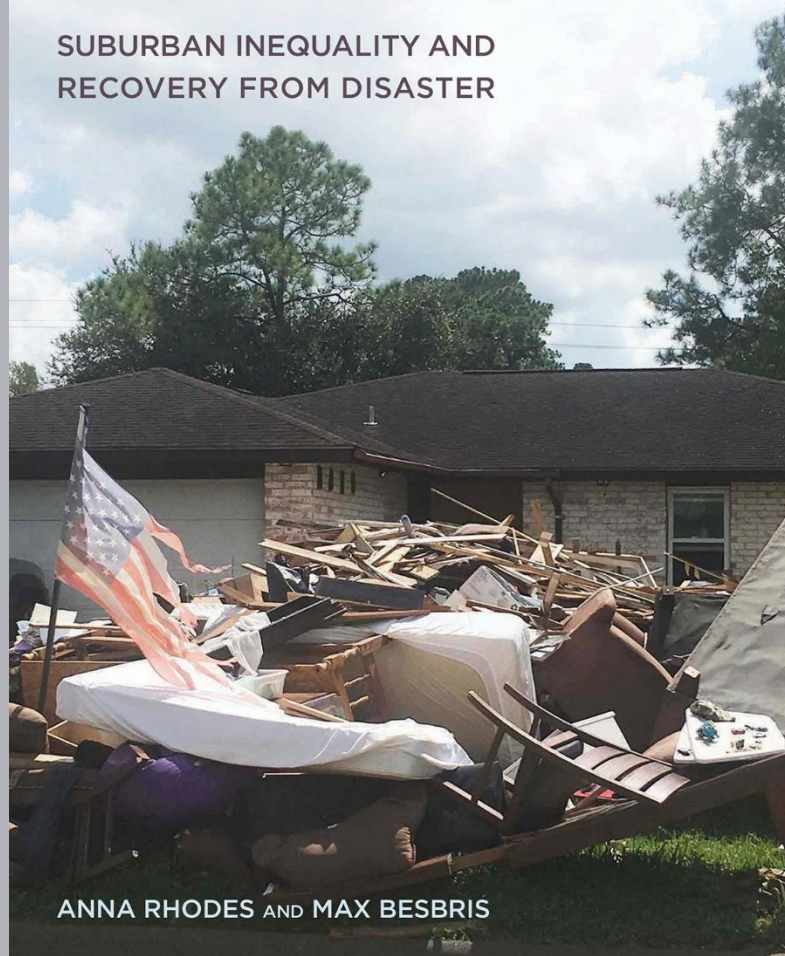


# Soaking the Middle Class

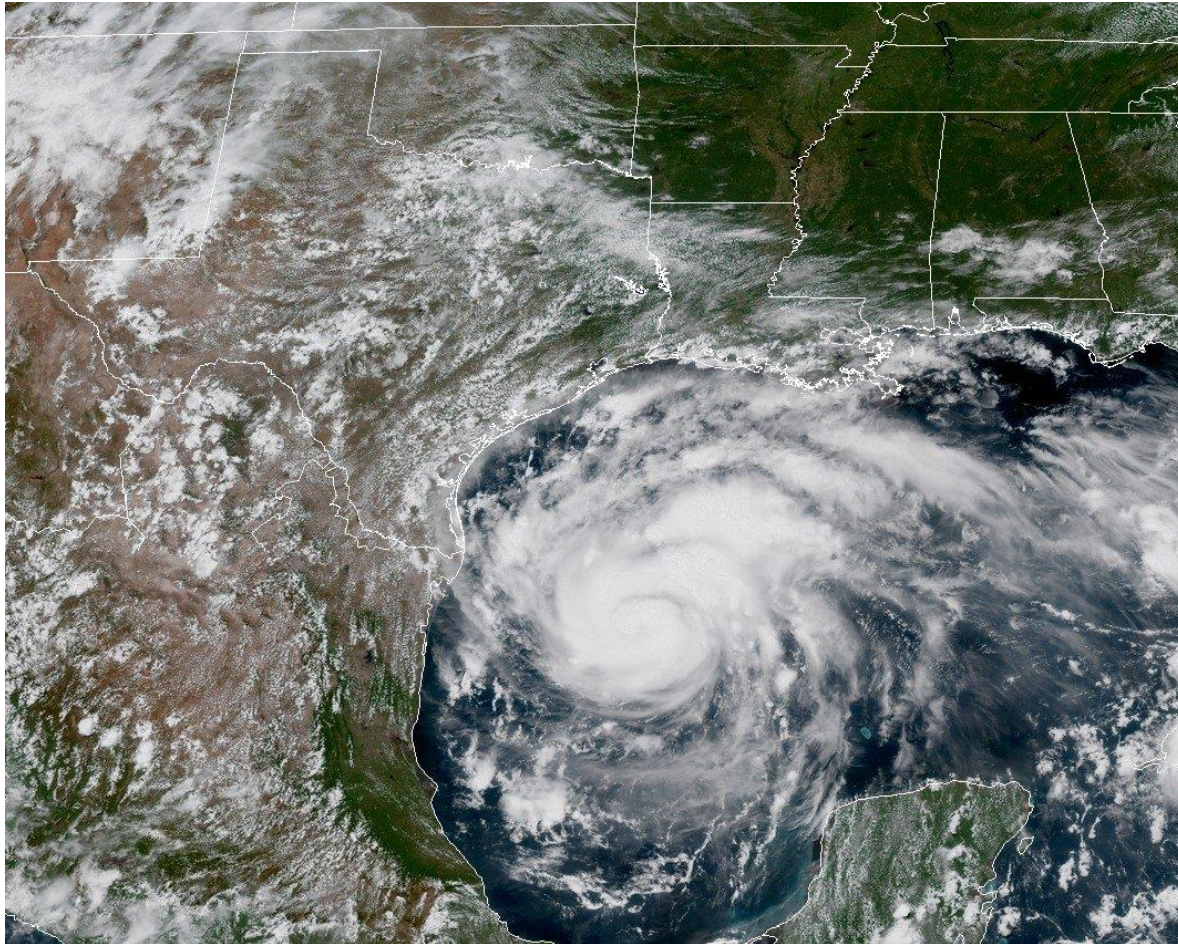
SUBURBAN INEQUALITY AND  
RECOVERY FROM DISASTER



ANNA RHODES AND MAX BESBRIS

# Hurricane Harvey

2





# Hurricane Harvey

3



# Disaster recovery

4

- Recovery entails
  - ▣ Unplanned mobility decisions
  - ▣ Waiting for state support
  - ▣ Asking for help
  
- Middle-class precarity
  - ▣ Less economic mobility
  - ▣ More reliance on house as wealth

# Disasters causing inequality

5

- Pre-flood financial inequality and post-flood income and expenditures
- Social network inequality

# Friendswood

6

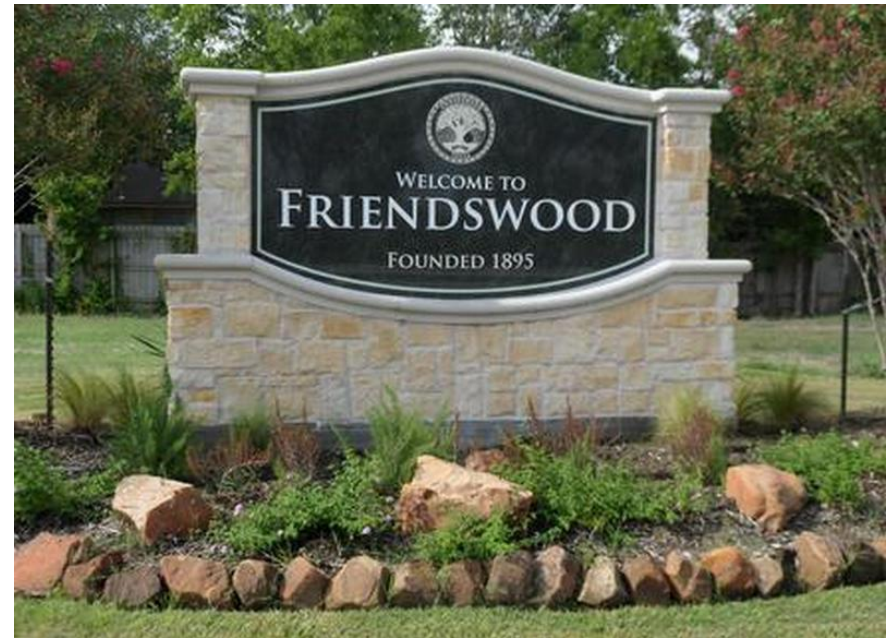




# Data

7

- 59 household interviews 3-4x
  - ▣ 2 weeks-5 months after
  - ▣ 1 year after
  - ▣ 2 years after
- Additional interviews
  - ▣ FEMA officials
  - ▣ City manager
  - ▣ Local real estate agents
- Observations
  - ▣ City council meetings
  - ▣ Flood-related community events



# Chapter 5: Uneven Recovery

8

- Extreme variation in recovery
  - ▣ Pre-existing financial resources
  - ▣ Social capital
  - ▣ Human capital
  - ▣ Insurance
  
- Post-flood debt



# Chapter 5: Uneven Recovery

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- Social capital can fill gaps
  - ▣ Though financial strain remains



# Chapter 5: Uneven Recovery

10

- Unrecovered
  - ▣ Lack of resources all around



# Concluding thoughts

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- Storms like Harvey are increasingly likely and increasingly, middle class places are more vulnerable—what does their recovery look like?
- Disasters are exacerbating existing inequality—how?
- What can be done:
  - ▣ More policies to reduce immediate housing cost burdens
  - ▣ More housing counselors
  - ▣ More equitable distribution of post-disaster aid
  - ▣ Better communication of risk