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Disaster Hits Home: New Policy for Urban Housing Recovery. Mary C. Comerio. Reviewed by Calvin L. Streeter, The University of Texas, Austin.

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primarily white. Because African Americans historically have had higher rates of unemployment than white workers, UI might have alleviated racial inequality. Instead, in Lieberman's view, the program exacerbated it. Structural limitations made the program incapable of protecting workers against chronic joblessness and frequent and extended periods without work. Equally important, UI has become a substitute for a national employment policy, limiting the nation's ability to address the more intractable problems of the underclass.

At times Lieberman's application of an institutionalist perspective is rather heavy-handed and unconvincing. For example, as he surely understand, AFDC's means-tested structure was only one of many complex factors that created a backlash against the program. Indeed, a number of programs targeted to the poor, such as Medicaid, have remained remarkably impermeable to budget cuts. In the case of each program, one wonder what factors, other than program structure, were responsible for its developmental trajectory. Still, Lieberman's analysis provides yet another lens from which to view the development of the American welfare state, one that can be usefully combined with alterative perspectives to provide a thorough explanation for the impact of the New Deal on racial stratification in the United States.

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Mary C. Comerio, *Disaster Hits Home: New Policy for Urban Housing Recovery*. Berkeley, CA: University of California Press, 1998. \$39.96 hardcover.

It is widely recognized that a home is more than a roof over one's head. It is the center of a web of human relations. In *Disaster Hits Home: New Policy for Urban Housing Recovery*, Mary C. Comerio makes a compelling argument that housing is more than a key sector in the nation's financial infrastructure. It is fundamental to the social infrastructure of our cities. People choose housing not by price alone but also by the quality of schools, proximity to jobs, availability of transportation, and access to parks, shopping and other social amenities (health care, child care, recreation facilities, churches). Understanding the nature of urban housing stock and

the potential for housing loss is critical to understanding the impact that disasters have on people's lives and on their ability to personally and financially recover. Therefore, it is not surprising that one of the most critical factors that determines a community's capacity to successfully rebuild after a disaster is the adequacy of the system to finance housing repairs. The current model for providing disaster assistance in the U.S. is a mix of charity, federal assistance, and private insurance. However, the frequency and intensity of disasters in the last decade has raised serious questions about how we as a society should organize our response to major disasters and who should pay for housing recovery assistance. Between 1989 and 1994, the five largest disasters in the United States caused an estimated \$75 billion in damage, with half of that being to residential structures. As a society, we have made a social and political commitment to provide temporary shelter for those made homeless in a disaster. But recent large-scale urban disasters have resulted in damage to housing stock that is unprecedented in its magnitude. As a result, many insurance providers are no longer willing to provide affordable coverage for full replacement value of houses in high-risk area. In fact, many have left the disaster insurance market entirely. At the same time, rapid growth of government spending in disaster recovery has raised questions about whether there should be any public assistance for private losses. With this as background, the author presents detailed case analyses of recent hurricane and earthquake disasters in the United States, Japan and Mexico to examine the adequacy of current disaster assistance policies for large-scale urban-centered disasters. Arguing that the traditional "death and dollars" measures of loss are insufficient for assessing the true magnitude of housing losses in urban disasters; she proposes a catastrophe index for assessing specific factors that affect the evaluation of when a disaster causes a housing crisis. The index addresses four critical assessment domains: (1) the condition of damaged as well as undamaged housing stock, (2) the limitations of public and private resources for relief and recovery, (3) the social and economic circumstances of the population affected by the disaster, and (4) the political factors that shape public response in general, and in specific local terms. Housing is an unusual economic commodity—expensive, fixed in space, long lasting,

and essential for normal modern life. For this reason, widespread destruction of urban housing stock due to natural disasters is both a public and private concern. Drawing on the case analyses, the author proposes a thorough revision of the government's role in disaster recovery through "a strategy of shared responsibility." This strategy promotes public-private collaboration as essential in confronting housing and recovery problems in urban disasters. Central to this strategy is the argument that good disaster recovery policy starts with a serious commitment to reducing future damage through preparedness and mitigation activities. Lowering the cost of recovery by lessening the potential for future damage benefits private insurance companies through reducing the costs of settling damage claims, taxpayers through lower program costs, and home owners and renters through reduced housing damage and loss of personal property. Why should low probability events like earthquakes and hurricanes be on our national policy agenda? Because we have become a nation of urban and suburban dwellers with very high population concentrations in hazard prone regions. The U.S. Census shows that population density in hurricane prone coastal areas and earthquake prone areas of California has increased more than 75% in the last thirty years. Florida and California, two highly populous and highly urbanized states, face substantial risks for future hurricane and earthquake disasters respectively. As a result, the number of people who will experience the economic hardships resulting from a major disaster is expected to continue to increase dramatically in the future. And we can expect demands for government involvement in disaster assistance to increase and to become more politicized. The policies we develop now will have significant and far-reaching consequences for disaster response and recovery well into the next century. This book provides valuable insights into one critical element of the need for new disaster assistance policies in the U.S.—urban housing recovery.

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