

### “Vulnerability in Democracy”

Disaster and American democracy don't go together. In the American democracy, majority rule; disaster produces victims, but they are minority in national political scene.

The readings presented how federal disaster assistance can be and has been counterproductive. The problem also seems to come from the gap between the “lassie-faire and social Darwinism” in preparedness policy and paternalistic federal policy of disaster assistance. The articles suggest that while the governments “intervention” in private investment in hazardous location is not welcomed<sup>1</sup>, in some area, victims received between “75 percent to 100 percent of their recover costs from the federal government.”<sup>2</sup> Federal expenditure for disaster assistance breakdown also indicates that federal assistance focuses heavily on response than preparedness. The table 1-5 on the page 27 shows that while 76 percent of expenditure was spent on response, merely 2 percent was used on preparedness. Why would the government not be allowed to restrict the use of the land which are prone to the repetitive disaster, if the NFIP spends 40 percent of its expenditure on repetitive loss<sup>3</sup>? As problematic as the federal disaster assistance policy is, it seems that the lack of preparedness also needs rethinking.

The actor missing in the picture is the vulnerable victim. The article mentioned how people with voice and influence will get assistance, but “financially hard-pressed individuals” and “poor victims of nondeclared disasters” would have less chance for federal individual assistance program. The vulnerable is voiceless – they have less chance to receive assistance, their counterargument to Irvine (“why victims of natural disasters have a “moral claim” on federal tax money, whereas victims of other personal losses, such as a house fire or a stock market loss, have no such claim.”<sup>4</sup>) is too faint to be heard. Disaster takes away more than house, more than property. Even if the government could assist recovery cost, you still lose a great deal, especially if you did not have to begin with. The article displayed the “foolishness” of “welfare of wealthy,” but where are the victims who is not ABC News reporter or who is not a resident of affluent community? Are they also benefiting to the extent which is unfair to the eyes of righteous and holy tax-payers?

But it makes all sense in American democracy, I suppose. If you are poor, if your voice is not heard, you are left to the hands of mercy. Welfare of poor, who is not paying as much tax as others, is not government's responsibility and this is how this country established. However, I must say such a view of disaster is foreign to me. As a person from socialistic democratic country where disaster is not uncommon, it is an uncomfortable idea that democracy is pursued even in the exceptional time like disaster. Democracy should be valued, but more than people's lives? Surely there are abuse of the assistance, and the effort to minimize such abuse should be

---

<sup>1</sup> Platt, *Disasters and Democracy*, P.7

<sup>2</sup> *Ibid.*, p.17

<sup>3</sup> *Ibid.*, p.32

<sup>4</sup> *Ibid.*, p.40

persistent, but at what cost? Abusive examples of system should not, in my intuition, justify the elimination of the system.