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Russia, Nuclear Disaster and What To Do with Our House

Karl Polzer, [Center on Capital & Social Equity](#)

I wish I could ask Jimmy Carter about this. He knows a lot about nuclear power, U.S. military secrets, peace negotiations, and the value of housing. He would most likely do his best to level with me. Over the next 20 years, what is the probability that the Washington, D.C., area (where I happen to live) will be hit by nuclear weapons? The end of the century?

Just after the New Year, my wife and I were discussing where we might live as old age approaches. Should we sell the house and buy something less expensive in a smaller city or town? Rent out the house while trying different options? Or stay put? We considered the usual variables and unknowns including where our kids, and possibly grandkids, might choose to live. Though it had crossed my mind in the past, the possibility of nuclear attack didn't enter the conversation.

That was before Vladimir Putin invaded Ukraine and threatened [nuclear retaliation](#) if the West entered the war. And before I read a [report](#) concluding U.S. defenses are not adequate to stop Russian missiles from obliterating a large part of our country. Along with other major cities, military installations, and key infrastructure, Washington would likely be hit hours, possibly minutes, after designated personnel in Russia pushed buttons, entered codes, and/or gave commands to a military version of "Alexa." Inhabitants in both countries would be killed instantly, burned, blinded, and die slowly of nuclear contamination, or within hours walking with [roasted skin hanging from their frames](#) as occurred in the blasts at [Hiroshima and Nagasaki](#).

The recollections and drawings of someone who survived one of the bombings as a boy provide reason for caution:

"That was when I first came to my senses, I think. I ran back out to the main street and started crying at the top of my lungs, "Mama! Papa!" running up and down the road looking for them.

“There were throngs of people walking silently along, like a parade of ghosts. Their skin was all in strips. The heat from the A-bomb reaches around 5,000 or 6,000 degrees, you know; it melts the skin right off you in an instant. But human skin is pretty amazing stuff. It strips right off you all the way down to your fingernails, and just hangs there. So people were walking along with their hands out in front of them, the skin from their arms dragging on the ground. Just like a bunch of ghosts. When the blast from the bomb hit people in the face, their eyeballs would pop out and dangle from their sockets. So people were staggering along supporting their eyeballs in their hands. If the blast hit you in the belly, it would split you open, so some people had their intestines spilling out and were trying to stuff them back in.”



Drawings by a nuclear blast survivor. Source: [Keiji Nakazawa Interview, Comics Journal](#)

As events unfold in Ukraine, it's become more difficult to walk the dog by neighbors' houses without inklings of a catastrophic event crossing one's mind. This week, officials in the [Pentagon](#) upgraded Russia's status to "an acute threat" to the United States, noting that China was a greater concern in the long run. Ukrainian helicopters hit a target in Russia for the first time, NATO countries increased the flow of arms to Ukraine, and President Biden said the U.S. would defend "every inch" of alliance territory.

From what military experts were saying publicly, I concluded that the [risk of nuclear annihilation](#) associated with living in the D.C. area is greater than zero and definitely not negligible. So, I added a factor (highlighted in red below) for "catastrophic uninsured events" to my estimation of the relative value of our house. The equation now is:

(Washington area house value) is a function of (A,...,J) Where:

A = recent nearby sale prices

B = potential appreciation

C = possible monopoly rent

D = depreciation/maintenance

E = financing costs

F = foregone profits from alternative investments

G = taxes

H = insurance

I = intangibles

J = probability of catastrophic uninsurable event

By the way, the insurance industry generally won't cover losses resulting from [acts of war](#) like nuclear attacks. But damage from [terrorist attacks](#) may be covered. You might qualify for payment if you had rented out the house and the blast was a one-off by a terrorist group. Check your policy.

Property owners, political leaders, and bureaucrats in Washington and Moscow who might hesitate to buy homes beneath volcanos or dams or in flood plains might be surprised at some of these details. And the fact that their dwellings are in effect pre-wired to be blown up by people in another country. This seems a stupid way to live.

As it stands, the best either government can do to prevent our annihilation is to guarantee that if the other side launches a nuclear attack, it will retaliate. Experts call this the doctrine of [“mutual assured destruction”](#) or MAD for short. MAD is a kind of game programmed for only two outcomes. Both end in ties.

The strategic game assumes rational actors and roughly equal ability to injure the other party. The theory goes like this: If one side attacks, the other side promises to retaliate to the nth degree. Each player knows attacking the other will likely cause their own destruction. That’s a good reason for people in their right mind not to attack first.

The MAD game, however, is [far from fool proof](#). If one player weakens, he may consider a striking on the chance that the other may not retaliate as promised or may not be able to. Sensing this, the other player may consider beating him to the punch.

Not all people in power are rational. National leaders can be suicidal, mentally ill, delusional, lack full mental capacity, or be possessed by emotions. They can make mistakes and be misled. One player may have access to more accurate information than his counterpart.

Risks can increase dramatically with the number of players that can deploy nuclear weapons. A sneak attack, or other subterfuge, by China or North Korea, both with far less nuclear capacity than the U.S. and Russia (which each have about 5,000 warheads), could trigger an exchange between the two traditional superpowers. It leaves one to wonder whether the U.S. and Russia might consider adding ancillary strikes on at least military targets in China and North Korea to the traditional two-sided MAD algorithm. Whatever might be left of Russia and the U.S. after an exchange would otherwise be vulnerable to aggression by third parties that still had armies, nuclear weapons, and functioning economies.

If we do sell our house, there's a good chance it will be razed and replaced by a McMansion netting a developer a few hundred thousand dollars while ruffling the sensibilities of neighbors confined to smaller ranch-style dwellings. Investment firms phone regularly offering cash. People will continue to bid up the price of housing in cities that attract wealth and power and ignore what they don't want to think about.

Ironically, the Pentagon probably has it backwards in linking "acute risk" from Russia to its invasion of Ukraine and brutality in Syria. The two-player MAD game may be more stable when there is palpable tension between powers and their leaders are paying attention. Sparks igniting a nuclear exchange may be more likely during quieter times when the consequences of the game have slipped to the back of the mind and one player makes a mistake.

The game of mutual assured destruction is not likely to end in non-lethal ties forever. What can physically happen will probably happen regardless of incentives. The death penalty, after all, discourages violent assaults. Yet murders occur despite known consequences. It is not unreasonable to think that, sooner or later, cities wired for mutual destruction will be destroyed.

There is an alternative. After the realignment of the spheres of power has run its current course, leaders of the most powerful countries could get together and find a way to drastically reduce the number of nuclear warheads and likelihood they will be used. It's worth a try and should be near the top of the to-do list.

P.S. – While editing this article, search engines informed me that that the [United Nations](#) stated last month that nuclear war is 'back within the realm of possibility.' This week, the [North Korean dictator's influential sister](#) threatened to nuke South Korea's military in response to a pre-emptive strike warning.

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