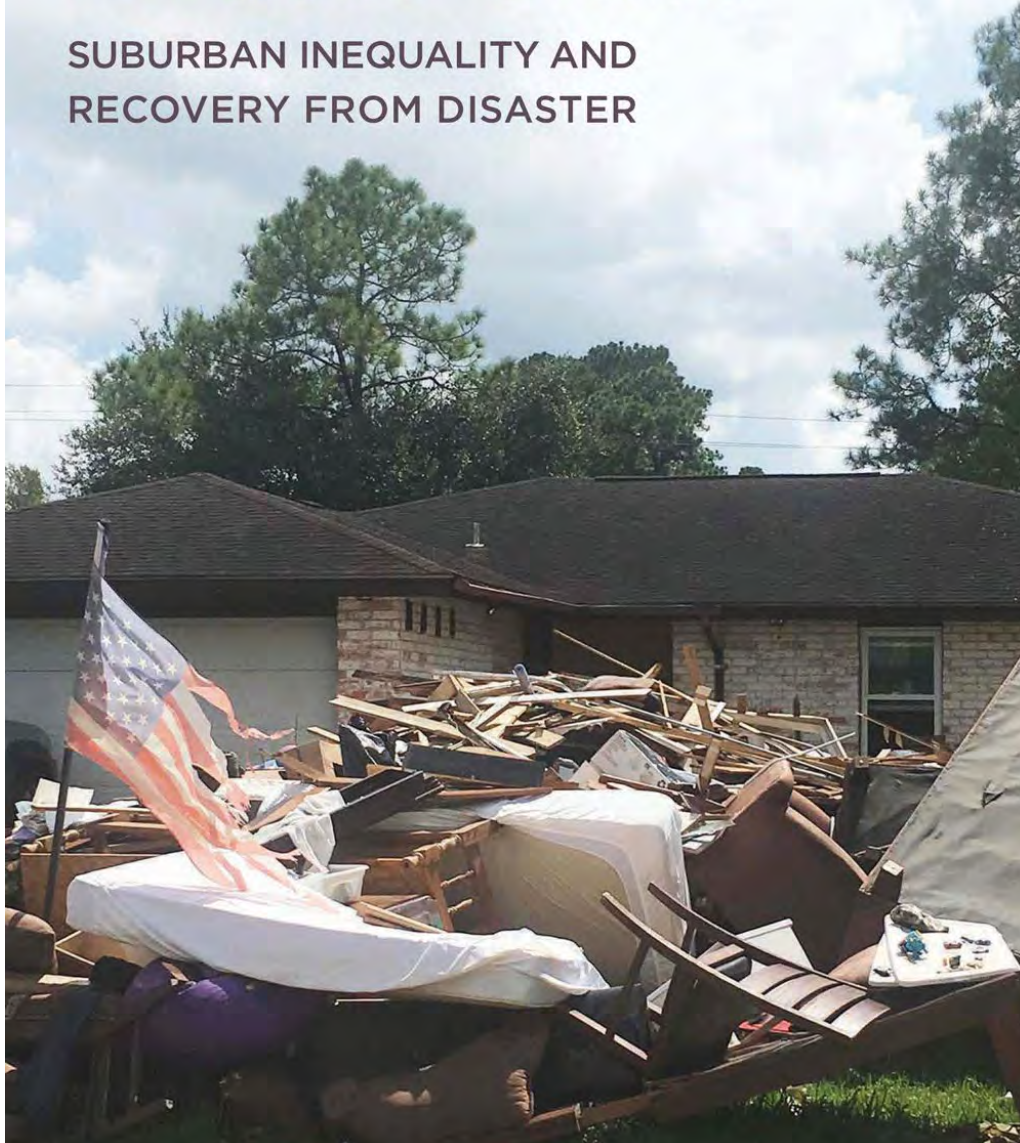


Soaking the Middle Class

SUBURBAN INEQUALITY AND
RECOVERY FROM DISASTER



Anna Rhodes

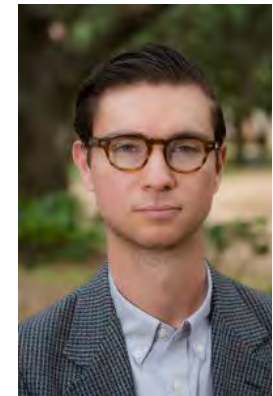
Rice University

and

Max Besbris

University of Wisconsin-Madison

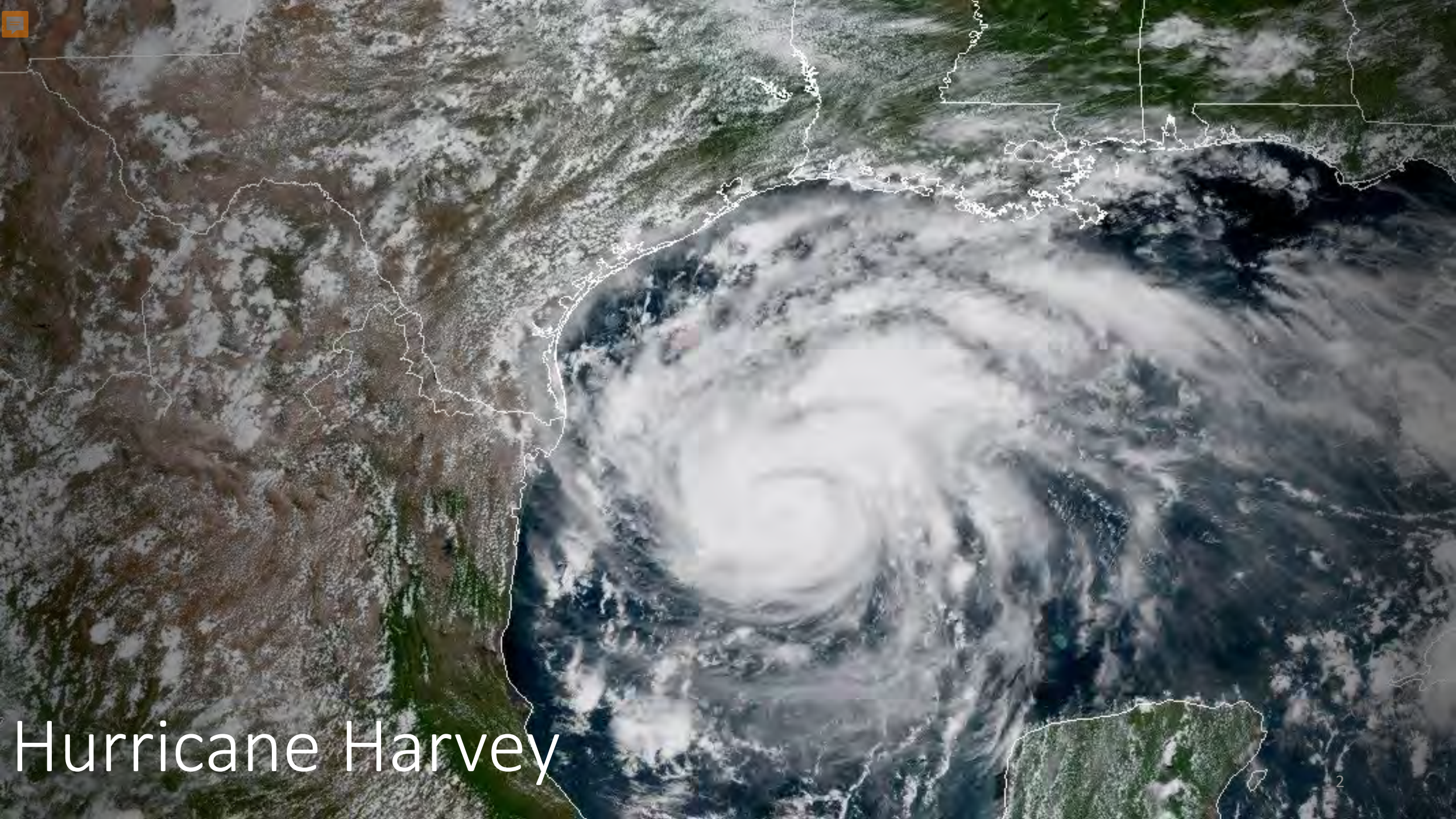
March 14, 2023



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Hurricane Harvey

Hurricane Ian's Toll Is Severe. Lack of Insurance Will Make It Worse.

In Florida's hardest-hit counties, fewer than 1 in 5 homes have flood insurance. That means communities will struggle to rebuild, experts warn.



By Christopher Flavelle

Sept. 29, 2022



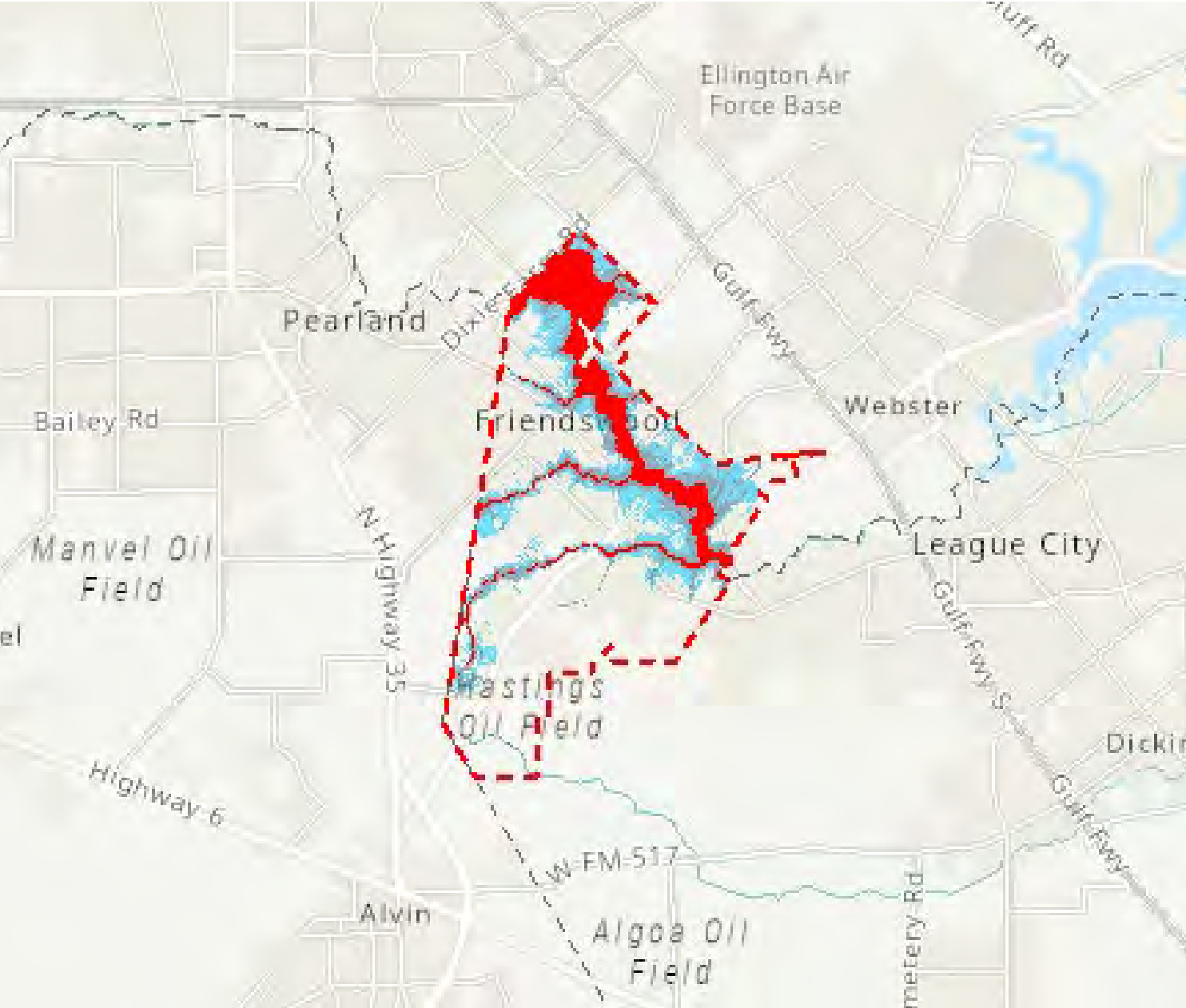
How do residents of a middle-class community navigate recovery in the wake of Hurricane Harvey?



Middle-Class Recovery

- Recovery entails
 - Unplanned mobility decisions
 - Waiting for state support
 - Asking for help
- Middle-class precarity
 - Less economic mobility
 - More reliance on house as a key to wealth
- Disasters causing inequality
 - Growing wealth disparities both across and within communities post-disaster

Site: Friendswood, TX



Data

59 household interviews
2 weeks-5 months after
1-year anniversary
2-year anniversary

Additional interviews
FEMA officials
City manager
Local real estate agents

Observations
City council meetings
Flood-related community events



Sample

83% White

71% Married

\$100,000 median income

91% homeowners

80% flooded over 12 inches

52% had flood insurance

84% returned to their flooded homes



Book Outline

Chapter 1: The Changing Middle Class

Chapter 2: A Slow Motion Disaster

Chapter 3: Why Do People Return to Vulnerable Places?

Chapter 4: Help-Seeking and the Local Ecology of Aid

Chapter 5: Growing Inequality During Recovery

Chapter 6: Risk, Uncertainty, and Future Residential Plans

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Chapter 2: A Slow Motion Disaster

Charles and his wife Barbara, a retired couple in their 70s

We have become conditioned to weather events, or threatened weather events. . . . The style of the weather forecasters, the people on TV, [is] to create hysteria to the extent that they can. . . . But what happens on our end is, you get conditioned to it. So when you keep hearing it . . . you kind of treat it with a little bit of . . . you don't ignore it, but there's not a whole lot you can do anyway, and you just don't know what's true and what's not true.

Chapter 2: A Slow Motion Disaster

Mia, a married mother in her 30s

I grew up in Houston. So I have been through a few hurricanes. None that were super-disastrous, but I did expect us to lose power. I know how hot it is during hurricane season, so I was expecting that to just be miserable. . . . We had heard from all of our neighbors that had been through Tropical Storm Allison. None of the homes flooded in [our] area, so we were good. **So that meant I was in total denial that there could be any sort of flooding.**

Chapter 2: A Slow Motion Disaster

Luis, a single man in his 50s:

“I had flood insurance the first year. . . . It was like four hundred and something dollars.” When it was time to renew, he told us, “the bill went up, but I didn’t think anything was gonna flood,” so he dropped his coverage.

Tammy and Joseph, a retired couple in their 60s:

“Almost every year we had it [flood insurance], and this year we thought—at that point we didn’t have the money, and we thought, ‘What are the odds? We’ve had it all this time, and we’ve never had to use it.’”

Chapter 2: A Slow Motion Disaster

Jay and Aleena, a married couple in their 30s

“We don’t want a house that’s been flooded, obviously.”

Chapter 2: A Slow Motion Disaster

Jay and Aleena, a married couple in their 30s

“We don’t want a house that’s been flooded, obviously.”

“So they was like, ‘Hey, you guys really want flood insurance?’ And we’re like, ‘What do you think about it? You know, this house, you know, like you guys said, it’s never been flooded. Do you think [we should]?’ At this point, they’re like, ‘You’re just wasting money buying flood insurance.’”

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Chapter 3: Best Laid Plans

What motivates middle-class residential mobility post-disaster?

- Those who **moved**
 - Had concrete plans to move in the near term before the storm hit
- Those who **stayed**
 - Had long term plans to remain that guided their decision making



Chapter 3: Best Laid Plans

Tammy and Joseph, a retired couple in their 60s

Joseph: “We’ve been threatening for years to sell the house, sell the belongings, get an RV and head out.”

Tammy: “I had been looking at this one place where we ended up buying our motorhome...for, gosh, probably close to eight or nine months before Harvey.”

“Harvey just kind of accelerated everything.”

Chapter 3: Best Laid Plans

Claire, married mother in her 30s

Friends and family would ask, “why don’t you just cut your losses and go somewhere else?”

“[We] knew we were coming back at all times...we picked this house out almost four years ago, like I said, and this is our forever home...perfect cul-de-sac, love our neighbors, love our neighborhood, love the schools. I mean we searched and searched for a house we wanted.”

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Chapter 5: Growing Inequality During Recovery

- Extreme variation in recovery
 - Fully completed repairs
 - Mostly recovered
 - Major repairs left
- Insurance (\$350,000 max) vs. FEMA assistance (\$33,300 max)
- Additional factors influencing recovery
 - Social network support
 - Financial resources
 - Construction knowledge

Chapter 5: Growing Inequality During Recovery

Phyllis and Vera, retired sisters in their 70s

“We are having to pay more to repair this house than we did when we bought it 45 years ago.”

“I don’t think \$16,000 from FEMA is going to be enough to make it. I do have an IRA that I’m going to have to withdraw to finish – to get the house in livable shape.”

“We are both on Social Security. That’s our only income, so it—we really don’t have a timeline.”

Chapter 5: Growing Inequality During Recovery

Gina and Derek, retired couple in their 70s

“We made money on the deal.”

Before Derek filed their taxes, his longtime accountant asked, “‘Well, have you filed a casualty loss along with this?’ And I said, ‘No, I didn’t bother to.’ And he says, ‘You need to bother to.’ And so, bottom line is . . . we don’t owe any taxes for this year.”

“It’s in better shape than the day we bought it.”

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Chapter 6: Risk, Uncertainty, and Future Plans

- Uncertainty about how to assess risk: “it’s fifty-fifty”
 - Continued reliance on past storms as benchmarks for future risk
 - Mixed signals about risk
 - Varied views on the impact of climate change
- Post-Harvey change: greater insurance coverage
- More contingent future plans for residential mobility

Chapter 6: Risk, Uncertainty, and Future Plans

Carrie, married mother in her 30s

“We got a letter that said we were now in [the] AE flood zone, which requires flood insurance. We already had it . . . but now we will be required. . . It’s just frustrating to now be in a flood zone. But then it’s like, well, aren’t they doing a lot of work in the creek? So maybe we won’t be? Or, you know, did the flood zone get rezoned before all the work was done? . . . But now [my husband] thinks they’ve done all this work and we’re still in a flood zone . . .it’s just confusing.”

Chapter 6: Risk, Uncertainty, and Future Plans

Susanne, married mother in her 40s

“I look at it, it’s a force of nature, I don’t know how . . . you would prepare for something like this in the future. I can’t think of anything that you could, that we could have done to prevent something like this. . . . I think, for just us personally, the thing I would do is, I would just encourage people to really look at their flood insurance and make sure they have it. That would kind of be my biggest thing that I would say.”

Chapter 6: Risk, Uncertainty, and Future Plans

Mia, married mother in her 30s

“I don’t know that I could actually go through that again. And I think that my husband and I are both of the mindset that, we don’t have to live here, like, we want to live here, and if we want to move, then we can, and if we flood again, like, we’re definitely moving.”

Take Aways

Few residents feel any confidence in their assessment of future risk, and rely on pre-existing residential plans to guide decision-making.

Current recovery policy further orients residents towards remaining in place.

Disasters threaten the precarious hold many households have on their middle-class status.

Recovery processes accrue more resources to already advantaged households, which amplifies inequality **even in middle-class communities.**

THANK YOU

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