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Assessing preparedness of small businesses for hurricane disasters: Analysis of pre-disaster owner, business and location characteristics

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## Abstract

Management decisions owners make to prepare their small businesses for hurricane events are strategic decisions that can affect the sustainability of their businesses. Therefore, there is value in understanding who prepares, what they do to protect their businesses, and in predicting these decisions from known demographics such as race, gender and business size. This study characterized the owners and businesses that did or did not undertake hurricane preparations and suggests education and policy strategies to assist these business owners. Small business owners in southern Mississippi participated in telephone interviews that provided data for the logit analyses in this study. The preparedness activities most practiced were risk transfer and structural mitigation. The least practiced activities were those related to protection of business operations and non-structural assets. Whether or not the business was located in a coastal county subject to surge highly predicted the use of certain types of preparation. Results demonstrate that preparation activities varied depending on the situation of the business (e.g. size, prior experience with disasters, property ownership) and characteristics of the owner (e.g. gender and education). However, differing threats to the business related to location (e.g. surge

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