

Reaction Paper Makiko Kikuchi

Throughout the “Disasters and Democracy” did the authors elaborate the backdrop in which individuals and government have struggled to share their responsibilities to tackle natural and man-made disasters and critic them by citing various analysis. Since the Federal Disaster Relief Act was embraced by Congress in 1950, the historical trend up to 1940s is shown in the introduction, and that after 1950s is articulated in the Chapter 1.

The authors well described disasters happened before the Federal Disaster Relief Act of 1950 as those that individuals had to cope by themselves in introduction. Moreover, the “disaster assistance was viewed as the moral responsibility of neighbors, churches, charities, and communities-not the federal government.” It was interesting to read through how the government had ignored the responsibility to tackle disasters by manipulating theological and ethical (“laissez-faire”) perspectives. The authors successfully showed that how the economy, which had once played as an incentive to promote “laissez-faire”, ultimately turned out to be an antagonist against the concept. People got to realize the significance of political interventions challenging “laissez-faire”, after suffering from several disasters without the federal assistance. They finally called for “police power” to regulate to “protect lives from corporate misfeasance”.

In chapter 1 did the authors begin by describing the pillars of the Federal Disaster Relief Act of 1950, its alterations, and federal assistance. After the embracement of the Act, a problem was emerged as how much the federal government compensates the affected people for the catastrophes, whereas communities and individuals should also be expected to manage by themselves. The authors spent substantial pages to critically analyze footprints of the Federal Emergency Management Agency, established in 1979 through the influence of Cold War and political-motivated decisions. It was striking that the application and the expenditure have boldly been creeping upward, although it was criticized several times by pointing out the institutional tendency that is characterized as “pork barrel spending” and lack of capability for consistent assessment and evaluation. The authors also introduced other components of federal disaster assistance including several insurance programs and loans. I strongly agree with their argument about moral hazards regarding the insurance programs that the federal policy without the notion of vulnerability reduction has yielded to future losses and the acceptance of repetitive losses consequently has undermined the incentives of homeowners to behave risk-aversely. Furthermore, I doubt that the series of assistance programs could really be employed to help the population in need that could have no way to avoid the risk rather than to benefit those that could afford to manage by themselves.