



Burned Out: How Privatised Risk is Failing Victims of Climate Disasters

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Dramatic [scenes of wildfires](#) around Los Angeles, with entire neighborhoods burned to the ground, dominated global media for weeks earlier this year.

In the immediate aftermath of the fires, the [hotel industry](#), [automakers](#), national and multinational [corporations](#), and [state agencies](#) announced support for the affected communities.

Yet, now that media attention has faded, the affected homeowners are [stuck](#) in a “Ring Around the Rosie game of bureaucracy” between insurance companies, state agencies, and the Federal Emergency Management Agency (FEMA).

The tendency among various agencies and actors to pass the buck is a symptom of the failure to reassess the relationship between public and private responses to the climate crisis. The author’s [recently published book](#) shows how the climate crisis demands a rethinking of the fundamental precepts of modernity, including the larger-than-life role played by private property and capitalism.