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folks cast in the role of the Noble Savage. I cannot think of a better domain than environmental anthropology to show the discipline how, in the next century, to be sustainable it must fully and flexibly move between the two worlds of theory and praxis.

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Disaster Hits Home: New Policy for Urban Housing Recovery, by Mary C. Comerio (1999) Berkeley: University of California Press, xix, 300 pp.

Reviewed by Susanna M. Hoffman, Anthropologist and Co-Editor of The Angry Earth: Disaster in Anthropological Perspective.

In the last one hundred years, population shifts have drawn people to teeming urban centers that lie in regions prone to devastating natural forces. Consequently, Mary C. Comerio states in her straightforward volume, property damage and lives lost to disaster have skyrocketed. While she cites and uses for comparison international examples, she quickly turns to her main focus, the United States and US disaster assistance policy. Even more specifically, she concentrates on California and Florida, with their earthquakes and hurricanes. Whereas the 1925 Santa Barbara earthquake affected a sleepy beach town, the Northridge earthquake of 1994 struck a megalopolis. The dollar cost for damages went from \$6 million for the Santa Barbara earthquake to nearly \$7.5 billion for Loma Prieta in 1989, and \$26 billion for Northridge. The \$7 billion in loss incurred in Hurricane Hugo in South Carolina in 1989 shot to nearly \$23 billion for Andrew in Florida in 1992.

The main cause of these damage cost increases has been housing loss, which constitutes the greatest single component of all loss in an urban disaster. At the same time, housing recovery is necessary to economic recovery. For the first time, Comerio says, American housing losses in catastrophes have reached the same scale as those often experienced in less developed countries. The difference is that in developing countries, the death toll is enormous and the cost to

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rebuild is marginal. In the developed world, the number of deaths is typically lower, but the economic cost for repairing structural damage is staggering.

With each recent disaster in the United States, communities and individuals have asked for increased assistance to repair the losses. The costs are growing so out of hand that insurance companies have departed whole geographic areas, and government programs, such as the Federal Emergency Management Administration (FEMA), are pressed beyond their capacity to aid victims. Wary of the exposure they could face, the federal government, assistance agencies, insurers and financial establishments are looking for mechanisms to limit disaster costs. Who, Comerio asks, will pay to repair the damage and replace the losses, so much of it housing, in future disasters? How can government draw the line between public and private responsibility for losses when so many live in massively built environments?

Disaster assistance policy in the United States, as it now stands, has arisen from a patchwork of programs among various governmental departments. Both public and private schemes have seen mismanagement, lack of coordination, and bad decision-making. In light of the new pressure brought about by increased disaster costs, a change of approach to disaster aid and housing recovery must come about, hence Comerio's sub-title, "New Policy for Urban Housing Recovery."

Not every disaster is a housing disaster, Comerio tells us. A housing disaster occurs when there is no reasonable alternative to lost housing available for those displaced or no capacity within a reasonable amount of time to finance the reconstruction of the lost units. The usual "Death and Dollar" calculations used to assess disaster costs are inadequate in assessing the magnitude of housing loss incurred in today's urban disaster. Rather, housing damage must, in a sense, be "deconstructed." Factors such as single or multifamily units, habitability, social and economic situation of the victims, and concentration of loss affect the toll. To these she adds the ability of the survivors and community to garner the financial and psychological resources to rebuild, which, in turn, depends on such ingredients as the condition of the housing stock, the real estate market, and, again, the social and economic status of those affected. If these assessments are done quickly, local governments can better determine the need for short-term shelter, how much financing, public and private, will be required for reconstruction, and the will of the community to recover.

Echoing throughout the book are two main points: (1) housing and other decisions are made much too soon after a disaster, and (2) perilous areas and their inhabitants have taken little heed of hazard mitigation or limiting development. Comerio cites the Census as a possible way to determine the social and economic status of victims.

The current American model for disaster relief and recovery is a mixture of charity, federal programs, and private insurance. The model arose out of common practice and mounting legislation. It worked until disasters grew, but can no longer cope. Comerio asserts that only government can compel owners to improve building standards, only government has the capacity to provide a safety net for victims, and only private insurance can guarantee the funds for repairs by underwriting a portion of an owners risk in exchange for an annual fee. She then recommends a series of changes to improve disaster aid policy in the US.

A "real" income tax incentive should be provided for those who undertake hazard mitigation in their homes (for as in health care, prevention is the best cost control). Such an incentive must be combined with insurers offering discounts to policyholders who enact mitigation measures. Recovery should be reconceptualized as reconstruction financing with federal funds targeted only to projects in the public sector, such as transportation. Private recovery should be managed primarily through private insurance. In the meantime, government should work with insurers to obtain the data to develop improved hazard estimates. In short, disaster policy needs to focus on programs that reduce damage to housing stock, but maintain government's role as a financier rebuilding public infrastructure. The government's part in financing recovery for private property, except for very low-income homeowners and renters, should be eliminated. Instead, government should operate as the underwriter of a working and healthy insurance market.

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Comerio takes a bold step in tackling policy change, but a number of recommendations are cause for concern. First, I question the underlying valuation premise. When Comerio declares that the major cost of disasters in less developed nations is in death tolls, but “marginal” in housing costs, it leads one to wonder, in whose terms are the costs “marginal?” Comerio appears to make this appraisal from the viewpoint of the American dollar, but the cost to an Indian or Peruvian worker to replace lost housing is as dear and difficult in their income and monetary system as the price tag for someone in the United States. From the outset, Comerio’s argument would be strengthened had she addressed the issue of relative valuation.

Her outline of how to assess of housing damage provokes serious hesitation. An unease immediately arises over who judges the social, economic, and other conditions. There are many viewpoints the government agents, aid givers, insurance adjusters, and perhaps the most pertinent, the victims – and an equal number of standards. Throughout the book, one finds no mention of the various players party to decisions on relief, repair, and recovery, nor how their input comes into play. One of the primary errors whose consequences are amplified throughout the disaster recovery assistance process is the negation of the victims’ own perceptions and their valuations of their condition, and Comerio’s analysis would benefit from considering the victims’ perspective. All the described assessments seem to arrive from external evaluation. For example, in gauging who has the most flexibility to be relocated after a calamity, Comerio cites the old and young. But in my experience, the elderly, when voicing their own wishes, have the least flexibility. Furthermore, most communities, certainly the extended ones in massive urban disasters, are quite variegated. They hold rich and poor, men and women, all ages, many ethnic groups. Among them, measurement of social and economic status is highly nuanced. As Bolin and Stanford (1998) point out, even closely neighboring areas differ in their recovery factors. Such details as language ability and education alter the conditions. No instrument as blunt as the Census is appropriate in assigning social and economic stature.

One of main problems with disaster recovery and housing programs is, to use Erikson’s term (1994), the ghetto-ization of victims, that is, the removal of those suffering losses physically, which progresses on to psychologically, from their former integration within their communities. Oliver-Smith (1996), among others, describes this ghetto-ization and its detrimental, often long-lasting effects. Also, in most disaster situations a segmentary opposition arises where outside agents, appearing with their policies and programs, begin to treat victims as opponents, and victims, in turn, treat agents and insurers as enemies. This antagonism can develop between victims and non-victims within disaster zones as well. Comerio’s singularly pocketbook approach takes none of the social impacts attending disaster into account. What in Comerio’s policies is there to prevent ghetto-ization in rebuilding programs, particularly if low cost construction is used? How is social integration to be enabled? No policy is complete that does not take these matters into consideration, and Comerio’s proposals seem to bespeak an externally imposed approach that is destined to incite divisiveness and animosity.

Comerio, separating relief (crisis aid) from recovery (reconstruction aid), recommends that reconstruction help be delayed until the actual needs are revealed. First, often considerable time, even years, is required in disaster situations until all needs are manifest. Secondly, the problem arises once again of who decides the needs, and who controls the allocation of resources? Difficult issues must be faced in replacing destroyed housing - equality in housing, fair compensation, adequate replacement - and the contestation of different factions is common. Old political leaders fight with new, government officials and survivors advance conflicting viewpoints, arguments over entitlement erupt among victims. Comerio advocates a limit to all recovery funds of two years. She feels that after two years, recovery decisions are personal, not disaster related. But the complexity of the situation is often such that the disruption has a much longer recovery cycle, as Dyer (1993) demonstrates for the 1989 Exxon-Valdez oil spill, and Peacock et al. (1999) for Hurricane Andrew. In some U.S. disasters, insurers had still not reimbursed victims by the end of two years.

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If, as Comerio suggests, one cost effective proposal is simply to replace housing and not other sorts of property, I cannot see how this but further promotes the separation of rich from the poor. She states that this division is already a problem in a system where loans to repair or replace damaged housing go only to those adjudged credit worthy. If only those whose private insurance or personal wealth provides them replacement of furniture and other personal goods, what are those lacking such resources provided? Houses, but no beds? Kitchens, but no pans?

The axiom in private insurance and in government policy has generally been for those devastated to “be made whole” again. Without replacement of goods, do we not instead create a new population of those permanently “in the hole?” Comerio points out the majority of those in need of housing assistance are renters in multi-occupancy dwellings and poor. Do we promote the continuation of their situation, or at least put them back to the level they formerly held? For that matter, some would argue, that recovery aid provides an opportunity to tender people betterment. This is a core controversy which is fraught on all sides - to rebuild status quo or grasp an opportunity for change. To my mind to incorporate as policy any approach that widens the gap between the rich and poor, or does not at least attempt to return all to prior circumstance, is not in the nation’s best interest.

In general, I find Comerio’s work quite anti-victim in stance and tone. Both her review of the disaster scenario and her policy recommendations echo a technocratic elitist position in which empathetic concerns are elided. While Comerio here and there brings up the heart-wrenching matters that disaster victims face, the loss of life and objects, the long recovery, the loss of context, the trauma, her acknowledgment in each instance quickly fades. Such comments in the book starting with how many disaster victims expecting to be made whole “secretly hope to do better,” (p. 19), an insinuation several times and ways reiterated, on to “the federal attempt to be all things to all disaster victims was leading us to become a nation of whiners and con artists, out to fleece the government,” as if the calamity were “somebody’s fault” [p. 225-226], that “funds designed to assist victims in need have been transformed into entitlement programs for aggressive individuals and governments,” [p. 226] that individuals and local governments have become “demanding and dependent” [p. 226] (shades of the anti-welfare argument!), indicate a siding with an attitude aid givers, government agents, and the leagues of arriving experts often hold towards disaster victims: they are greedy. The accusation of avarice in the face of their devastation and their struggle to recover assaults those hit by disaster constantly, as if the disaster were indeed their fault! I find most victims of disaster not nearly so calculated or grasping, and not, in fact, greedy. To paraphrase the words of Erin Brockovich, most just want to see their kids safe again. The dollar costs are high for disaster recovery and the number of dollars for the increasing number of harmed are affecting us all, but at the bottom line who are we helping here? Fiscal policy or people?

Further, Comerio brings up the rates of fraudulent insurance claims, but neglects to counter that figure with the rate in which insurers welch on policies. So doing, her implication is that the system of recompenses, that is, insurance companies and their payments, is just. Rather, it seems more likely that if people cheat, it is because they feel the system is cheating them, and if their numbers are legion, it may be equally reasonable to conclude that something about the system must be far from just. The tactics of insurers in disaster situations I know, in fact, led people to feel they had little recourse but to hedge and dissemble. Comerio is somewhat facile, also, in her review of disasters harming smaller populations and, to her mind, affecting “affluent” populations well-covered by private insurance. She tells us, for instance, that everyone damaged by the Oakland Firestorm was privately insured and none needed government housing aid. While this is true of the majority, it is certainly not an absolute. I know of a number of victims of that disaster, often elderly, some cash-poor, others simply misguided, who, owning their houses free of mortgage, believed they needed no insurance and were left quite demolished. The area, as all affluent areas, also held many uninsured renters.

Comerio places the blame for the fact that communities can rarely make land use changes or improvements after a disaster upon victims who push for status quo. She overlooks faulting rosy-

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eyed, outside experts who arrive armed with sweeping visions of betterment without consulting the actual inhabitants (Cyclone Tracy provides a good example, see Banbury 1994) or the slowness of government decision-making mechanisms which usually begin with the commission of committees to “study” the situation. Nor does she mention a major factor in any of the monetary exploitation that surrounds a calamity, the masses of opportunistic workers, developers, and the like who flood into a devastated area with the expectation it will provide them a fast buck at inflated construction costs.

Most importantly, though, nowhere does Comerio address a truly key element in the matter of housing recovery in the United States, the insurance industry. She discusses the role of private insurance in disasters as a continuous theme throughout the work, and she ends with the recommendation that private insurance be the main sources for reconstruction funding in housing. But while tackling the need for change in government programs, she never speaks to the same issue with insurers. For any program of post-disaster reconstruction to work, the insurance industry treatment of policyholders absolutely must be changed as well. Insurers’ practices towards disaster victims must be legislated, and with a set of laws that have teeth. It is unacceptable that insurers delay payments to claimants often up to years, that they obstruct, obfuscate and deter the claiming process, and frequently deny claims. The insurance industry in housing coverage, as in health care, much controls government policy and this control must be broached and wrestled with. To allow the insurance Goliath to run on uncontrolled in housing protection as in other matters, seemingly leads to the detriment of all, as the health insurance debacle gives witness.

In her apparent advocacy for the insurance industry, Comerio blames the state of California for making insurance companies pay more to victims of recent disasters than policies were technically worth. She does not, however, rebuke insurers for under-estimating by far rebuilding costs, under-measuring homes, and other practices perhaps aimed purposefully at keeping premiums down and attracting more customers. These errors led to the numerous under-valued policies sold by the companies and left many victims desperately under-insured. Also, it was insurance companies who devised and offered the “full replacement” policies that Comerio sees as no longer viable. For a mere two dollars more a year for the coverage, insurers reaped an enormous annual profit when a disaster they never thought would happen, in fact, did not occur. Comerio scolds people for denying that a disaster will ever happen to them, but insurance companies were and are guilty of the same attitude. In fact, they profit hugely from it. She laments how insurers are leaving the market, but they are leaving not only because of the scarcity of reinsurers but also because they have been caught in the snare of selling guarantees they didn’t believe they would have to meet.

As part of her solution, Comerio proposes that insurance companies develop a number of sorts of policies with a number of degrees of coverage, so that homeowners can choose their risks. Would that buyers were so educated! Nor can ordinary people be asked to understand risk in the manner that insurance companies do. Furthermore, insurance agents are rarely well informed about their own policies and are often avid to get any policy signed whether it protects customers properly or not. For a multi-policy option to work, again, legislation would be needed, and as much education would have to take place for agents and customers about the nature of the contracts as about hazard mitigation.

Comerio asks whatever happened to old notions of kinship and self-reliance as critical components of disaster recovery. She says Americans have lost track of the age-old tradition of depending on friends, relatives, and neighbors to help them rebuild, and she calls the advance of aid programs “mission creep.” But in this chide, she takes no cognizance of the well-documented fact that people do very much help one another after a disaster, and, in fact, victims very much help one another. However, people cannot help one another build houses. House building in American has become a task of experts. It is legislated and regulated in a manner that debars friends, family, and neighbors from performing it. Nor does she acknowledge the social changes

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that have accompanied the demographic ones. Rarely do American urban dwellers live in or near extended families anymore. Even nuclear families are fragmented. Friends notoriously disappear when disaster strikes, having no long-standing tradition providing them a code of behavior to follow (Hoffman 1998), while neighbors are often total strangers and victims as well. Rare also is the kin or pal who can afford to replace someone else's house.

Of course, all these concerns merely swim about one central question: are we or are we not a "beneficent" state concerned with the well-being of all? Disaster aid, aimed at housing or other need, is not welfare. Disaster victims are not a population to take to task for idleness or some kind of recidivistic dependence. These are the sufferers of an unexpected calamity, and massive urban centers are not anyone's "fault," but a phenomenon we all share. Are we willing to see parts of our cities become wastelands? Are we willing to see these regions reoccupied only by those with private financial resources, while other, perhaps prior, occupants are pushed out for lack of aid?

I feel that Comerio's first recommendation of a "real" tax incentive along with discounted insurance policies, coupled, she says, with the message that no further aid will come, can only work coupled with laws that insurers indeed pay. Nor will a variety of insurance instruments work without agent and owner education. Comerio proposes a limited set of public programs to promote mitigation and specialized assistance for truly catastrophic events, but again who defines what is truly catastrophic? The victims, or some governmental slide rule? As for Comerio's suggestion that government and insurers develop research to improve hazard estimation, I caution against leaving this research solely within the province of the insurance industry, an enterprise whose aim at the bottom line, as Comerio points out, is profit. Charging varying rates according to risk per area is already a tangle that envelopes auto insurance, and we have already seen that cost standards alone set aside significant questions of social disruption and social production of vulnerability. I would also argue that if we eliminate the government's role in reconstructing private property, where will public recourse lie; what happens to that beneficent American idea, the safety net? Are the costs of aiding our victims truly that out-of-hand, or, under the usual pretext of fiscal concern, have calamity's children become another target of a social system which, step by step, is disenfranchising more of its people and abdicating more of their care?

Still, despite the book's shortcomings, Comerio has provided a major service. We have in her book a warning about the burgeoning of vulnerable populations in areas highly prone to disaster. Through the context of housing, we have a further warning about the rising cost of disaster from every perspective - life, goods, disruption, recovery, and dollars. She has brought a serious and looming problem into the open, and her stress on the greatest damage and cost control being hazard mitigation before disaster strikes is more than laudatory, it is utterly necessary. In this, along with personal home protection, she includes the raising and enforcing of building codes.

Her book presents us with an initial foray. At this point, the approach is but a broad framework. Many more pieces are needed to fill in that frame, most of them, unfortunately, extremely complex.

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Human Demography and Disease represents what I believe to be a much welcome and much needed addition to the broad field of historical demography. As a reference work or teaching manual for quantitative methods for analysing historical demographic data, the book is excellent. Drawing heavily from their own research on epidemic diseases and time series analysis of parish records, the authors present a series of case studies to illustrate the application, methods, and interpretation of various statistical approaches to understanding the relationships between mortality, disease and environment (e.g. weather, economic conditions etc) over long periods of time. While their case studies are very specific, for the most part they are easily transferable to other kinds of analyses that individuals might be interested in.

This book is not for the total novice, however. In places it becomes extremely technical and requires a solid grasp of the material within the chapters. All the same, its technical depth is what makes the volume most useable as both a reference work for individual researchers and a training manual for courses in quantitative history, historical demography or related topics like population ecology/historical geography or epidemiology.