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• BOOKS

LAND USE

## Paying for Disasters A review by Roger A. Pielke Jr

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**Disasters and Democracy** The Politics of Extreme Natural Events Rutherford Platt *et al.* Island Press, Washington, DC, 1999. 343 pp. Paper, \$35. ISBN 1–55963–696–3.

Imagine that you live in a country where police officers give out crisp \$100 bills to drivers caught exceeding the speed limit. This country's Automobile Insurance Administration offers subsidized insurance rates, which will not increase regardless of how many accidents you've had. And if you chose not to have insurance, you are still in luck: the (separate) Department of Automobiles promises to help you buy a new car, whether or not your wrecked car was insured. But the department's Office of Driving Safety has a conflicting agenda: it has been mandated to halve the governmental costs of auto accidents within five years through educating people about the risks of fast driving. Although no agency tracks how many accidents occur, nevermind the associated costs, one is charged with conducting a vigorous program of research that strives to understand why the rate of automobile accidents is growing and what sorts of policy changes might be implemented to reduce it. Groups participating in debates over accident policies include the "Right to Drive Fast" political action committee, a public that increasingly feels entitled to car accident benefits, and politicians who not too subtlely encourage voter sentiment by emphasizing their support of the \$100 reward for speeding and the automobile-replacement subsidy.

What sort of bizarre imaginary world is this? Perhaps it is a lost creation of Lewis Carroll or Joseph Heller? No, it characterizes Rutherford Platt's depiction of the real-world structure of disaster policy in the United States in *Disasters and Democracy*. In this erudite and eye-opening book, Platt (professor of geography and planning law at the University of Massachusetts, Amherst) and his collaborators (colleagues and former students) address the question: "To what extent does the likelihood of general federal assistance serve to diminish the natural caution that individuals, communities, and businesses might otherwise exercise in adjusting to natural hazards?"

In their quest to answer this question, the authors discuss three informative case studies: coastal erosion at Fire Island, New York; the 1993 flood in St. Charles County, Missouri; and earthquakes and fires in the San Francisco Bay area. They demonstrate that federal disaster policy in toto—strategies, laws, agencies, and programs combined in "a legal edifice of byzantine complexity"—is deeply flawed and amounts to "driving with the brakes on." Disasters offer plentiful benefits for many. Federal agencies gain unexpected funds through supplemental appropriations and can hire additional staff and contractors. Politicians find enhanced reelection prospects. And, as Platt notes, even he and other academic researchers "benefit by way of government grants." It does not seem unwarranted to label such generous federal assistance the "nouveau pork" or "almost perfect political currency."

The authors laud efforts by the Federal Emergency Management Agency to shift the perspective on disasters. Formerly, the federal government simply reacted by aiding the recovery from the effects of extreme natural events. More recently, proactive steps have been taken to encourage states, local communities, and the private sector to anticipate and avoid disaster losses. But these positive steps are lost in a schizophrenic policy environment. As the authors comment in their discussion of Fire Island, the federal government is the most important source of disaster assistance and the principal champion of hazard mitigation. At the same time, a variety of federal incentives, subsidies, and ad hoc projects lead—whether intended or not—to increased building and rebuilding in hazardous coastal areas.

The book neglects the possibility that federal disaster policy is just another example of the "luxuries" of inefficiency made affordable by the fabulous wealth of the United States. (Perhaps disaster policy is in a class with subsidies to extractive industries, entitlements to the middle class, and protectionist trade policies.) And no matter how the losses are tallied, disasters in the United States are small—even trivial—compared to those experienced in most countries around the world. But this argument simply highlights the fact that disasters will always have greater impacts at the local, rather than national, level. Thus it reinforces the authors' recommendations to diminish the federal role in disaster subsidies.

As Platt and his collaborators observe, "The issue is not whether federal assistance is fundamentally inappropriate, but rather when it should be provided, of what type and magnitude, and at whose cost." *Disasters and Democracy*provides compelling evidence that the answers to these questions lie in reducing the federal role and increasing local and individual responsibility and control—a stance sure to be unpopular with politicians, federal agencies, and the general public.