UHERO

THE ECONOMIC RESEARCH ORGANIZATION
AT THE UNIVERSITY OF HAWAIʻI

Life After the Maui Wildfires for People with Disabilities

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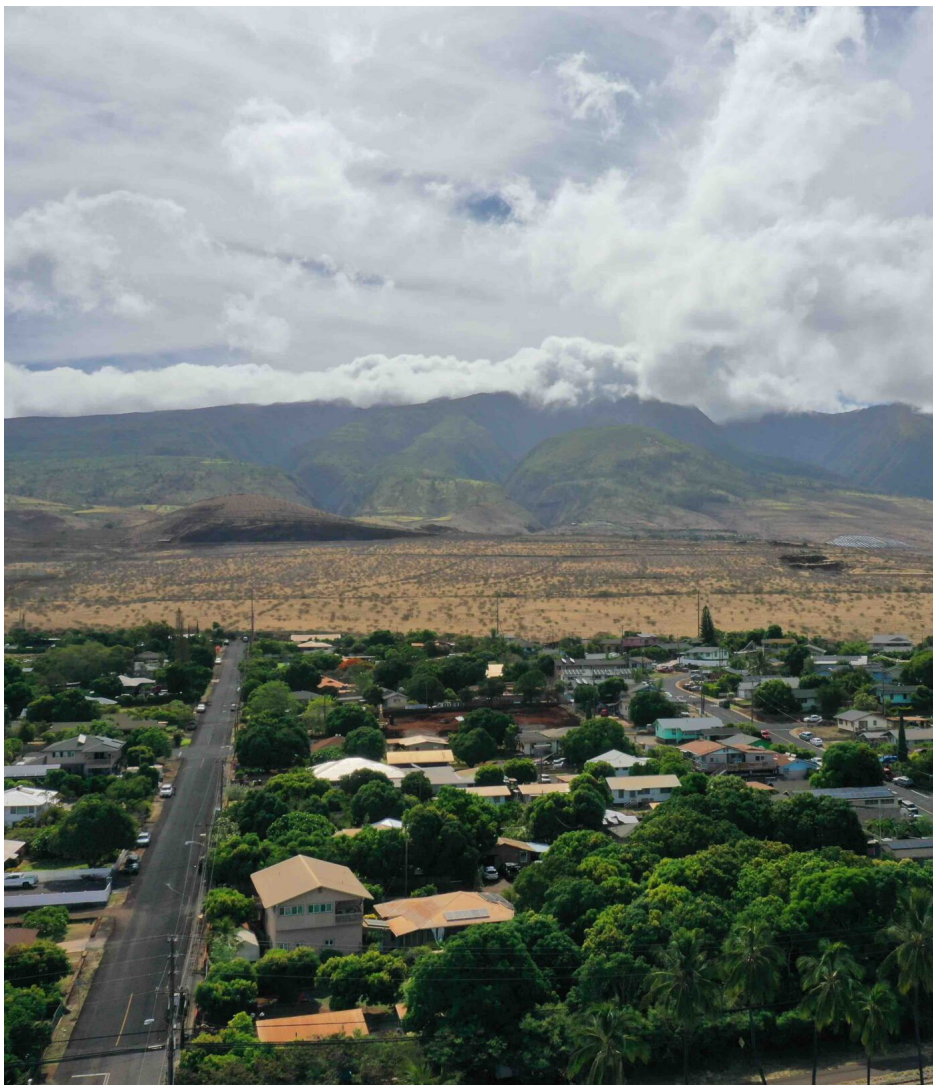

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Executive Summary

Wildfires hit Maui in August 2023.
The wildfires changed the lives of many people
It was worse for people with disabilities than others.
They have also had a harder time since the fires.

This report uses two large surveys.
They were done in 2024 and 2025.
The surveys asked how people in Lahaina were doing after the fires.
They included people who already had disabilities and people who became disabled later.

The results show that people with disabilities lost more, received less help, and are still facing many problems.

Housing
Finding a safe and steady home is still hard for many people with disabilities.
By 2025, fewer than half had a long-term home.
Many are still staying with friends or in short-term places.
Few disabled people were able to buy homes again.
Many now depend on rent help.
They worry about what will happen when that help stops.

Work and Money
More people with disabilities lost jobs than others.
Many are no longer in the job market.
That means they retired or gave up looking for work anymore.
Often this is because they do not have the help they need.
Disabled people saw their money go down a lot.
This was worst for people who became disabled after the fires.
More disabled people have not enough money to live on than other groups.

Health
The fires also affected people's health.
Many disabled people said their health got worse after the fires.
These problems make it harder to work and to take part in daily life.
Getting health care has become much harder for disabled people.

Getting Help
Many disabled people said they did not get enough help.
Help was hard to reach.
About 1 in 4 disabled people got no help at all last month.
Many disabled people need help with: finding a place to live, paying bills, seeing a doctor, getting around, or getting food.

Life Satisfaction
Most people said they were happy with their life.
People with disabilities did not say this as often.

Ideas for Change
Hawai'i does not have a clear plan for including disabled people in disaster work.
There are no laws that clearly say disability must be part of disaster planning or recovery.
County plans are not finished yet.

To make life after a disaster fair, disability needs to be part of all disaster work — not just a side program.
Some steps include:

- Writing laws that make disability part of all disaster planning and recovery
- Updating state disaster plans for people with disabilities and including recovery
- Setting clear goals and collecting data that show how people with disabilities are doing

This report also gives examples of what can help fix the gaps.

Some steps that would help are:

- Help people with new disabilities get support early: Health workers can connect them to housing, money, and other help.
- Make it easier to get help: Simple forms, clear messages, and trained staff can make sure everyone gets the support they need.
  Build homes that are affordable and easy to live in: This can help people move from short-term places into new homes.
- Create more job help for disabled people: Job programs and workplace changes can help people find or return to work.
- Make getting health care easier: This means making health services easier to reach and better prepared to support disabled people.

These steps can make the Maui recovery stronger and fairer.
They can also help Hawai‘i prepare better for future disasters.

Introduction

Wildfires hit Maui in August 2023.
Many people lost their homes.
The wildfires changed the lives of many people.
It was worse for people with disabilities than others.
In this report, we use both “people with disabilities” and “disabled people.”
We do this because people choose different words for themselves.

This report shares what we learned from two big surveys done after the fires.
They include people who had disabilities before the fires.
They also include people who became disabled because of the fires.

The surveys show how people with disabilities are doing now.
They look at housing, work, health, and getting help.
They show what is working and what is not.

The results help see what kinds of help are needed most.
They also show how Hawai‘i can plan better for the next disaster.
Fair plans help everyone move forward.

Data

This report uses data from two large surveys.
UHERO-a research group at the University of Hawai‘i-made and ran the surveys.
They show how people are doing after the 2023 Maui wildfires.

The first survey is the *Maui Recovery Survey* - or MRS for short. (1)
It began in August 2024.
It runs every month.
This shows how their housing, work, and health change over time.
This report uses their latest answers from 2025.
This gives us 608 people in the final group.
MRS asks each person about disabilities or health problems that make daily life hard.
It also asks when that started: before or after the fires.

The second survey is the *Maui Wildfire Exposure Study* - or MauiWES for short. (2,3)
It asks about daily life, health, and how people are feeling.
People took the first MauiWES survey between January and August 2024.
Some people answered extra questions later in 2024.
A second survey ran in early 2025.
This report includes 490 people.
257 of them took part in both years.
MauiWES asks each person about disabilities.
It also asks about problems with seeing, hearing, remembering, moving, self-care, or doing errands.
A person counts as disabled when they say yes to any of these questions.
MauiWES also asks when their disability started: before or after the fires.

This report only includes people who lived in Lahaina before the fires.
This makes the two surveys easier to compare.
The surveys ask about housing, work, money, health, and daily life.

They also ask what help people got. They ask what help people still need.
UHERO made sure the results tell the story of all the people of Lahaina.

By 2025, more people had disabilities than before the fires.
In MauiWES, this was about 7%. In MRS, it was about 14%.
More about the surveys and methods is in the Appendix.

Housing

Who owns and who rents

Before the wildfires, people with and without disabilities lived in similar types of homes.
Not as many people who became disabled after the fires owned homes.

After the fires, things changed for many people with disabilities.
By 2025, only about 3 in 10 still own their homes.
About 2 out of 3 are renting.

For people who became disabled after the fires, housing loss was even greater.
Only about 1 in 5 still own a home.
Nearly 2 out of 3 are renters.

There was less change for people without disabilities.
About 1 in 3 still own a home.
Just under 6 in 10 are renting.

Many people also lost stable homes.
Some stayed with family or friends.
Others have no housing.

People who became disabled after the fires were hit the hardest.
About 1 in 6 people still have no stable home.
This is 4 times higher than before the fires.
This is about twice as high as for other groups.
The data is in Box 1.

Box 1: Share of people owning and renting before and after the fires

People who had disabilities before the fires:

- Before the wildfires:
  - 57% owned their home.
  - 41% were renting.
  - 2% lived with family or friends or did not have housing.
- In 2025:
  - 28% own their home.
  - 65% are renting.
  - 7% live with family or friends or do not have housing.

Box 1: Share of people owning and renting before and after the fires

- In 2025 for people who lived in Lahaina before the fires:
  - 3% own their home.
  - 87% are renting.
  - 10% live with family or friends or do not have housing.

People who became disabled after the fires:

- Before the wildfires:
  - 49% owned their home.
  - 47% were renting.
  - 4% lived with family or friends or did not have housing.
- In 2025:
  - 21% own their home.
  - 64% are renting.
  - 15% live with family or friends or do not have housing.
- In 2025 for people who lived in Lahaina before the fires:
  - 7% own their home.
  - 74% are renting.
  - 20% live with family or friends or do not have housing.

People without disabilities:

- Before the wildfires:
  - 58% owned their home.
  - 39% were renting.
  - 3% lived with family or friends or did not have housing.
- In 2025:
  - 34% own their home.
  - 59% are renting.
  - 7% live with family or friends or do not have housing.
- In 2025 for people who lived in Lahaina before the fires:
  - 13% own their home.
  - 77% are renting.
  - 9% live with family or friends or do not have housing.

Housing Type

The fires destroyed many homes.
Many had to move into short-term or shared places.
Two years later, some people still do not have steady homes.
This is hardest for people with disabilities.

People without disabilities have steadier homes.
About half now live in their homes from before the fires or in new homes.

People with disabilities have less stable housing.
About 4 in 10 disabled people now have steady homes.
Few people with disabilities could stay in their homes from before the fires.
About 3 in 10 who had disabilities before the fires now live in new homes.
Only 2 in 10 who became disabled after the fires have new homes.

Many people still live in short-term housing.
About half of disabled people are still in short-term housing.
This is the case for less than 4 in 10 people without disabilities.

More people with disabilities still live in short-term or unstable housing than people without disabilities. People who became disabled after the fires had the hardest time finding steady homes.
The data is in Box 2.

Box 2: Share of people living in different type of housing in 2025

People who had disabilities before the fires:

- House from before the fires: 12%
- New long-term house: 30%
- Short-term housing: 52%
- At family or friends, shelter, or unhoused: 7%

People who became disabled after the fires:

- House from before the fires: 20%
- New long-term house: 19%
- Short-term housing: 47%
- At family or friends, shelter, or unhoused: 15%

People without disabilities:

- House from before the fires: 30%
- New long-term house: 25%
- Short-term housing: 38%
- At family or friends, shelter, or unhoused: 7%

Rent

After the fires, paying rent became harder for almost everyone.
Many people now spend much more of their money on rent than before.

For small homes, rent costs rose the most.
Before the fires, disabled people already paid more of their money on rent than others.
They paid about half their money.
People without disabilities paid one third of their money.
By 2025 – without rent aid – they had to use most of their money for rent.
People without disabilities also paid more for rent than before.
But less than disabled people.

Rent also went up for larger homes.
By 2025, people who became disabled after the fires spent about half their money on rent.
This was close to what people without disabilities paid.
Rent went up less for people who were already disabled before the fires.
They still paid more rent than before.
The data about rent cost is in Box 3.

Box 3: Share of money spent on rent

Small homes (0–1 bedrooms):

- People who had disabilities before the fires:
  - Before the fires: 54%
  - After the fires: 81%
  - After the fires with rent aid: 10%
- People who became disabled after the fires:
  - Before the fires: 33%
  - After the fires: 89%
  - After the fires with rent aid: 4%
- People without disabilities:
  - Before the fires: 32%
  - After the fires: 59%
  - After the fires with rent aid: 39%

Larger homes (2+ bedrooms):

- People who had disabilities before the fires:
  - Before the fires: 19%
  - After the fires: 30%
  - After the fires with rent aid: 27%
- People who became disabled after the fires:
  - Before the fires: 32%
  - After the fires: 49%
  - After the fires with rent aid: 40%

Box 3: Share of money spent on rent

- People without disabilities:
  - Before the fires: 31%
  - After the fires: 56%
  - After the fires with rent aid: 44%

With rent aid, costs were much lower.
People with rent help paid less than half of their money for rent.
For small homes, people with disabilities paid less than before the fires.
This shows that rent programs helped many people keep their homes.
The data about rent aid is in Box 4.

Box 4: People with full rental aid (paying no rent or less than$ 100 per month)

- People who had disabilities before the fires: 37%
- People who became disabled after the fires: 40%
- People without disabilities: 27%

Work and Money

Work

Before the fires, most people between 18 and 64 had jobs.
About 8 in 10 people without disabilities were working.
This was the same for people who later became disabled.

Not as many people with disabilities were working before the fires.
Only about 6 in 10 had jobs.
About one third were not in the job market.
That means they retired or gave up looking for work anymore.
Often this is because they do not have the help they need.

By 2025, fewer people were working across all groups.
But the drop was much bigger for disabled people.

For people who had disabilities before the fires, less than half were working in 2025.
For people who became disabled after the fires, less than 1 in 6 were working.
This compares to almost 8 in 10 non-disabled people with jobs.

Many people lost jobs after the fires.
For people who became disabled after the fires, the number without jobs more than doubled.
Many others are not in the job market anymore at all.
This also almost doubled among people who became disabled after the fires.

For people who were disabled before the fires, about half were now not working in 2025. For people without disabilities, only about 1 in 8 were not working.

This means many disabled people have lost jobs and money since the fires. People who became disabled after the fires had the biggest losses. The data is in Box 5.

Box 5: Share of people working before and after the fires

People who had disabilities before the fires:

- Before the fires:
  - Working: 58%
  - Out of work: 9%
  - Not in the job market: 32%
- In 2025:
  - Working: 45%
  - Out of work: 8%
  - Not in the job market: 47%

People who became disabled after the fires:

- Before the fires:
  - Working: 85%
  - Out of work: 9%
  - Not in the job market: 7%
- In 2025:
  - Working: 59%
  - Out of work: 22%
  - Not in the job market: 19%

People without disabilities:

- Before the fires:
  - Working: 83%
  - Out of work: 5%
  - Not in the job market: 1%
- In 2025:
  - Working: 78%
  - Out of work: 10%
  - Not in the job market: 12%

Money and Having Enough to Live On

After the fires, most people earned less money.
People with disabilities lost the most.

Before the fires, people without disabilities earned about $6,000 a month.
People who became disabled after the fires earned about the same.
People who already had disabilities earned less — about $4,000 a month.

By 2025, everyone earned less.
People without disabilities earned about $4,000 a month.
People who became disabled after the fires earned about $3,000.
People who had disabilities before the fires earned a little more than $3,000.

The drop looks smaller for people who had disabilities before the fires.
This is because many are older.
Older people get retirement money from the government or their savings.
That does not change much after a disaster.
Younger people depend on work.
Younger disabled people already earned less before the fires.
After the fires, they had even less money.
This may be because many cannot find jobs or get help from support programs.
Older disabled people make up a bigger share of all disabled people.
Their steadier money helps raise the average.
But it can hide how bad things are for younger disabled people.
The data on money is in Box 6.

Box 6: Typical money coming in each month (rounded)

All households:

- People who had disabilities before the fires:
  - Before the fires: $4,100
  - In 2025: $3,400
- People who became disabled after the fires:
  - Before the fires: $6,100
  - In 2025: $3,300
- People without disabilities:
  - Before the fires: $6,100
  - In 2025: $4,300

Households under age 65:

- People who had disabilities before the fires:
  - Before the fires: $3,300
  - In 2025: $2,300

Box 6: Typical money coming in each month (rounded)

- People without disabilities:
  - Before the fires: $6,100
  - In 2025: $4,800

Less money also meant more people not having enough to live on.
The government defines a "poverty line".
People with less money than that are said to live "in poverty".
That means they do not have enough to live on.
The poverty line is different for different household sizes.
For 2 people, it was about $1,900 a month before the fires and $2,000 after.
For 5 people, it was about $3,400 before the fires and $3,500 after.
In this report, "in or near poverty" means having less than 2 times the poverty line in money coming in.

Before the fires, almost 4 in 10 disabled people did not have enough to live on
By 2025, more than half did.
For people who became disabled after the fires, "in or near poverty" more than doubled.
It rose from about 3 in 10 to more than half.
For people without disabilities, it went up too — from a quarter to more than 4 in 10.

People with disabilities are facing very hard times after the fires.
People who already had disabilities had less money before the fires.
Now they have even less.
People who became disabled after the fires lost even more.
This shows how hard it is for many disabled people to get enough money to live on.
The poverty data is in Box 7.

Box 7: Share of people with not enough money to live on ("in or near poverty")

People who had disabilities before the fires:

- Before the fires: 37%,
- In 2025: 55%

People who became disabled after the fires:

- Before the fires: 28%,
- In 2025: 57%

People without disabilities:

- Before the fires: 25%
- In 2025: 46%

Impacts on Health

Overall change in health

After the fires, many people said their health got worse.
This was most common for people who became disabled after the fires.
In 2024, almost 8 out of 10 said their health was worse than before.
People who already had disabilities were also affected.
About half said their health got worse.

By the second year after the fires, some people started to feel better.
For people who became disabled after the fires, about 1 in 3 said their health was better than in 2024.
For people who already had disabilities, change was smaller.
About 1 in 4 said their health was better.
And about the same number said it was worse.

Mental health was still a big problem in 2025.
This was worst for people who became disabled after the fires.
Almost half of them said their mental health was worse.
Only 1 in 5 said it was better.
People who already had disabilities had different experiences.
About the same number felt better and worse.
People without disabilities were doing better.
More than 4 out of 10 said their mental health was better than in 2024.

These results show that the fires hurt people's health in many ways.
Disabled people had the biggest drops in health.
This was worst for people who became disabled after the fires.
Body health is getting a bit better for some.
But mental health is still a big problem.
The data is in Box 8.

Box 8: Change in health after the fires compared to one year earlier

People who had disabilities before the fires:

- Overall health in 2024:
  - Better: 10%
  - About the same: 41%
  - Worse: 49%
- Body health in 2025:
  - Better: 24%
  - About the same: 49%
  - Worse: 27%
- Mental health in 2025:
  - Better: 28%
  - About the same: 44%
  - Worse: 28%

Box 8: Change in health after the fires compared to one year earlier

People who became disabled after the wildfires:

- Overall health in 2024:
  - 〉 Better: 2%
  - 〉 About the same: 18%
  - 〉 Worse: 80%
- Body health in 2025:
  - 〉 Better: 34%
  - 〉 About the same: 41%
  - 〉 Worse: 26%
- Mental health in 2025:
  - 〉 Better: 22%
  - 〉 About the same: 30%
  - 〉 Worse: 48%

People without disabilities:

- Overall health in 2024:
  - 〉 Better: 13%
  - 〉 About the same: 37%
  - 〉 Worse: 51%
- Body health in 2025:
  - 〉 Better: 27%
  - 〉 About the same: 55%
  - 〉 Worse: 18%
- Mental health in 2025:
  - 〉 Better: 41%
  - 〉 About the same: 38%
  - 〉 Worse: 21%

Impact on Life

Many people's health got worse after the fires.
And that made daily life harder.
This was much more common for people with disabilities.

People who became disabled after the fires had the hardest time.
About 4 in 10 said their health made it hard to do normal things for a week or more each month.
For people who already had disabilities, about 1 in 3 said the same.
For people without disabilities, it was only about 1 in 5.

This means that healthcare for people with disabilities needs to be better.
This will help their health get better.
But disabled people also need better support after a disaster.
People with disabilities and health issues have a right to take part in work, family, and community life.
The data is in Box 9.

Box 9: Share of people with health problems that made daily life hard for a week or more per month

- People who had disabilities before the wildfires: 33%
- People who became disabled after the wildfires: 44%
- People without disabilities: 19%

Getting Healthcare

Two years after the fires, many people said they could still get medical care when needed.
But some groups had a much harder time.

Before the fires, it was similar for people with and without disabilities.
Since the fires, more people have problems getting care.
This happened most often for people with disabilities.

Almost half of the people who became disabled after the fires said they had trouble getting care.
For people who already had disabilities, about 4 in 10 said the same.
For people without disabilities, it was about one in four.
The data is in Box 10.

Box 10: Share of people with problems getting healthcare before and after the fires

People who had disabilities before the fires:

- Before and since the fires: 8%
- Only since the fires: 39%
- No issues: 52%

People who became disabled after the wildfires:

- Before and since the fires: 8%
- Only since the fires: 44%
- No issues: 48%

People without disabilities:

- Before and since the fires: 9%
- Only since the fires: 25%
- No issues: 65%

Needs and Getting Help

Unmet needs

Many people still do not have all the help they need.
This is true for everyone.
But it is most common for people with disabilities.
Most people need help with housing or money.
The kinds of needs are different for each group.

For people who already had disabilities, the main needs are similar to the needs of people without disabilities.
But there are a few areas where they stand out.
About 4 in 10 said it is hard to find or use recovery programs.
This is almost 3 times more than among people without disabilities.
It shows that help programs are still not easy to reach or use for many people with disabilities.
About 1 in 5 said they need food help.
About 3 in 10 said they need faith or cultural support.

People who became disabled after the fires still need the most help.
This includes: health care and mental health support, getting around, clothing, and childcare.
Two times as many people with new disabilities need help in these areas than other groups.
The gap is even bigger for health insurance.
More than 1 in 3 also said it is hard to find or understand help.

Many people with new disabilities have much less money now.
Some of these gaps may be because of that.
It also shows that the support programs do not work well for everyone.
People who had disabilities before the fires often already know where to find help.
But people with new disabilities may not know where to go yet.
More help is needed to connect them with services and support.
The data is in Box 11.

Box 11: Share of people who said they still need help

People who had disabilities before the wildfires:

- Money help: 28%
- Housing: 27%
- Food: 17%
- Clothing: 6%
- Health care: 9%
- Mental health care: 17%
- Health insurance: 8%
- Getting around: 5%
- Childcare: 9%
- Faith or cultural support: 29%
- Finding help: 39%

Box 11: Share of people who said they still need help

People who became disabled after the wildfires:

- Money help: 42%
- Housing: 37%
- Food: 18%
- Clothing: 16%
- Health care: 23%
- Mental health care: 31%
- Health insurance: 39%
- Getting around: 21%
- Childcare: 17%
- Faith or cultural support: 16%
- Finding help: 35%

People without disabilities:

- Money help: 40%
- Housing: 23%
- Food: 16%
- Clothing: 7%
- Health care: 11%
- Mental health care: 14%
- Health insurance: 14%
- Getting around: 8%
- Childcare: 9%
- Faith or cultural support: 7%
- Finding help: 15%

Help

Many people still get help from different sources two years after the fires.
The kind of help and where it comes from are different for each group.

FEMA is still the most used source of help for everyone.
But disabled people use it more often.
More than half of people who already had disabilities before the fires said they got FEMA help.
This number is about 4 in 10 for people who became disabled after the fires.
It's only about 1 in 4 for people without disabilities.

It is similar for other government programs and the Red Cross.
People who already had disabilities were more likely to get help from these programs.
About 1 in 10 got help from government programs and 4 in 10 from the Red Cross.
For people who became disabled after the fires it was less common.
Only about 1 in 20 got help from other government programs and about 1 in 6 from the Red Cross

SNAP and community groups also helped many people.
Around 1 in 5 people in each group said they got SNAP help.
About 1 in 4 got help from community organizations.
The shares are similar across groups.

Family and friends are also important.
About 4 in 10 people who already had disabilities got help from family or friends.
For people who became disabled after the fires this was a bit less: about 1 in 4.
About 1 in 5 people without disabilities got help from family or friends.

Some people are not getting any help at all.
About 1 in 4 people with disabilities said they get no help now.
Among people without disabilities, it was almost 4 in 10.
There is still worry that less help means some people are being left out.
Almost all disabled people who get no help still say they need more support.

Box 12: Share of people getting help from different sources last month

People who had disabilities before the wildfires:

- FEMA: 55%
- Other government programs: 9%
- Red Cross: 43%
- SNAP: 22%
- Community organizations: 26%
- Family or friends: 40%
- No help: 26%

People who became disabled after the wildfires:

- FEMA: 38%
- Other government programs: 4%
- Red Cross: 16%
- SNAP: 19%
- Community organizations: 21%
- Family or friends: 26%
- No help: 27%

People without disabilities:

- FEMA: 24%
- Other government programs: 6%
- Red Cross: 24%
- SNAP: 18%
- Community organizations: 18%
- Family or friends: 22%
- No help: 39%

Happiness With Life

The fires affected how people feel about their lives.
Disabled people are less happy with their lives than others.
This has not changed much two years after the fires.

In 2025, more people who had disabilities before the fires said they were not happy.
This was about 3 times higher than for people without disabilities."

People who were not disabled before the fires felt better in 2025 than in 2024.
This also includes people who became disabled after the fires.

In 2024, people who became disabled after the fires felt about the same as people who already had disabilities.
But by 2025, more of them said they felt happy with their lives.
Still not as many of them felt happy as people without disabilities.

People who already had disabilities felt a little worse in 2025.
This shows that life is still harder for many of them.
The data is in Box 13.

Box 13: Life satisfaction after the wildfires

People who had disabilities before the wildfires:

- 2024:
  - Satisfied: 73%
  - Not satisfied: 27%
- 2025:
  - Satisfied: 72%
  - Not satisfied: 28%

People who became disabled after the wildfires:

- 2024:
  - Satisfied: 71%
  - Not satisfied: 29%
- 2025:
  - Satisfied: 78%
  - Not satisfied: 22%

People without disabilities:

- 2024:
  - Satisfied: 89%
  - Not satisfied: 11%
- 2025:
  - Satisfied: 91%
  - Not satisfied: 9%

Summary and Ideas for Change

People with disabilities have had a harder time since the 2023 Maui wildfires.
They have had more trouble finding homes, keeping jobs, and earning money.
Many still have health problems.
They also do not get all the help they need.
The fires made old gaps worse and created new ones.

Many people got help from government programs, community groups, or family and friends.
But recovery is still uneven.
Some people get enough help. But many do not.

Recovery can make things fairer or make the gaps even bigger.
For people with disabilities, barriers in housing, work, health care, and support made recovery harder.
When help was available, it made a big difference.
This report looks at gaps in laws and disaster plans.
It also shares ideas for changes to make recovery fair and strong for everyone.

Disaster Planning Rules and Gaps

Hawai‘i has some rules about including disability in disaster planning.
But they are not strong or complete.
There are no laws that clearly say disability must be part of disaster planning or recovery.
Other states, like California, already have laws that do this. (4)

Hawai‘i’s main disaster law is the *Hawai‘i Emergency Management Act*.
It tells how emergencies are handled.
But it does not mention disability. (5)

Only two state laws cover a small part of what is needed.
One says that public buildings must be easy for everyone to use. (6)
Another is about the *Disability and Communication Access Board* (DCAB). It gives advice to the state about disability issues in disaster planning and other areas. (7)

All other rules come from federal civil rights laws. These are national laws that protect the rights of people with disabilities. They make sure public programs are fair
These include the *Americans with Disabilities Act*, the *Rehabilitation Act*, and the *Stafford Act*. (8,9,10) They apply to Hawai‘i and every other state.

Hawai‘i’s main plan for people with disabilities during disasters was written in 2009. (11)
It was made by DCAB and the Department of Health.
The plan covers things like shelters, disaster messages, and health care.
Updates every two years were planned.
But that never happened.
Not in 2012, 2016, 2020, and not 2024.
The 2009 plan is still the only guide for disaster planning for people with disabilities for all of Hawai‘i.
DCAB’s new 2025–2026 plan says again that they want to update the old plan.
But it has not happened yet. (12)
Because the plan is old, it does not include newer federal rules on disability in disasters. (13)

Hawai‘i also has no laws or state plans for people with disabilities in disaster recovery.
The 2022 *Emergency Operations Plan* mentions disability only for getting people out safely, care, and shelters. (14)

The 2019 *Recovery Guide* does not mention disability at all. (15)
So federal laws are the only rules for disability issues in recovery. The state has none."

At the county level, Maui has started doing more since the 2023 wildfires.
The *Maui Emergency Management Agency* has a disaster plan for 2025 to 2030. (16)
It lists people with disabilities as a group that needs extra support.
It includes goals for easier access to help and fair recovery.
But it does not yet say how this will be done.

The *Maui County Commission on Persons with Disabilities* is a local group that gives advice to the County.
It speaks up for people with disabilities.
The Maui County Commission on Persons with Disabilities has given the County ideas for recovery.
These include ASL and plain-language materials, easy websites, and homes that are easier for everyone to use. (17)
These ideas are not part of County plans yet.

Policy Ideas

We need a few big ideas to guide changes.
These ideas should build disability inclusion into all rules and plans.
They should guide what the State and counties do next.

Make disability part of all disaster work.
This should not be a side program.
It should be part of every step.
This means seeing disability not as a special need, but as a matter of equal rights.
Disabled people are part of the community.
Plans should make sure everyone has the same chance to be safe and get better after a disaster.
Maui's emergency plan mentions this idea. (16)
But State plans do not name it clearly.
No State or County rules cover this yet.
Hawai'i should think about making laws to include disability in all disaster work.

Include disability in recovery work.
Planning for disasters should include people with disabilities from start to finish.
This means before, during, and after a disaster.
The report shows that disabled people recover more slowly than others.
Plans should look at what makes recovery harder for them and how to make it better.
Maui County's Strategic Plan mentions this idea. (16)
But the plan does not say yet how it will happen
The State has no similar rules or plans yet.
The statewide plan for people with disabilities in disasters needs to be updated.
It only talks about before and during a disaster.
It also need to include recovery after a disaster.

Build fairness before disasters happen.
Making people's lives more equal also helps them be ready for disasters.
Good health care and money support help communities stay strong.
Disasters cannot always be stopped.
But the harm after a disaster can be less.
This can be done by giving people better support and making things fair with money and health

Plan together with people with disabilities.
People with disabilities should be part of every step in disaster planning.
This helps make sure plans meet real needs.
Maui County's *Commission on Persons with Disabilities* and the statewide DCAB are already doing some of that.
DCAB also gives advice for state and county programs.
This includes disaster planning. (7)
But no rule says disabled people must be part of planning and decisions.

Set clear goals and track results.
Plans should not only say what is important.
They should also show what will be done.
Setting clear targets helps turn ideas into real change.
The statewide plan for disaster management should include these targets.
It should also include a way to check if the goals are being met.

Collect better data.
Disaster programs should collect data that shows how people with and without disabilities are doing.
This helps find where the gaps are.
Right now, the State and counties do not do this.

Better Plans for Before and During Disasters

This report is mainly about recovery, not planning.
But the fires show how important it is to plan well before and during disasters.
People with disabilities were hurt more by the fires.
Better planning can help prevent this in the future.

Most disaster planning for people with disabilities is about personal training.
Community groups often run these trainings.
Government plans and services still have big gaps.
There are many ways to make things better, such as:

Clear and easy information.
All alerts and disaster messages should be easy to read and understand.
They should also be shared in many ways.
This includes easy language, different languages (not English), sign language, Braille, with captions, and in other formats.
MEMA's Strategic Plan says they will have easy language and different languages (not English). (18)
The *Maui County Commission on Persons with Disabilities* also asked for sign language and captions. It also asked for print and online materials that are easy to use. (17)
The State still has no clear rules on sharing information for everyone.

Mapping and lists.
List and community map can help find people who needs extra help in a disaster.
The lists must keep people's information private.
There must also be a clear plan for how they are used. (19)
The 2009 Interagency Action Plan mentioned some parts of this idea. (11)
Disability groups have also talked about it.
But it is not yet part of any State or County plans.

Getting out safely.
Routes and transport must work for everyone.
They need to allow wheelchairs, service animals, and medical items.
They should also meet people's needs with sound, light, or touch. (20, 21)

The State plan (SESF-6) mentions shelters that follow ADA rules.
It also talks about meeting support needs. (14)
But it does not say how this will be done.

Training for first responders.
First responders are the people who give help when a disaster happens.
This includes police officers, firefighters, paramedics, and rescue workers.
They should get training on how to support disabled people.
This includes learning how to talk with people who have hearing, vision, learning, or thinking disabilities. (22)
This needs to happen before a disaster.
The State and Maui County plans both mention training.
But only in general terms.
They do not talk about disability directly. (14,16)

Keeping needed supplies ready.
Disaster plans should include storing care items and medical supplies for disabled people.
This helps make sure care can go on during a disaster. (20)
Right now, State and County plans do not clearly include this.

Shelters and short-term housing.
Shelters and short-term housing should work for everyone. (18, 20)
Buildings made with public money must follow access rules. (6, 8)
But current plans do not have a clear way to make all shelters usable for everyone.

Support in shelters and short-term housing.
People should always have personal help and the devices they use for daily living.
Also when they stay in shelters or short-term housing. (23)
The State plan mentions this idea. (16)
But it does not yet say how it will work in practice.

Better Plans for After Disasters

Recovery planning has to think about disability.
This will help make sure no one is left behind.
This report shows where the biggest gaps are.
The ideas below can help make plans better.

Using health visits to connect people to help.
People who became disabled after the fires get less help than others.
Health visits are a good place to start reaching them.
Doctors and nurses can share where to find help outside of health care.
This includes disability support and disaster aid.
This matters a lot for people who become disabled after disasters.
They often do not know where to find help or support networks.
Health workers can talk to them about these services.
People who already had disabilities should also get this help.
To make this work, health workers need time, training, and support.
Right now, no State or County programs do this.

Making help easier to use.
Many disabled people say it is hard to find and use recovery help.
People with disabilities from before the fires have the hardest time getting help.
Simple forms and clear information would help everyone.
Recovery programs should hire more disabled case managers.
Case managers without disabilities should get disability training.

The *Maui County Commission on Persons with Disabilities* said recovery centers should be easy for everyone to use.
They asked for sign language, captions, plain forms, quiet spaces, and staff training on how to talk with disabled people. (17)
The County has not yet put these ideas in place.
There are still no plans to include more disabled people directly in case management or services.

More housing help for disabled people.
Many disabled people still do not have stable homes.
They need more help to find safe and lasting housing.
This could include better links to housing programs.
Plans should make sure disabled people get mid-term housing.
Maui needs more homes that are both affordable and easy for everyone to live in.
This will help meet the need for more homes.
FEMA and other rent help programs will end soon.
Plans need to make sure disabled people are not left out.
Many people with disabilities need these programs more than others.
Federal rules help make sure recovery housing on Maui works for everyone.
This includes housing paid for by HUD, the State, or the County.
But there are no extra State or County rules that focus on disability.
The State and County should make sure the rules are followed.
They should also tell the public how they are doing.

More job help for disabled people.
The fires made many disabled people lose their jobs.
Some also had to stop working.
Recovery programs now do not help disabled people find jobs.
New programs could help them find work again.
They could also help more people stay in work.
These programs could include:

- job training
- help finding jobs
- help for disabled business owners
- support changes in the workplaces for disabled workers

Better health care for disabled people.
After the fires, it became harder for many disabled people to get health care.
This shows the need for health care that works better for disabled people.
The State plan talks about keeping medical care during a disaster.
But it does not cover what happens after the disaster. (14)

Fair recovery plans can help Hawai‘i and Maui lead the way.
They can make sure no one is left out.
UHERO will keep collecting data to see how the recovery is going on Maui.
The MRS and MauiWES surveys are still going.
UHERO will also study mental health for disabled people after the fires.

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More About the Data

How We Used the Data

We worked with two surveys: MRS and MauiWES.
We made the survey numbers line up with the people living in Lahaina.

For the MRS survey, we made sure the numbers fit by disability and:

- Age (18–64 and 65+)
- Work (working or not working)
- Housing (owners, renters, or unstable housing)

We used a process that checks and fixes the numbers again and again until they fit these groups.
It is called *raking*.
To do this, we need to know what the Lahaina community looked like before the fires.
For that, we used data from the *American Community Survey* (ACS) from 2022.
This is a survey run by the government.
We used 2022 data because 2023 numbers might include people after the fires.

We also grouped people by money level — above or below two the "poverty line".
There are ways of measuring the results of this process.
We get a *design effect* of 1.68.
It describes how much the survey was changed to make it fit the community of Lahaina.
And we get a *margin of error* of 5.16.
It describes how sure we can be of the results.

The MauiWES survey was done in the same way.
We made sure the numbers fit by disability and:

- age
- gender (male or female)
- money level (same as above)

For MauiWES, the *design effect* is 1.42 and the *margin of error* is 5.27.

We also looked at people who answered MauiWES both years.
We checked and grouped this smaller set in the same way.
For that group, the *design effect* is 1.68 and the *margin of error* is 7.92.

After these steps, the surveys match well.
This is shown in Boxes A1 to A10.
All numbers in this report come from this data.

Box A1: Age groups before the fires: MRS data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - 18-64: 34%
  - 65+: 66%
- People without disabilities:
  - 18-64: 82%
  - 65+: 18%

Box A1: Age groups before the fires: MRS data (matched to the Lahaina community) and ACS data

ACS:

- People with disabilities:
  - 18-64: 38%
  - 65+: 62%
- People without disabilities:
  - 18-64: 83%
  - 65+: 17%

Box A2: Age groups before the fires: MauiWES data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - 18-64: 37%
  - 65+: 63%
- People without disabilities:
  - 18-64: 86%
  - 65+: 14%

ACS:

- People with disabilities:
  - 18-64: 38%
  - 65+: 62%
- People without disabilities:
  - 18-64: 83%
  - 65+: 17%

Box A3: Age groups before the fires: MauiWES data (smaller set; matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - 18-64: 38%
  - 65+: 62%
- People without disabilities:
  - 18-64: 86%
  - 65+: 14%

Box A3: Age groups before the fires: MauiWES data (smaller set; matched to the Lahaina community) and ACS data

ACS:

- People with disabilities:
  - 18-64: 38%
  - 65+: 62%
- People without disabilities:
  - 18-64: 83%
  - 65+: 17%

Box A4: Having enough to live on before the fires: MRS data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - Below 2 times the "poverty line": 38%
  - Above 2 times the "poverty line": 63%
- People without disabilities:
  - Below 2 times the "poverty line":: 25%
  - Above 2 times the "poverty line": 75%

ACS:

- People with disabilities:
  - Below 2 times the "poverty line":: 38%
  - Above 2 times the "poverty line": 62%
- People without disabilities:
  - Below 2 times the "poverty line":: 25%
  - Above 2 times the "poverty line": 75%

Box A5: Having enough to live on before the fires: MauiWES data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - Below 2 times the "poverty line": 38%
  - Above 2 times the "poverty line": 63%
- People without disabilities:
  - Below 2 times the "poverty line": 25%
  - Above 2 times the "poverty line": 75%

Box A5: Having enough to live on before the fires: MauiWES data (matched to the Lahaina community) and ACS data

ACS

- People with disabilities:
  - 〉 Below 2 times the "poverty line": 38%
  - 〉 Above 2 times the "poverty line": 62%
- People without disabilities:
  - 〉 Below 2 times the "poverty line": 25%
  - 〉 Above 2 times the "poverty line": 75%

Box A6: Having enough to live on before the fires: MauiWES data (smaller set; matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - 〉 Below 2 times the "poverty line": 38%
  - 〉 Above 2 times the "poverty line": 63%
- People without disabilities:
  - 〉 Below 2 times the "poverty line": 25%
  - 〉 Above 2 times the "poverty line": 75%

ACS:

- People with disabilities:
  - 〉 Below 2 times the "poverty line": 38%
  - 〉 Above 2 times the "poverty line": 62%
- People without disabilities:
  - 〉 Below 2 times the "poverty line": 25%
  - 〉 Above 2 times the "poverty line": 75%

Box A7: Work: MRS data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - 〉 Working: 30%
  - 〉 Not working: 70%
- People without disabilities:
  - 〉 Working: 75%
  - 〉 Not working: 25%

Box A7: Work: MRS data (matched to the Lahaina community) and ACS data

ACS:

- People with disabilities:
  - Working: 23%
  - Not working: 77%
- People without disabilities:
  - Working: 73%
  - Not working: 27%

Box A8: Housing: MRS data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - Owner: 57%
  - Renter or unstable housing: 43%
- People without disabilities:
  - Owner: 56%
  - Renter or unstable housing: 44%

ACS:

- People with disabilities:
  - Owner: 52%
  - Renter or unstable housing: 48%
- People without disabilities:
  - Owner: 52%
  - Renter or unstable housing: 48%

Box A9: Gender: MauiWES data (matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - Female: 58%
  - Male: 42%
- People without disabilities:
  - Female: 51%
  - Male: 49%

Box A9: Gender: MauiWES data (matched to the Lahaina community) and ACS data

ACS:

- People with disabilities:
  - Female: 58%
  - Male: 42%
- People without disabilities:
  - Female: 50%
  - Male: 50%

Box A10: Gender: MauiWES data (smaller set; matched to the Lahaina community) and ACS data

Study sample:

- People with disabilities:
  - Female: 58%
  - Male: 42%
- People without disabilities:
  - Female: 52%
  - Male: 49%

ACS:

- People with disabilities:
  - Female: 58%
  - Male: 42%
- People without disabilities:
  - Female: 50%
  - Male: 50%

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