and third, the applicant's realizing that he could manage the problems of rehabilitation by himself. Each disaster applicant was given some service.

TABLE 19

## TYPES OF SERVICE GIVEN DISASTER AFFECTED FAMILIES

1947

Service	Number of Families
Future Planning . . . . .	56
Adjustment to Shock . . . . .	50
Family Counseling . . . . .	29
Community Resources - Information . . . . .	15
Referral to Other Social Agencies . . . . .	12
Budget Counseling . . . . .	12
Other Red Cross Service . . . . .	7
Cooperative Work with Other Agencies . . . . .	7
Enlisting Aid of Relatives . . . . .	5
Employment Counseling . . . . .	3

The necessity for trained family case workers is clearly shown by Table 19. Although the case worker concentrates on the disaster and the disaster-caused needs, she is alert to other needs in the families. There is no question that an investigation for a one family disaster is a time-consuming task. It requires patience, tact, skill and knowledge. Verifications are made on practically every item required in the disaster record. Understanding the family and securing their participation in the immediate and future planning is a big task in itself. The workers may have some resistance to "working up" a disaster case, but on the other hand they do have the satisfaction of seeing the family mobilized and able to make use of the assets which they have. Table 20 shows the activities of the case workers in 1947.

TABLE 20  
ACTIVITIES OF DISASTER CASE WORKERS  
1947

Activities	Number
Reference Calls . . . . .	428
Office Interviews . . . . .	248
Home Visits . . . . .	133
Reference Visits . . . . .	84
Verification Letters . . . . .	84
Conferences . . . . .	75
Revisits (after award given) . . . . .	36
Information Calls . . . . .	17
Committee Presentation . . . . .	5
Telegrams . . . . .	2

The following national disaster forms are used in making an investigation.

Application Card  
Work Sheet  
Disaster Face Sheet  
House Furnishing List  
Warehouse Requisition  
Disbursing Order to Merchants

Sometimes other national disaster forms are used for the verification of need such as a form for the verification of financial resources, verification of ownership, request for estimate, and verification of employment. In the One Family Disaster Program these verifications are made either by telephone call, personal visits or letters, and the national forms are only rarely used. The written topical history is used in addition to the forms.

In the calender year of 1947, the total amount of disaster relief expenditure was \$7,140.27<sup>1</sup>. This amount was \$2,332.78 less than the amount expended for the budget year. The budget year for the chapter is from March through February of the next year. The total amount spent by the chapter on the One Family Disaster Program in the budget year was \$9,437.05<sup>2</sup>. The program is growing which shows there is a definite need for a program of this sort.

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<sup>1</sup>  
1947 One Family Disaster Report, Home Service, Louisville Chapter, American Red Cross, 1947.

<sup>2</sup>  
Financial Statement, Louisville Chapter, American Red Cross, 1947.

CHAPTER VI

SUMMARY AND CONCLUSION



## CHAPTER VI

### SUMMARY AND CONCLUSION

The One Family Disaster Program of the Louisville Chapter, American Red Cross, is based on the permissive authority of the national organization; chapters may undertake service and relief when fewer than five families have disaster-caused needs from the same catastrophic situation, if the chapters have the facilities for rendering this service. The policies under which the present program is operating are based on those used by the national organization. All disaster relief is given on a "need basis", when the individual family is without sufficient resources to cover all of their needs. If the family is able to assume a portion of the expense it is expected to do so. Service and relief is given only on disaster-caused or aggravated needs, and careful investigations are made in each individual case to determine the type and nature of the award.

The growth of this program has been gradual. The need for a program of this type was recognized as there were families living on a minimum wage who could manage their daily needs, but could not meet a calamity such as the loss of their home and furnishings by fire. Disaster relief given to such a family enabled it to maintain its independence. Financial disaster assistance was given to this type of family in the late thirties and early forties. Families known to other agencies in the city were not considered for one family disaster relief until about 1942 or 1943. At that time the policies were broadened to include Red Cross assistance to those families known and carried by

other agencies. Red Cross assistance only covered the disaster-caused needs, and the agency carrying the case continued to give the regular service or financial assistance for current needs. Working cooperatively with other agencies the disaster case workers have been able to give more effective service to these families. It has led to a clearer understanding with other agencies in regard to the functions of the One Family Disaster Program.

The need for trained workers was recognized by the Louisville Chapter in the first month of its existence in 1917. Training programs were started, primarily for the Home Service in the performance of their services to active and ex-servicemen. The same workers could carry the responsibility of the disaster investigations. Therefore, the Home Service Department was delegated this duty in addition to their primary function. In Chapter V, the necessity for skilled workers is clearly shown by the services given to disaster victims. Among the services are future planning in which the families participate, adjustment to shock, family counseling, information regarding community resources, and referral to other agencies for services outside the scope of the Red Cross.

The expenditures of the One Family Disaster Program has been increasing; from 1945 through 1947, there has been an increased expenditure by the chapter of about \$2,000.00 a year. The increased knowledge and understanding of the public in Red Cross Disaster activities became known to the individual families during the 1937 and 1945 floods, in which the national organization assumed full responsibility as large numbers of families were affected by each flood. It was not until 1943 that a special item in the chapter's budget for one family disasters was

included, and a Subcommittee of the Disaster Committee was formed to function as an advisory body for the program. It was at that time that the One Family Disaster Program was recognized as a specialized program in the many and varied activities of the Louisville Chapter. This program is another way in which the chapter serves the community in meeting an existing need.

In 1947 the majority of one family disasters were caused by fire; other causes were explosion, wall collapse and sewer overflow. There were 53 new applications for disaster assistance, and 13 carried over from 1946, making a total of 66 applications handled by the case workers in 1947. Problems of each family varied; death, injury, and furniture loss were the major problems. Each application was handled on an individual basis by case work methods. In the 66 families, there were 318 persons affected by the 1947 small disasters. Forty-one families were given disaster relief in grants ranging from \$10.00 to \$420.13 for maintenance, household furnishings, household supplies, and clothing. The incomes in all but 12 families of the disaster applicants ranged below \$174.00, which placed the families in the marginal income group. Such families find it almost impossible to meet any unusual loss; when a disaster strikes the family financial assistance is necessary. The majority of the applicants' requests for Red Cross disaster relief were for household furnishings and clothing; after the investigation was completed, there were 102 awards given for household furnishings and clothing. The chapter, recognizing the need for immediate assistance with bed clothing, keeps a supply of blankets, sheets and pillow cases in their warehouse so that the need of these articles

may be met without delay. The intensive study of the 1947 disaster applicants clearly shows the need of the One Family Disaster Program of the Louisville Chapter.

The available material for study of growth of the program was limited. Reports for the last three years, 1945 through 1947, have gradually become more complete; the recognition of the community need met through the program has added stimulus for more accurate records of the disaster relief and services offered. The One Family Disaster Program is still a relatively small one in comparison with some of the other activities of the Louisville Chapter of the American Red Cross, but it is certainly a growing one. Since January 1948, the Director of the Home Service as Director of the One Family Disaster Program prepares a monthly report of the disaster applications and the disaster relief disbursed. There is also included in this report a short summary of each disaster application in which a decision as to the disaster "need" has been made; if an award has been granted, the amount is given, and if refused relief the reason for refusal is given. A copy of this report is mailed to each member of the Subcommittee on One Family Disasters in order to keep them informed of the program's activities.

Changes in the program are to be expected as this program grows. In the future, it may be hoped that building and repair awards for a limited group may be again included. For example, the program might include provision for those families who are unable to carry adequate insurance coverage on their homes, or no insurance at all. There is no doubt that these families undergo real suffering when disaster strikes.

Determination on the "need basis" would show the family's financial ability to carry adequate insurance coverage on the pre-disaster level. This would entail a large increase in expenditures for the program. As the program grows, and as the general public who supports the Red Cross understands the One Family Disaster Program of the chapter, there will be willingness to support an expanded program. Perhaps a study of the home owners in the lower income group would be helpful in determining to what extent this expanded program would be justified.

There are some who feel that small disasters should not be the responsibility of the local chapter, but should be the responsibility of other local relief agencies. Any plan of this sort would not seem feasible; the writer does not feel that any other agency could give the type of services rendered by the trained Red Cross case workers, to the one family disaster sufferers. The program has met a community need, and its growth shows clearly that it will continue to develop. It might be a useful undertaking if a study were made of just what the other agencies are equipped to do in small disasters. Such a study might lead to better coordination of the community resources.

War against the elements and the forces which man has chained to his service is unending. A community program is needed to meet these needs; in Louisville and Jefferson County this need is met by the One Family Disaster Program of the Louisville Chapter, American Red Cross.

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