

## Personal Contingency Plans: More than an Ounce of Prevention

By Fred Burton and Scott Stewart

U.S. counterterrorism sources remain concerned that an attack against the U.S. homeland will occur within the next two to three weeks. This is not surprising, considering that the drums have been beating loudly in Washington this summer about a potential attack -- first from Homeland Security Secretary Michael Chertoff and then in the form of a National Intelligence Estimate. More recently, several other reports have appeared concerning an impending attack, including an alert over the weekend in New York triggered by an alleged dirty bomb plot.

One of the reasons for the heightened concern is that most everyone, including Stratfor, is surprised that no major jihadist attack has occurred on U.S. soil since 9/11. Many plots have been disrupted, and it is only a matter of time before one of them succeeds. Simply put, attacks are not difficult to conduct and the government cannot stop them all.

Stratfor's assessment of the jihadist threat to the U.S. homeland is that al Qaeda and jihadists retain the ability to conduct tactical strikes against the United States, but lack the ability to pose a strategic threat. While this may be reassuring on one level, people can and will be killed in a tactical strike. The fact that an attack is not strategically significant will provide no immediate solace to those near the carnage and confusion of a tactical attack. Additionally, as we saw in Hurricane Katrina or the recent bridge collapse in Minneapolis, other disasters also can lead to chaos and disruption.

Given the current threat environment, this is an opportune time to examine again ways to avoid -- or at least mitigate -- the impact of that chaos and panic. The set of tools designed to do that is called personal contingency planning.

### Chaos and Disruption

When disaster strikes, as in a terrorist attack, a number of things happen quickly and simultaneously. Often, panic erupts while people attempt to flee the scene of the attack. At the same time, police, fire and emergency medical units all attempt to respond to the scene, so there can be terrible traffic and pedestrian crowd-control problems. This effect can be magnified by smoke and fire, which can occlude vision, affect breathing and increase panic. Indeed, many of the injuries produced by terrorist bombings are not a direct result of the blast or even shrapnel, but of smoke inhalation and trampling.

In many instances, an attack or natural disaster will damage electrical lines, or else the electricity will be cut off as a precautionary measure. Elevators also could be reserved for firefighters. This means people are trapped in subway tunnels or in high-rise buildings, and might be forced to escape through the smoke-filled tunnels or stairwells. Depending on the incident, bridges, tunnels, subway lines and airports can be closed, or merely jammed to a standstill. This gridlock effect might be multiplied if the power is out to traffic signals.

In the midst of this confusion and panic, telephone and cell phone usage soars. Even if the main trunk lines and cell towers are not damaged or otherwise affected by the loss of electricity, this huge spike in activity quickly overloads the exchanges and cell networks. This means the ripples of chaos and disruption roll outward from the scene as people outside the

immediate vicinity of the attack zone hear about the attack via the media and wonder what has become of loved ones who were near the site of the attack.

### The Importance of Planning

Those in the vicinity of an attack have the best chance of escaping and reconnecting with loved ones if they have a personal contingency plan. Though such planning is critically important for people who live and work in close proximity to known terrorist targets such as Manhattan, Washington and Los Angeles, the recent bridge collapse in Minneapolis has demonstrated that such planning is important for people in other parts of the country as well. Sudden disasters, such as tornados, earthquakes, school shootings or the derailment of train cars carrying chlorine, can strike anywhere.

Emergency plans are vital not only for corporations and schools, but also for families and individuals. Such plans should be in place for each regular location -- home, work and school -- that an individual frequents, and should cover what that person will do and where he or she will go should an evacuation be necessary. This means establishing meeting points for family members who might be split up -- and backup points in case the first or second point also is affected by the disaster.

The lack of ability to communicate with loved ones because of circuit overload or other phone service problems can greatly enhance the sense of panic during a crisis. Perhaps the most value derived from having personal and family contingency plans is a reduction in the amount of stress that results from not being able to immediately contact a loved one. Knowing that everyone is following the plan frees each person to concentrate on the more pressing issue of evacuation. Additionally, someone who waits until he or she has contacted all loved ones before evacuating might not make it out.

It also is important to have a communication plan, which should include the contact information for the pre-chosen rallying site, as well as an alternate communications hub outside of the area. It might be difficult to communicate from Point A to Point B, but both A and B might be able to get through to a person at Point C. Alternative means of communication also should be included in the communications plan. If the phone lines and cell phones are clogged, many times text messages can still get through and Internet connections will work to send e-mail. The communications plan also will be helpful in case one member of the family is unable to evacuate immediately or finds it unwise to evacuate at all. In that case, he or she will know where the rest of the family is going and how to contact them once communications are restored.

Planning also is important because, when confronted with a dire emergency situation, many people simply do not know what to do. Not having determined their options in advance -- and in shock over the events of the day -- they are unable to think clearly enough to establish a logical plan, and instead wander aimlessly around. Having an established plan in place gives even a person who is in shock or denial and unable to think clearly a framework to lean on and a path to follow.

### If You Must Evacuate

One of the keys to surviving a catastrophe is situational awareness. This means recognizing the threat at an early stage -- and taking measures to avoid it. Another element of situational awareness is to know where to go when an unforeseen disaster strikes. For example, if an improvised explosive device (IED) were to detonate in a subway car ahead of the car you are in,

would you know how to get out of your car and in which direction to travel to get to safety? If your office building is hit by an IED or catches fire, do you know where the fire exits are located and where they lead? Could one fire exit take you out of the frying pan and into the fire? Situational awareness also involves knowing how to react. If a subway tunnel is filling with smoke, you must have the situational awareness to keep low in order to avoid being overcome.

In some cases, evacuation might not be the best idea. If there is no immediate threat to you at your current location, you could run a larger risk of being injured by joining the crowd of panicked people on the street. In some cases, it might be safest to just stay in place and wait for order to return -- especially if you are in a location where you have emergency stocks of food and water.

If you work in a high-rise building, frequently travel or take a subway, there are a couple of pieces of equipment that can assist you in case the need to evacuate arises. One of these is a smoke hood, a protective device that fits over the head and provides protection from smoke inhalation. Smoke hoods are relatively inexpensive devices that can be carried in a briefcase or purse and quickly donned in case of emergency. They will usually provide around 20-30 minutes of breathing time -- which could quite literally mean the difference between life and death in a smoke-filled hallway, stairway or subway tunnel. The second piece of equipment is a flashlight small enough to fit in a pocket, purse or briefcase. Such a light could prove to be invaluable in a crisis situation at night or when the power goes out in a large building or subway. Some of the small aluminum flashlights also can serve as a handy self-defense weapon.

If you live in an area likely to be hit by such an attack, it also might be prudent to prepare a small "fly-away" kit containing clothes, water, a first-aid kit, nutritional bars, medications and toiletry items for you and your family. It also is a good idea to include a battery-powered radio and other useful items, such as multi-tool knives and duct tape. The kit should be kept in convenient place, ready to grab on the way out. Even if it is impractical to keep all these items in constant readiness, keeping most of them together and using a prepared list to collect the other items quickly can help get you out the door in seconds. Maintaining important papers, such as vehicle titles, deeds, licenses, birth certificates, passports and credit card information, in a central file allows you to grab that file quickly and take it with you.

### The Need for Flexibility

It is important to listen to authorities in the case of an emergency, though you cannot rely on the government to take care of you in every situation because the resources simply are not there to do so. You must have plans ready to take care of yourself and your family.

If you have pets, you will want to take them into consideration when you make your plans. Will Fluffy be taken to the evacuation site in the case of a dirty bomb attack, or not?

The emergency plan also must be fluid and flexible. It is important to recognize that even a good contingency plan can be worthless if protective measures taken by authorities during an emergency impede execution of the plan, or if the catastrophe itself closes down a section of your route. For example, bridges and tunnels might be closed and streets blocked off or jammed with traffic, meaning you might not be able to travel to safety or pick up family members or coworkers. Those whose plan calls for a flight out

of the city might be unable to get to the airport or helipad and, once there, find that air traffic has been grounded, as happened after the 9/11 attacks. For these reasons, it is best to have several alternate contingency plans that account for multiple scenarios and include various evacuation routes. Once the emergency is announced, it likely is too late to start devising a plan.

Plans must be reviewed periodically. A plan made following 9/11 might no longer be valid. Bridges and roads you included might now be closed for construction. If Uncle Al's place in West Virginia is your planned communications hub, then that needs to change when he moves to Texas.

Your equipment also should be checked periodically to ensure it is functional. Have you checked the batteries in your flashlight? Has your smoke hood become battered from being carried around for too many years? Have the power bars in your fly-away kit become fossilized?

Finally, while having a contingency plan on paper is better than having nothing, those that are tested in the real world are far superior. Running through an evacuation plan (especially during a high-traffic time such as rush hour) will help to identify weaknesses that will not appear on paper. It also will help to ensure that all those involved know what they are supposed to do and where they are supposed to go. A plan is of limited use if half of the people it is designed for do not understand their respective roles and responsibilities.

No plan is perfect, and chances are you will have to "shift on the fly" and change your plan in the event of an actual emergency. However, having a plan -- and being prepared -- will allow you to be more focused and less panicked and confused than those who have left their fate to chance. In life and death situations, an ounce of prevention is a good thing.

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