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## THE WEEK

### **The Big One is inevitable. Catastrophe is not.**

**The message for Southern California from the horror in Haiti should be -- but probably won't be -- to prepare for disaster.**

By Cathleen Decker

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With a faraway shudder of the Earth, Californians last week went from contemplating the fates of two multimillionaire late-night comics to confronting horror in a painfully poor country.

Half a hemisphere away, homes shattered, entombing young and old. Roads clogged with debris and bodies. The injured begged for help, unheeded. Elsewhere in the world, the portrait was enough to wrench the heart. In California, it was that and more: a chilling look into the future.

For those whose livelihoods involve a constant gaze in that direction, there was a fleeting hope that the Haiti disaster would change California's reality: Despite decades of ever more urgent warnings, not enough here are really ready for the big earthquake to come. The long-predicted Big One, exponentially more powerful than that to which Port-au-Prince has succumbed.

Denial being what it is, there are always more pressing things to think about -- a foundering economy, a job on the knife's edge, morning traffic on the 405, Jay and Conan.

"This is a reminder to us that the worst-case events sometimes do happen," said Richard Andrews, who ran the state Office of Emergency Services in the 1990s, a time when California suffered repeated blows. Among them was the 1994 Northridge quake. It may have seemed big to you--scores dead, tens of billions in damages--but seismically speaking it didn't come close.

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The dry bureaucratic titles manage to startle nonetheless. The "Uniform California

Earthquake Rupture Forecast," released in 2007, said California had a 99.7% chance of a 6.7 magnitude earthquake within 30 years. The likelihood of a quake of 7.5 or greater? About half and half, the flip of a coin.

The "Shakeout Earthquake Scenario" released by seismologists and others a year later filled in the gaps: The likely 7.8 magnitude breach of the southern San Andreas, now long overdue, would kill 1,800 people. Another 50,000 would be injured enough to be treated at a hospital, if they could find one. Utilities would cease; some buildings would be without water for six months. Downtown Los Angeles, some distance from the epicenter, would shake for 55 seconds, eight times longer than Northridge.

Granted, buildings in California are far stronger than those in Haiti, but a 7.8 temblor would be much more powerful than the Haitian quake and is far from the worst the San Andreas could deliver.

Much of the damage could be lessened with preparation, earthquake experts say, but people don't prepare. California's earthquake insurance authority says only 12% of those who insure their homes also carry earthquake protection. A state-financed report now winding its way to the governor's office is expected to show that not enough people have adopted cheaper ways to get ready -- stocking water and food, buying a fire extinguisher, tying down water heaters and heavy furniture, making a plan.

In part, that is because most of the quakes in recent times -- indeed, for California natives, for their parents' times as well -- have been fairly survivable. Armchair earthquake psychologists say that, for many, the assumption is that if they survived Northridge, or the 1989 Loma Prieta quake in Northern California, well, how much worse could it get?

"It's human nature to consider your risk based on your experience and also to deny the risk you have in order to feel safe," said Mark Benthien of the Southern California Earthquake Center at USC. "If we didn't think that way instinctively, we'd never leave the house."

There is also a common misperception that in times of grievous damage, rescue will come from the hand of government. Not terribly likely.

Glenn Pomeroy heads the California Earthquake Authority, which provides catastrophic insurance to homeowners in the state. In 1997, when North Dakota's Red River broke its banks and flooded Grand Forks, he was the state's insurance commissioner. "We learned a lot about people's false hopes -- 'Well, the government's gonna help out,' " he said. "As we learn time and time again, from floods in North Dakota to hurricanes in New Orleans, the federal government doesn't just swoop in and build back homes."

Pomeroy and others are trying to ease one impediment to preparation: the high cost of earthquake insurance. Members of Congress and senators from California are trying to push through a change in the funding requirements that would allow the earthquake

authority to drop both the rates and the high deductibles.

"They're not buying because it costs too much and the deductible is too high," he said.

Despite their desperate financial straits, county and state governments have managed not to cut too grievously into earthquake planning or emergency programs. Helping them out since 2001 has been the influx of anti-terrorism money, of which about \$2 billion has flowed into California.

"Whether you're preparing to protect critical infrastructure from willful attacks or earthquakes, some of that is the same type of work," said Jay Alan, director of communications for the California Emergency Management Agency.

But never-ending budget woes do strain the system, noted Ryan J. Alsop of Los Angeles County's chief executive office. Disasters are always a priority, he said, but if they happen, there is less and less left over for anything else.

"We hope we don't have one right now," he said facetiously. "It's not a good time."

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The day the quake struck Haiti, Ken Kondo got a call from an L.A. group that wanted someone to talk about earthquake preparation. A program manager at the county's office of emergency management, he showed up and took a survey. Of the 200 in the audience, how many had a disaster kit? Three hands rose.

"Southern Californians are used to earthquakes and so sometimes you get a little complacent with it," he said. "The goal is to prevent disasters from becoming catastrophes."

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