

An argument discussed by several of the author's of this week's readings relates to an individual or household's *capacity* to mitigate, prepare for, respond and cope with natural events. In discussing exposure to disaster and physical location, Morrow comments that many people face limited choices in housing and mechanisms to protect themselves from the effects of disaster. Anderson comments in *Vulnerability to Disaster and Sustainable Development* that it's largely human actions that result in people's vulnerability to natural events, and argues that if human agency is involved in creating or increasing vulnerability, then people could and should make choices about preventing vulnerability. Yet political, economic and social exclusion/marginalization restricts millions of individuals from developing their full human capacity, affecting the ability to make choices.

In *Targeting Households at Risk for Storms*, Morrow presents how lack of capacity, lack of ability to choose, and other characteristics render some households more vulnerable and decrease their chances of recovery from natural events. Morrow describes how certain characteristics, such as gender, ethnicity, employment status, single-parent households and age affect an individual and community's ability to prepare for and respond to disasters. Morrow argues that it is necessary for planners to take inventory (through mapping) of vulnerable groups to assist in mitigating risk and stresses the importance of involving the local community in risk mitigation and planning because it is the local community that can identify its stock of resources and assess the populations most at risk.

Peacock and Ragsdale delve further into the role of social systems and disasters, asserting that communities are networks of relationships (exchange networks) and that affecting patterns of interactions and relationships in a community are forces of inequality, competition and conflict. They cite that a critical component of recovery is the re-accumulation of capital and they explore how social structures shape the dynamics of who within communities have the capacity to accumulate or re-accumulate capital, whether it's physical or human capital. Another point they make, related to capacity, is that, in the aftermath of a natural event, it is often the responsibility of individuals and/or households to navigate through a complex system of public support agencies and institutions (such as insurance companies) to identify what support is available as compensation for damage to their house, their assets, or themselves or members of the household. Individuals marginalized from society, or isolated in other ways, differ in their capacity to access and navigate these systems. In addition, discrimination inherent in these systems affects the distribution of support to different groups.

I found the different discussions of capacity interesting, but feel that there a limit to which we as humans can develop a capacity to protect ourselves against natural events. Peacock and Ragsdale state, "A major natural disaster should be viewed as a failure to develop and distribute technology in the form of housing and infrastructure capable of withstanding an event." While many natural events may in part be caused by humans, many are just that, "natural." Is it possible to fully withstand an event? I believe natural events are in part, ways in which the earth balances and renews itself, and as inhabitants, it is natural for humans to be affected, indeed as casualties, to these processes. What is important, as several of the authors suggest, is to reduce inequality and marginalization that inhibits the ability to respond and recover from natural events. What is also important is to minimize the affect that we as humans have on causing or exacerbating the effects of natural events. Anderson makes an important point that development itself can increase vulnerability, a reminder once again to take care in the design and implementation of sustainable interventions.

Lastly, I enjoyed reading the Catastrophic Insurance Pilot Project in Port Vila, Vanuatu. I took note specifically of the report's mention of the role of climatological change with respect to predicting and/or preparing for disasters. In addition, I found interesting the thoroughness of risk management options that considered social inequality and affordability.