

CHAPTER FOUR

Liberty,
Policy, and
Natural Disasters

Aeon J. Skoble

I

How might a regime of individual liberty handle various destructive natural phenomena, such as earthquakes, floods, or hurricanes? This question seems like the sort of challenge one might make to a defender of liberty, someone who may have argued that the state is not necessary for dealing with such problems. Note that the question presupposes that the state does in fact respond to these catastrophes. When a president or governor declares some scene of major destruction a disaster area, she or he is not merely stating the obvious—the official designation of “disaster area” makes the affected area eligible for various sorts of relief aid. There is a Federal Emergency Management Agency. Like operation of the military, the police, and the court system, coping with natural disasters has in fact been a traditional role of the government. So the defender of the sort of political theory in which the state’s role is to be vastly diminished (or eliminated entirely) will typically be expected to explain how such a society would handle natural emergencies.

But among the other presuppositions of the question are, first,

that the state does an effective enough job of responding that the burden of proof falls to the libertarian and, second, that “handling” is a simple matter of bringing resources to bear on the problem effectively. Often, the state’s performance of some limited function evolves into a massive bureaucracy devoted as much to itself as to its object. Need it be the case with disaster relief as well? By way of answering the initial question, I shall endeavor to address these other presuppositions and side issues.

A common complaint against the state is that bureaucracies devoted to a specific problem have a tendency to work for their own self-preservation. For example, many critics have argued that the bureaucracy of the welfare state designs antipoverty programs that keep a certain percentage of the people poor, so that there will always be someone to help. But regardless of whether this is a valid charge, in an important sense the analogy does not apply to disaster relief, namely, that government bureaucrats do not literally *cause* earthquakes and hurricanes.

However, there *is* a sense in which government agencies do cause damage. Since there is institutionalized, government-subsidized disaster relief and flood insurance, coastal property in hurricane threat zones has become much more developed, with the result that, when hurricanes hit, there are more buildings to destroy than there would likely be if private insurance companies were entirely responsible for these properties (this conundrum will be addressed below). “The broader problem [with the seeming need for government disaster relief] is that many property owners living in disaster-prone areas would probably choose not to insure against catastrophe risks if faced with actuarially fair premiums . . . [so] many people would end up without insurance.”¹ This creates, in

1. David A. Moss, “Courting Disaster? The Transformation of Federal Disaster Policy since 1803,” in *The Financing of Catastrophe Risk*, ed. Kenneth A. Froot (Chicago: University of Chicago Press, 1999), p. 344.

Liberty, Policy, and Natural Disasters / 85

turn, a greater demand for government involvement in disaster relief.

The circularity here is especially vicious: government disaster insurance and relief make it easier to choose to live in a risky area, but the increased number of people at risk make government disaster programs more indispensable. If there were no special incentives to place oneself at risk, fewer people would, and there would be less disaster relief needed. So, clearly, a society that prioritized liberty would have fewer problems of that sort. Nevertheless, it is true that there would still be natural disasters even without the government and true that any society, even a maximally libertarian one, would need to have some mechanism for handling the problems that would arise as a result.

What does it mean to “handle” these sorts of problems? For the most part, it *doesn't* mean prevention. Again, since we are talking about natural disasters, to a large extent we must simply accept the fact that they will happen. In this context, it only means dealing with the aftermath of the phenomena, which means helping people medically, helping people financially, and cleaning up the damage. Understood this way, disaster relief is matter of concentrating resources on a particular region or specific set of victims.

This is sometimes known as a “collective action problem,” “collective” because it often entails the coordination of resources from large numbers of people, “problem” because there needs to be some organized way to coordinate the actions or donations so they are properly directed. How is this collective action problem different from others? One, it needs to be immediate. When a hurricane has left 150 people homeless, a five-year plan fails to address the problem. Two, it is supposed to be temporary, a discrete response to a particular event. Once the people (say) have new homes, the emergency is over.

Several liberty concerns arise as a result of all this. First of all, is society's need to respond to this sort of situation an argument in

favor of the state? Can these problems be addressed without the state? Second, does the state exploit its current role in this matter to expand the scope of its authority beyond its original justification? These are the key issues that remain.

II

It seems odd to suggest that state action is the only way to address a problem (in this chapter, I am not bothering with the U.S.-specific distinction between state governments and the federal government; I am using “state” in the generic political sense). But we grow accustomed to certain matters being the purview of the state, and then it becomes difficult to conceptualize the state not being involved. But our challenged imaginations are not the same thing as an argument.

For example, the government has long been the operator of the postal service, and it is difficult for many people to imagine how they would get mail if there were no post office. But in the past two decades, the vast growth of UPS and Federal Express shows that it is possible for a private company to establish a nationwide system for routing, distribution, and speedy delivery of items.

The conceptual failing is actually largely semantic: people cannot imagine life without the United States Postal Service, but what they are really having trouble conceiving is life without mail. But there’s a difference between privatizing the postal system and eliminating the postal system, and no one actually suggests the latter. Similarly, with phone service: anyone over the age of thirty will remember the expression “the phone company.” Now a remark involving that phrase would be criticized for vagueness since there are many competing phone companies.

Because there is a demand for telephone service and mail delivery, we can imagine that a free market would provide them, although there will be some argument about whether there should

Liberty, Policy, and Natural Disasters / 87

be a regulated or unrestricted market in those services. But what about disaster relief? Would disaster relief also emerge in a free society, or is this an example of “market failure” requiring the intervention of the state? Some argue that there is a moral obligation to aid the needy. If that is so, then government disaster relief would be justified on the grounds that we are all fulfilling our moral obligations when we pay our taxes to support such programs. However, saying that something is justified is not to say that something is necessary.

In other words, the government relief program may be permissible (one way to fulfill our moral duties), but it may not be obligatory (the only way to fulfill our moral duties). So the question need not devolve to one of moral duties. The question would remain how best to discharge those duties. To argue that state action is the only way to meet these duties is to argue that social cooperation requires state intervention.

This is essentially what seventeenth-century philosopher Thomas Hobbes was arguing when he argued for the necessity of an absolute sovereign. Without a centralized authority to “keep us in awe,” the argument goes, we would not be able to cooperate on even as simple a task as maintaining the peace. Since it is paradigmatically in our own best interests not to have all others trying to kill us, a version of Hobbes’s argument tends to be invoked whenever the issue of social cooperation arises. If we can’t even cooperate at the minimal level needed to secure peace, why should we be able to cooperate on more complex tasks such as educating the young or feeding the poor or building roads or responding to natural disasters?

The problem with this line of reasoning is that the initial premise is mistaken. Ample research demonstrates that cooperation can arise independently of state intervention. For instance, decision theorist Robert Axelrod’s now-famous computer simulation showed conclusively that cooperation was the strategy that produced the best

outcomes over the long term.² It was actually a certain kind of cooperation that was most robust, a responsive approach to cooperation that tries to encourage others to cooperate but is capable of punishing them if they refuse. Subsequent research (e.g., by Martin Nowak and Karl Sigmund³) has confirmed that, even assuming the most self-interested motivations, cooperation can develop naturally. So since the argument that government intervention is necessary to ensure that people will cooperate fails in general, it cannot be invoked as a rationale for the necessity of the state for the coordination of disaster relief efforts.⁴

So how are the relief efforts to be coordinated in a free society?

In times past, charity was typically handled through private means: religious groups, mutual aid societies, and philanthropic millionaires. In the newsletter of the Capital Research Center, Daniel Oliver has documented how, for example, the city of Chicago was rebuilt after the 1871 fire almost entirely through non-governmental charitable initiatives.⁵ Plainly, it is at least possible that disasters could be dealt with independently of the government. So it would seem as though the state is not necessary, at least in the strict sense: if any disaster has been responded to effectively by private means, then it is false that the state is necessary for disaster relief.

Nevertheless, one would hope for a more interesting answer: in

2. Robert Axelrod, *The Evolution of Cooperation* (New York: Basic Books 1984).

3. Martin Nowak and Karl Sigmund, "A Strategy of Win-Stay, Lose-Shift that Outperforms Tit-for-Tat in the Prisoner's Dilemma Game," *Nature* 364 (July 1, 1993).

4. I explore the fuller political ramifications of this argument in "The Anarchism Controversy," in *Liberty for the 21st Century*, ed. Machan and Rasmussen (Lanham, Md.: Rowman and Littlefield, 1995), and in greater depth in the forthcoming monograph *Freedom, Authority, and Social Order*.

5. Daniel T. Oliver, "Helping the Needy: Lessons from the Chicago Fire," Capital Research Center Newsletter, July 1999.

Liberty, Policy, and Natural Disasters / 89

today's world, is it necessary that the government operate disaster relief activities as it does? Again, the status quo influences one's reactions to such a question. Since the state in fact does assume the service of disaster relief, we come to think of that as a fundamental task of the government, perhaps even a defining one. Even people who might be sympathetic to the claim that the government should be limited will regard certain functions of the state as essential—for example, operating an army.

Disaster relief may well have taken on that appearance. Indeed, in the modern world, the more visible the state's role in disaster relief, the more likely people will be to see it as a fundamental: when we turn on TV news reports about how a catastrophe is being handled, we are most likely to remember the well-organized efforts of a National Guard unit that had been mobilized to respond. Of course, we also see pictures of private citizens pitching in to help their community voluntarily, but these are often judged less cameraworthy.

But here is another circularity: one motivation for joining the National Guard is so that you will be able to help out your community in case of emergency. So the presence of a state-run disaster relief machinery absorbs much of whatever volunteerism there is regarding such activities. Then it becomes difficult to conceptualize people having the means to help if it weren't for the state. Michael Taylor explains that

the more the state intervenes . . . , the more “necessary” (on this view) it becomes, because positive altruism and voluntary cooperative behavior *atrophy* in the presence of the state and *grow* in its absence. Thus, again, the state exacerbates the conditions which are supposed to make it necessary.⁶

Because the state takes upon itself various duties, Taylor argues,

6. Michael Taylor, *The Possibility of Cooperation* (London: Cambridge University Press 1987), p. 168.

individuals not only lose opportunities to cooperate for various ends, they lose the interest. “[The citizen] may come to feel that his responsibility to society has been discharged as soon as he has paid his taxes (which are taken coercively from him by the state). . . . The state releases the individual from the responsibility or need to cooperate with others directly.”⁷

So the question is not so much whether the private sector can do things the state cannot but whether the state’s presence has a negative effect on individual incentive to help others.

Of course, another incentive for joining the National Guard is that it pays. These same people, presumably, could be enticed to work in a similar capacity by a private disaster relief agency. But that merely pushes the question back one level. The state agencies get their funding through taxes, which is to say they get funding without regard to demand for their services or ability to deliver results. A private agency would have to either be staffed by volunteers or get its money from people willing to pay, who would have to either be philanthropists or people paying for something they valued. Would people be interested in responding, through labor or money, to an emergency?

It seems reasonable to suspect that people would be willing to respond to emergencies that affect them—for instance, cleaning up their town after it has been flooded. But people may have less of an interest in helping communities more remote from their experience or may be willing to help but literally unable if, for instance, the damage is more severe than the people have the resources to deal with. These seem like the underlying concerns that might be taken to justify the state’s involvement: the former is a variation on the traditional “market-failure” argument for state intervention, and the latter is a straightforward allocation-of-resources situation.

7. *Ibid.*, p. 169.

III

Is there good reason to think that there is sufficiently little social cooperation, even regarding helping out in an emergency, as to amount to “market failure”? By “market failure” in the context of social cooperation, especially in emergency situations, we must be referring to something like “an insufficient amount of people willing to devote resources to help respond to emergencies.” For example, it is often said that “nonexcludable” public goods such as lighthouses would not get built in a free market because the threat of free-riders would be a substantial disincentive to the providers. (Of course, lighthouses *were* built by the private sector, but the persistence of this argument is as strong as a cold virus.) Therefore, government action is needed to ensure that the goods are provided despite the market failure. If the good is needed, but not enough people are willing to pay for it, it will not appear. So since there is a general need, the government provides the good using tax money.

Disaster relief might be thought of in these terms: everyone would like to see the hurricane-ravaged town rebuilt, but no one seems willing to put up enough money to fund it, so the government has to step in.

Is it true that, left to their own devices, people would not be willing to help each other when there has been a flood or hurricane in their community? This seems implausible. But it is possible that a community may be so devastated that it is incapable of helping itself and requires assistance from outside the community. Would anyone from outside the affected community be willing to help? That would be an empirical matter: clearly some people would be and others less so.

It is hard to forecast the percentages because, first, every emergency is different and, second, some of the willingness to help has been siphoned off by things like the National Guard having already

attracted a large portion of those who would be willing to help and taxes having been collected to pay for federal disaster relief programs. This is a considerable factor in gauging people's willingness to help. If I am forced to pay to contribute to government disaster relief efforts, I may feel that I've already "done my part" when the call goes out for help. If the government is inefficient about allocating the taxed resources, and cannot afford to respond adequately, then there will be a need for more help; but many people will refuse ("I gave at the office"), and this would be a second sense in which the government's attempts to coordinate disaster relief end up making things worse.

It also depends on how "community" is conceived. The more localized the community is, the more likely people are to feel an imperative to lend a hand. If one's own town, or even the next town over ("my neighbors"), is flooded or blown away by a hurricane, it is not easy to imagine people refusing to help, especially because in one sense, altruism and self-interest nearly coincide. Each person in the town has a clear interest in rebuilding the town, an interest that cannot be neatly categorized as self-interest or altruism. It may be Jim's Coffee Shop, but I eat there every day. The more remote the disaster, the less likely this sentiment seems to be: someone in Idaho may not feel as compelled to help rebuild a hurricane-ravaged town in Florida, since that isn't in any recognizable sense part of the same community. It is, of course, part of the nation, but that is an artificial distinction to some extent.

To people in, say, northern Idaho, neighboring Canadians may be felt to be more a part of the community than the more remote, albeit politically related, Floridians are. Some Idahoans may, of course, want to help the Floridians out of pure sympathy. Some may be motivated by a self-interest; for instance, a lumber mill owner may see an opportunity for bulk sales and offer cheap prices.

There are also more complex mixes of altruism and self-interest. In a recent television commercial, Miller Beer reminds us of the

Liberty, Policy, and Natural Disasters / 93

time when some southern town was flooded, and Miller sent in truckloads of drinking water, bottled in beer bottles after it had retooled the brewery. This cannot be interpreted categorically as altruism, since Miller derives valuable public relations and good will from the act and the continued retelling of the act on TV (message: we care). But neither can it be interpreted as narrowly self-interested as there are cheaper ways to advertise, and it's entirely plausible that some Miller executives genuinely felt they should help in this way. Examples like this one demonstrate that the categories of altruism and self-interest do not always do the work they are supposed to.

It's not a clean dichotomy between looking to help others and serving my own interests exclusively. One can have a self-interest in helping another, or one can simultaneously benefit oneself and another, or one can have feelings of sympathy that do not contradict self-regard. In fact, people seem to manifest these different traits precisely in emergency situations: we all have to pitch in to save the town. Is that helping the community or helping myself? Again, if I perceive it as my town, my community, then I can easily be motivated to help. But this brings us back to the question of the definition of community in a twofold way.

First, what is the scope, and, second, who decides? As to the first dimension, the scope of the community, for most people there seems to be a vaguely defined threshold. The nearer the disaster to the person's experience, the more keenly is felt the need to help. The more remote the disaster, the more likely the person will regard it as someone else's problem, however calamitous. Most of us would gladly offer shelter to our next-door neighbors if their house burned down, but when we hear about an earthquake in Turkey, we typically do not offer to fly people over to stay with us. (The defeater to the geographic threshold condition is, of course, family ties: we would be more likely to want to help a family member or any close friend regardless of distance.)

One argument for government disaster relief would be that it ties together communities that are geographically remote under a common bond, thus enabling people in Idaho to feel more connected to Floridians and facilitating transfers of assistance.

But why should political distinctions be a paramount consideration? If the argument is that one has a moral obligation to help the needy, surely a needy person in Guatemala has as much a claim to that help as a person in Florida. But if the argument is not one of universal moral obligation but of political alliance, then the Floridian has a more tangible claim on our help than the Guatemalan. And this would seem to give rise to the argument for the state's involvement: since we are in a political union, we will all contribute x dollars to a pool of common money for disaster relief, and any community in our union may draw on that fund should there be an emergency. That sounds prudent.

Why, though, should we think that only the state may operate such a fund? Of course, when the state operates the fund, it ceases to be voluntary, and hence the liberty objection: why should I be *forced* to contribute? The nonvoluntary nature of the present arrangement is partly why political means are inefficient. A purely voluntary system of mutual aid would be unlikely to offer cheap assistance to developers of beach property in hurricane zones. If the argument for the state's involvement in disaster relief is that it is an efficient way to coordinate social action, it couldn't be more mistaken.

Another sort of argument for the state's involvement, or perhaps a tacit component of the previous, is that the state's coercive means are necessary because otherwise there just won't be enough assistance to go around. We turn to that argument next.

IV

If we look at disaster relief as a matter of distribution of social resources, we can say either that a free market will address the

Liberty, Policy, and Natural Disasters / 95

problem or that it won't, and hence government action is necessary. The former response would require an argument like this: since people want their houses rebuilt or their towns cleaned up, there is a market for the provision of these services, and, hence, absent state interference in the market, they would be provided at a price people chose to pay in accordance with the value they place on them.

But, sound or not, that argument will fail to persuade the very people who find it difficult to conceptualize nongovernmental disaster relief, so perhaps it would be most profitable to examine the facets of the latter response. Say the free market wouldn't adequately allocate resources to respond to the financial hardships of disaster relief. Even given a role for the state in this area, we have two distinct models for government involvement; call them the school paradigm and the food paradigm. On the school paradigm, the reasoning is that, since society has a duty to provide a decent education for all, the state must operate schools. There are three possible objections to this.

First, one could argue that there is no social duty to provide education for others, no obligation for Smith to support the education of Jones's children. Second, one could observe that the inference is logically fallacious, absent a premise equating social action with state action. These objections will go unexamined for the present discussion. But a third objection one might make is that even accepting that there is a social obligation to provide education, it is not clear that operating schools is the best way to do this. One alternative possibility would be on what I have called the food paradigm. If there is anything more essential to life than education, it would surely be food, and anyone who agrees that there is a social obligation to make sure everyone is educated is likely to agree also that everyone should be fed. Yet the model for state action here is wholly different.

No one today seriously argues that the state should run farms and operate supermarkets. Countries that do still operate this way

are plagued by shortages, whereas our current system produces an overabundance. It is commonly acknowledged that our current system is the most efficient way to produce and distribute food, although some people are so poor that they cannot afford sufficient food. But the mechanism for social assistance for such people is to enable them to afford it through direct cash payments or food stamps.

One advantage of the food paradigm over the school paradigm is that the former recognizes the superior efficiency of the free market in production and distribution, while responding to social concerns about poverty, whereas the latter responds to those concerns in a way which, in an effort to avoid the social costs of the market, eliminates the benefits as well. Even given statist presuppositions, the food paradigm is clearly the more efficient model of the two. Which should be the operative model for disaster relief should be evident. If the argument for government involvement in disaster relief is a concern that people simply cannot afford to help themselves, then the solution is direct cash payments, rather than an institutionalized bureaucracy, which, as we have seen, indirectly exacerbates the very problems it is intended to address.

If there were no government disaster relief, what would be the alternatives? Certainly there would be private charitable agencies, such as the Red Cross or the United Way. If people weren't currently taxed to pay for disaster relief, they would have to assume personal responsibility for contributing, and the result would be variable: one imagines that some would contribute more than they pay under the current system but that others would contribute less.

Given other reductions of the scope of government, we might see more entrepreneurial mixtures of altruism and self-interest, such as a foreign corporation seeking to establish goodwill might follow the lead of Miller Beer, providing or underwriting assistance in return for the public relations benefit. Ultimately, of course, it is impossible to predict exactly what sorts of institutions might arise

Liberty, Policy, and Natural Disasters / 97

to respond to such emergencies. There may be a role for emergency cash transfer payments but not for an institutionalized government presence. The argument that disasters could not possibly be addressed without the state's intervention is false since historical examples to the contrary abound, and the argument that the state is the most efficient way to coordinate resources is flawed for the reasons I have tried to elaborate here.

What if the worst is true? What if a free society turned out to be incapable of responding adequately to these disasters? It seems reasonable to want an answer to this question. But first, let's think about what such a question means.

Again, it partly depends on how we define "adequate response." That seems to mean "efficiently and effectively coordinate the provision of relief services." We have seen that there is no reason to think that a nongovernmental organization could not do this, and some reason to think that government involvement makes things worse. But, for the sake of argument, if this analysis were wrong, what would that imply about the scope of government authority? Less than the statist might think.

It might justify the existence of a government mechanism for coordination of relief efforts without justifying the provision of those efforts. It might justify the provision of relief only in those cases where the private efforts are inadequate. It might justify temporary, ad hoc, deployment of resources without justifying a large institutionalized structure. This last observation speaks to the responsibility issue, which needs revisiting. Of all the problems one can point to in a bureaucratized disaster relief system, the most dangerous, and the most clearly identifiable as unjustified, is the way in which state-sponsored disaster insurance creates an incentive to develop property in known potential disaster areas like hurricane zones and floodplains. The erosion of personal responsibility this engenders is the *reductio ad absurdum* of this pattern.

Conservative and libertarian critics of the welfare state have long

argued that the fact that the state makes it more attractive to not work than to work at a low-wage job creates a sense that people are not responsible for their own upkeep (Charles Murray, to take one example).⁸ The state will look after them. Whether this is apt or not, it is plain that federally subsidized flood insurance and the like give people an incentive to build and develop in places they otherwise would not. Oceanfront lots, for example, are very attractive to people who like the ocean. But one generally wants to insure such an investment.

Insurance companies base their premiums on the information they can gather about similar things, “similar” because although each case is different, one can extrapolate statistically from trends and probabilities. For example, health insurance premiums may be more expensive for a smoker, not because the insurance company knows that *this person* will incur greater medical expenses but because smokers tend to. Auto insurance premiums are higher if you own a late-model car and live in New York City, not because they know that *your car* will be stolen but because there is a demonstrable rate of thefts of certain models.

So in these two cases, statistically, it is more of a risk to insure you even though each individual case is unpredictable, and the insurance companies reflect that enhanced risk in their rate structure. You can get insurance despite the risk; it is simply going to cost more. Now a geographic area may also have demonstrable patterns—for example, the chance of your home being damaged by an earthquake is greater if you live in San Francisco, or New Madrid, Missouri, than if you live in Manhattan, although the burglary rate may be higher in Manhattan. So in Manhattan you would expect to pay more for theft insurance but less for earthquake insurance. (No one is currently proposing that there be federally subsidized theft insurance for city dwellers.)

8. Charles Murray, *Losing Ground* (New York: Basic Books, 1984).

Liberty, Policy, and Natural Disasters / 99

Similarly, your hurricane insurance will likely be less than if you lived in South Florida or along the Carolina coast. In a purely free society, of course, people would be free to live on the Carolina coast or in New Madrid, but it would be up to them to bear the cost of the higher insurance premiums. Currently, a variety of government programs make it more attractive to assume these risks than they otherwise would be. Federal flood insurance, for example, is available to those people who live in communities that participate in the National Flood Insurance Program. Although payouts do not come directly from tax dollars, the rates are lower because of the pooled risk of the participating communities.⁹ (This sort of pooled risk could be coordinated by any large insurance concern, so the question is whether the government runs it because it is so unprofitable that no insurance company wants to or whether the government runs it because it is assumed to be the only organization capable of doing so.)

To the extent that the cost of bearing an increased risk is artificially reduced, people will come to see greater incentive in assuming that risk. People are actually encouraged to incur greater risks and then are eligible for assistance when the worst comes to pass. When one suffers automobile damage, one's car insurance rates rise, on the theory that this is evidence that your risk is somewhat higher than the norm. But if one is a flood victim, one may continue to reside in the risky area at a cost that does not reflect this because of the cost-pooling arrangements of the NFIP.

Communitarians would likely endorse the notion that, since we are all part of the community, we all have an obligation to help people afford housing and help victims of natural disasters. One slogan of the communitarian movement, though, is “rights *and*

9. For a fuller discussion of the National Flood Insurance Program and its social cost, see “The Role of Government in Responding to Natural Catastrophes” by N. Scott Arnold, in this volume.

responsibilities.”¹⁰ Naturally one has the right to live in a flood hazard area or a hurricane zone, but one should also have the responsibility to bear the increased risks involved. The government’s subsidizing the assumption of higher risk entails an erosion of personal responsibility, which then feeds into the notion that the government is necessary to help people. The impression is that the government is needed to help people who are in trouble as a result of its own policies.

v

What can we conclude? It seems as though the government is not *necessary* for the provision of disaster relief, that there is every reason to think that a libertarian-oriented society would be capable of responding to natural disasters, that extant government disaster programs exacerbate many of the problems they are meant to alleviate, and that these programs have a tendency to erode personal responsibility. They erode responsibility both in those who are encouraged to assume risks they otherwise would not and, ironically, in those who help others less than they otherwise would because they have come to think that the government will take care of it.

Like so many government programs, the government disaster apparatus entails dramatic countervailing effects that undermine its legitimacy yet is firmly entrenched both in terms of the public perception and in terms of the self-preservation instincts of all bureaucracies. What can be done? It would seem politically unfeasible to simply abolish FEMA and its many programs.

Some short-term suggestions, some of which I have alluded to, thus seem appropriate. Other than switching from a schools paradigm to a food paradigm, which is politically no more feasible than abolition, one more interesting, and I think more productive, sug-

10. See, for example, the journal *The Responsive Community*.

Liberty, Policy, and Natural Disasters / 101

gestion would be to alter the mission of FEMA to be one of coordinating, rather than providing, relief. (Perhaps other brewers will compete for the privilege of providing bottled water to stricken towns.) This would allow the bureaucracy to continue to exist but would restore the concept of private provision of emergency assistance to one of voluntary helping with a true sense of community. This would restore some sense of the importance of voluntary assistance in a free society, which communitarians as well as libertarians ought to endorse.

Another short-term modification would be to limit the role of the state in these matters to the truly unexpected. We can know with reasonable certainty that certain regions are likely to be stricken with floods or hurricanes or earthquakes, whereas in other areas it may be completely unexpected, the result of an incredibly unlikely confluence of events or conditions. We could limit the FEMA mission to one of responding to the unpredictable emergencies, rather than the ones that could have been expected. This way, government assistance would be available when the inconceivable happens, but people who want to live in a floodplain or a hurricane zone or on a fault line would be forced to assume their fair share of the risks that that entails. This would address the personal responsibility issue from the other side, while reducing the scope of government involvement.

Both these short-term suggestions would still leave the state apparatus in place, which is not ideal. But these changes might, after a time, bring about a change in public perception and attitude.

There might then come a time when the countervailing effects of government-run disaster relief would be more readily apparent, and there could be sufficient support for privatization. As with other government programs, part of the continued support for federal disaster relief stems from a lack of public awareness of alternatives and of the history of the program. People seem to support

102 / *Aeon J. Skoble*

programs more firmly when they cannot see how else a problem would be addressed.

The two interim proposals I suggest would provide at least a glimpse of an alternative, opening the door to further discussion about the role of the state.