



THE FIRE RATTLE



February 2001

Number 2

Fire Prevention in the United States—No Longer Good Business?

“The fire problem in the United States, on a per capita basis, is one of the worst in the industrial world. Thousands of Americans die each year in fires, tens of thousands of people are injured, and property losses reach billions of dollars. To put this in context, the annual losses from floods, hurricanes, tornadoes, earthquakes, and other natural disasters combined in the United States average just a fraction of the losses from fires. The public in general, the media, and local governments, however, are generally unaware of the magnitude and seriousness of fire to the communities and to the country.”¹ *Fire in the United States, Eleventh Edition, August 1999*

“The frequency and severity of fires in America do not result from a lack of knowledge of the causes, means of prevention or methods of suppression. We have a fire “problem” because our nation has failed to adequately apply and fund known loss reduction strategies.”² *Recommissioned Panel for America Burning, May 2000*

“Too frequently an exhaustive report on (fire safety) conditions is treated by the municipal authorities with an indifference akin to contempt.”³ *National Association of Credit Men, Committee on Fire Insurance, June 1909*

In May 2000, George K. Bernstein, chairman of the Recommissioned Panel for America Burning, submitted the Commission’s report to James Lee Witt, Director of the Federal Emergency Management Agency. The Commission was actually the third such group to study the fire risk facing the United States since President Richard Nixon appointed twenty-four individuals to the National Commission on Fire Prevention and Control in 1971. The original report entitled “*America Burning*,” was released in 1973 and was a significant milestone for fire prevention and protection in the latter half of the twentieth century.

America Burning Revisited was the product of a three day workshop in 1987, composed of individuals who worked on the original *America Burning* project, members of Congress with oversight responsibility for the U.S. Fire Administration, and representatives of business and government with an interest in fire protection.

America at Risk, the report of a “recommissioned” *America Burning* panel was submitted to the Director of the Federal Emergency Management Agency in May, 2000. The Commission reported on the Nation’s progress since the original *America Burning* report in 1973.

America Burning was the catalyst for the establishment of the U.S. Fire Administration and the National Fire Academy, the Center for Fire Research , and for the passage of the United States Fire Prevention and Control Act. The development of a standard for residential sprinklers and the call for widespread use of residential smoke detection can be traced in large part to the original report of the National Commission on Fire Prevention and Control.

Among the findings of the original Commission contained in *America Burning* in 1973:

“The richest and most technologically advanced nation leads all the major industrialized countries in per capita deaths and property loss from fire.”⁴

“The American public is indifferent to, and ignorant of the heavy toll of destructive fire. Poliomyelitis, which in the peak year of 1952, killed about a third as many people as died by fire in that year, has been virtually eradicated because of the public attention it received.”⁵

“Much more energy and funds need to be devoted to fire prevention, which could yield huge payoffs in lives and property saved.”⁶

In November 1987, the U.S. Fire Administration hosted a three day workshop entitled “*America Burning Revisited*,” the stated purpose of which was to “achieve consensus, if possible, on the nature of the current U.S. fire problem, review and comment of (sic) the progress against fire since the original *America Burning* Report of 1973, and to develop recommendations for local, State and Federal efforts to reduce further the life and property loss due to fire.”⁷

Among the findings of the group in 1987, fifteen years after the original *America Burning* report was published:

“The characteristics of the nation’s fire problem have changed little since the publication of *America Burning*.”⁸

“We have failed to convince elected officials of the seriousness of the fire problem.”⁹

“The public’s awareness of the fire problem remains a major obstacle. Industry, political leaders and the public need to have a greater appreciation of fire prevention. To overcome this obstacle, a national education program should be instituted.”¹⁰

Perhaps the most significant part of the report was entitled “*America Burning—the Past*,” by Louis Amabili, Director of the Delaware State Fire School. He chronicled the history of the *America Burning* report from an ad hoc meeting of fire service representatives in Racine, Wisconsin in 1966, through the creation of the U.S. Fire Administration. His bluntly worded report reflected overt actions on the part of several presidential administrations to gut the Fire Administration’s programs, bury it within other agencies, eliminate funding, and deprive it of effective leadership. Each time, the fire service in the United States has protested just enough, to prevent the demise of the Fire Administration.¹¹

America at Risk, released in 2000, twenty-seven years after *America Burning* was published, reveals what many in the fire protection community have known all along:

“America today has the highest fire losses in terms of both frequency and total losses of any modern technological society. Losses from fire at the high rate experienced in America are avoidable and should be as unacceptable as losses caused by drunk driving or deaths of children accidentally killed playing with guns.”¹²

Times change, but things remain the same. Before you conclude that our national indifference to fire began with the Beatniks in the 1950’s, bloomed with the Hippies in the 1960’s and 1970’s, went to seed with the Yuppies in the 1980’s, and now has sprouted again with the Gen Xers, consider this: One month after the Great Chicago Fire, in 1871, in which 300 were killed, 17,000 buildings destroyed, 90,000 left homeless and 175 million dollars in insurance claims were paid, Joseph Medill, publisher of the Chicago Tribune, was elected Chicago’s 23rd Mayor. Medill ran as the “Fireproof Party” candidate, promising to keep Chicago from ever suffering the scourge of another conflagration. The people of Chicago had learned their lesson the hard way—or had they?

Within three years of the fire, reports had reached the National Board of Fire Underwriters (an arm of the insurance industry) that fire safety conditions in Chicago were deplorable. The Board’s investigating committee’s report on conditions in Chicago revealed that conditions were actually **worse** than before the fire in 1871. The fire department was “neglected” by the city commissioners and was ill trained and ill equipped. Fire-wardens, entrusted with construction inspections made no effort to enforce the city’s building regulations.¹³ The National Board of Fire Underwriters presented a list of six demands to the Mayor and City Council, and set a limit of three months for compliance:

1. The establishment of permanent fire-limits in which no combustible construction was permitted.
2. The enactment of a stringent building law, and provisions for its enforcement.
3. The complete reorganization of the fire department, the eradication of political influence, the establishment of discipline, and the improvement of equipment.
4. An increase in water facilities.
5. The establishment of a Fire Marshal's Bureau.
6. The passage of a law for the gradual removal of special hazards.

The Board threatened to cancel all fire insurance within the city unless the demands were met within the three-month time limit. One week before the deadline, the Board passed a unanimous resolution recommending all Board member companies withdraw from Chicago. The city of Chicago responded with a telegram agreeing to the Board's demands and even appointed the Board's recommendation for fire chief, Alexander Shaler.¹⁴ General Shaler was a hero of the Civil war and a Medal of Honor recipient who was head of the Board of Metropolitan Fire Commissioners in New York City, and was responsible for the establishment of the first Fire Officers School and development of a Fire Department Manual of Instruction. Of all the cities in which fire prevention should have found a fertile start it was Chicago. There was nothing subtle about the National Board of Fire Underwriters strong-arm tactics in dealing with Chicago. Experience had shown the Board that sometimes it was the only way.

Muscle wasn't the only tactic used by the National Board of Fire Underwriters. They published the National Fire Protection Association's Standards and Recommended Practices and distributed them for free.

The Board developed the first model building code in 1905 and gave copies to every city in the United States with a population over 5,000 people, and to contractors, architects, fire marshals and technical schools.¹⁵

In 1916, the Board adopted the standard schedule for grading fire hazards and fire fighting facilities in cities and towns.¹⁶ The ISO grading schedule, the direct descendent lives on today.

Safeguarding the Home Against Fire, a ninety-one page booklet was prepared for the United States Bureau for Education by the National Board of Fire Underwriters and provided free of charge in cooperation with the National Association of Credit Men, to over two million school children in 1918.¹⁷

The National Board was the organizing force behind the National Fire Protection Association and Underwriters Laboratories. The National Board developed and maintained the National Electric Code from 1896 before turning it over to the National Fire Protection Association in 1913.¹⁸

So where is the National Board of Fire Underwriters today? In 1966 the Board was merged with the Association of Casualty and Surety Companies under the Name of American Insurance Association, or AIA.¹⁹ Today you probably know them under the name of Insurance Services Office, or ISO. Why would a group so dedicated to the prevention of fire fade into history at a time when our Nation's fire record is still one of the worst in the industrialized world?

In *Fifty Years of Civilizing Force*, Harry Chase Brearley described the first fifty years of the National Board of Fire Underwriters. Originally organized in 1866 to ensure uniform rates and commissions, the Board failed in its original mission, but went on to become perhaps the most powerful force for fire prevention and protection the United States has ever known. In describing the Board's actions to strong arm the City of Chicago into instituting fire prevention and protection reforms in 1874, under the threat of canceling every insurance policy in the city, Brearley stated: "This was public service of a high order—but, and herein lies its greatest value—its motives were those of practical business, not of altruism." Could it be that in the United States today, with the worst fire record in the western world, our fire record isn't bad enough to make fire prevention good business for the insurance industry?

Consider these facts: In 1880, per capita property damage (in 1990 dollars) from fire was \$20.91 or .67% of the gross national product (GNP). In 1990, the per capita loss had risen to \$34.61, but was only .15% of the GNP.²⁰ In trying to put our nation's fire loss record in perspective, Dr. John R. Hall and Arthur E. Cote, in the *Fire Protection Handbook*, described the 1993 fire loss as more than the cost of building 185 new homes at an average cost of \$125,000 **each day**, for one year.²¹

The case for preventing fires is an easy one to make—but how do you change the way the American public thinks? How do you combat the apathy that the *America Burning*, *America Burning Revisited* and *America at Risk* reports all identified as the reason we have a national fire problem of this magnitude? The National Board of Fire Underwriters did it by spending large sums of money, plastering their fire safety messages on the pages of prominent magazines and newspapers. Their "Fifth Horseman of the Apocalypse," in which fire is portrayed as a shrouded skeleton riding a horse, were full page, color ads in national magazines. They maintained the National Building Code and National Fire Prevention Code until 1976. Every American was exposed to their "propaganda." It worked though—and maybe that's why the insurance industry felt it was no longer economically viable to maintain the effort. But the cost of over 185 new homes a day? I think there is some money to be made here.

¹ Fire in the United States, Eleventh Edition (Emmitsburg, MD: United States Fire Administration, National Fire Data Center, August 1999), page 1.

² *America at Risk*, (Emmitsburg, MD: Recommissioned Panel for America Burning, Federal Emergency Management Agency, May 2000), page 15.

³ Harry Chase Brearley, *Fifty Years of Civilizing Force* (New York, NY: Frederick A. Stokes, 1916), page 111.

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- ⁴ America Burning , (Washington, D.C. , National Commission on Fire Prevention and Control, May 4, 1973), page 1.
- ⁵ Ibid., page 4.
- ⁶ Ibid., page 7.
- ⁷ America Burning Revisited, (Emmitsburg, MD: United States Fire Administration, December 1987), page 1.
- ⁸ Ibid., page 22.
- ⁹ Ibid., page 23.
- ¹⁰ Ibid., page 29.
- ¹¹ Ibid., page 39.
- ¹² America at Risk, (Emmitsburg, MD: Recommissioned Panel for America Burning, Federal Emergency Management Agency, May 2000), page 16.
- ¹³ Harry Chase Brearley, Fifty Years of Civilizing Force (New York, NY: Frederick A. Stokes, 1916), page 42.
- ¹⁴ Ibid., page 46.
- ¹⁵ Fifty Years of Progress, (New York, NY: National Board of Fire Underwriters, 1943), page 124.
- ¹⁶ Ibid., page 129.
- ¹⁷ 1930 Fire Prevention Yearbook (Baltimore: Hough and Lawson), page 4.
- ¹⁸ A.L Todd, A Spark Ignited in Portland (New York, NY: McGraw Hill, 1966), page 173.
- ¹⁹ Ibid., page 225.
- ²⁰ Arthur E. Cote, et al., Fire Protection Handbook, 18th Edition (Quincy, MA: National Fire Protection Association), page 1-6.
- ²¹ Ibid.

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