

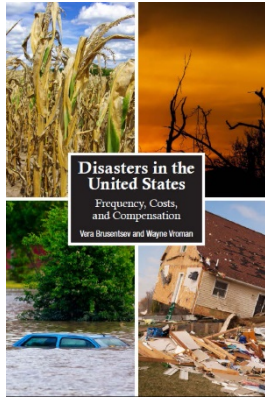


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Disasters in the United States Frequency, Costs, and Compensation

Vera Brusentsev and Wayne Vroman

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KALAMAZOO, Mich.— Disasters are increasing in frequency throughout the world. In 2015 in the United States, the Federal Emergency Management Agency (FEMA) recorded a total of 70 natural disasters with 43 of those receiving major disaster declarations. In contrast, 13 major disasters were declared in 1953. As a result, the costs and other complex issues associated with mitigation efforts of disasters is drawing increased attention from economists, insurers, and policymakers.

In *Disasters in the United States: Frequency, Costs, and Compensation*, a new book from the Upjohn Press, authors Vera Brusentsev and Wayne Vroman analyze a number of different types of hazards that pose great risks to the United States and discuss how issues associated with mitigation efforts are complex after the effects of hazards officially become labeled disasters.

The authors focus on three disaster-related categories: 1) major disaster declarations, 2) emergency declarations, and 3) fire management assistance declarations. They use these official definitions to draw inferences about the frequency, geographic patterns, trends, and financial costs related to disasters. In addition, disasters may result from different sorts of hazards: In this book, Brusentsev and Vroman focus mainly on natural hazards. Their reason? According to the World Meteorological Organization, natural hazards related to weather, climate, and water account for some 90 percent of all disasters. Therefore, among the disaster types focused on in this book are droughts, floods, hurricanes, tornadoes, and wild fires. The authors also briefly examine earthquakes, tsunamis, volcanic eruptions, and man-made hazards.

In the process, Brusentsev and Vroman address six key questions:

- 1) What do we know about the occurrence of disasters in the United States?
- 2) Has there been an increase in their frequency?
- 3) What are the financial costs associated with disasters?
- 4) What compensation, including social assistance, is available to survivors?
- 5) Where is each type of disaster likely to occur?
- 6) How can disasters be mitigated?

Their statistical analysis shows that declarations of disasters has increased at a rate much faster than the rate of population growth, that disaster risks of climate change tend to be concentrated in urban areas, and that there is a statistically significant association between disasters and the increase in global temperature.

In summary, Brusentsev and Vroman say

Disasters impose a massive toll of human suffering. Generally speaking, fewer people are dying in disasters but the resulting destruction is more costly. The damage and losses do not originate from the forces of nature, but rather, from the interaction of natural forces and the misguided choices of humans. The scale of destruction depends on the choices we make about our lives and our environment, and these choices make us more susceptible to disasters or more resilient to them. While damage and losses from disasters have risen, their increase has been slower than the growth in population, which indicates that appropriate prevention measures and effective emergency preparedness are proving to be successful.

Vera Brusentsev is a labor economist and educator who turned her attention to the effects of disasters after her family became victims of Hurricane Irene and Tropical Storm Lee in 2011. Wayne Vroman is a labor economist at the Urban Institute. His research generally focuses on social programs.

Disasters in the United States: Frequency, Costs and Compensation, by Vera Brusentsev and Wayne Vroman, is published by the W.E. Upjohn Institute for Employment Research. December 2016. 232 pp. \$20 paper 978-88099-521-4 / \$40 cloth 978-0-88099-523-8 / ebook 978-0-88099-524-5. Opinions expressed are solely those of the authors. We encourage you to request a review copy of this book. Contact: Rich Wyrwa

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