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Review Symposium

**On Rebecca Elliott's *Underwater: Loss, Flood Insurance, and the Moral Economy of Climate Change in the United States*,
Columbia University Press, 2021**

Key words: climate change, global warming, environment, financial institutions, financial services, inequality.

JEL classification: Z1 Cultural Economics; Economic Sociology; Economic Anthropology; Q54 Climate; Natural Disasters and Their Management; Global Warming; G52 Household Finance: Insurance.

A new framework for understanding the moral economy of climate change

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Seven years after the devastation of Hurricane Sandy on the east coast of the USA, a small community on the Pacific Coast stared down their own flood risk profile. Sea level rise projections had just increased from 6 to 10 feet by 2100, a figure that would send entire neighborhoods underwater. In response, the city council of Del Mar, California, rejected a state recommendation to implement a strategy of managed retreat. Defending this choice, then-mayor David Druker said, 'Del Martians will deal with it [sea level rise] when they see the actual impacts of global warming on a more weekly, yearly basis. And until that happens,

it's still theoretical' (St. John, 2019). As residents affected by Hurricane Sandy know and as Rebecca Elliott's book reminds us, the impacts of climate change are not merely theoretical. As the floodwaters lap at doorsteps in Florida and wildfires tear through suburbs in California, it has become clear that cities must change or continue to face destruction. The question is—in the face of enormous loss, who bears responsibility for this change? In *Underwater: Loss, Flood Insurance, and the Moral Economy of Climate Change in the United States*, Rebecca Elliott's singular achievement is creating a sociological framework for confronting this question.

The book is organized around the concept of loss, specifically losses that stem from climate change. Elliott argues that since 'it is obvious by now that climate change devastates, damages, and destroys' (Elliott, 2021b, p. 3), it is past time that social scientists turn their attention to the institution meant to manage these losses—insurance. It is through insurance that climate risks are assessed and rendered economic, or how floods and fires come to be economized as a matter of household finance. To illustrate this dynamic, Elliott studies the moral economy of climate change through an in-depth historical and sociological examination of flood insurance in the USA. Her empirical focus is the National Flood Insurance Program (NFIP).

The main product of *Underwater* is a politics of loss that hits close to home. The book begins with a story about a resident from Queens. Although his walls still bore the marks of flooding from Sandy, Palmer Doyle's main concern was whether he could afford the new flood insurance rates. While Doyle's home is no longer physically underwater, it could be financially so. Elliott's central argument is that insurance is a site through which loss is negotiated and moral dilemmas subsequently arise (Elliott, 2021b, p. 7). Negotiations include questions of what is fair and valuable, along with political and moral questions about who can live where, for how long, and at what cost. For Elliott, the moral economy of climate change can be conceptualized as three interrelated sets of dilemmas around loss: *responsibility, justification and compensation for loss*. These dilemmas arise and overlap in multiple chapters, illustrating the complex nature of moral economy.

The empirical story of the book is organized chronologically around floodplain past, present and possible futures. In Chapter 1, Elliott provides an historic overview of the origins of the NFIP and dilemmas it has faced with responsibility for loss. Elliott describes how flooding became constructed as a risk through insurance and how this transformation entailed 'specific visions of virtuous behavior' to reduce risk (Elliott, 2021b, p. 28). When addressing the impact that subsidized rates might have on long-term floodplain land use, policymakers and federal officials argued on the assumption that after homes had been damaged beyond repair, they would be abandoned, causing a 'natural attrition' of subsidized policies (Elliott, 2021b, p. 56). When this attrition did not materialize, the narrative justification for reauthorizing the NFIP in 1973 shifted to the deservingness of flood victims to access financial protection. In Chapter 2, Elliott takes the reader into the homes of New Yorkers dealing with the aftermath of Hurricane Sandy, where loss of a property meant loss of a home and social ties to place. For a woman faced with the decision to pay \$100 000 to mitigate flood risk or send her children to college, flood insurance puts more than financial value at risk (Elliott, 2021b, p. 83). Homeowners challenge the assumption that financial compensation is a fair tradeoff for everything they will lose.

Even while Elliott describes the moral economy of loss in detail, she never lets out of sight that insurance is both an institution and a technology. This puts *Underwater* in conversation

with recent literature addressing how technical efforts to account for climate change generate moral and political disputes over social distribution (Elliott, 2021a; Gray, 2021).

Chapters 3 and 4 engage with the present-day stakes of technical efforts to identify and price risk and political efforts to reform the NFIP. After Hurricane Sandy, the Federal Emergency Management Agency's (FEMA) updated flood maps were meant to be an objective measure of elevated flood risk to New York City. However, when interviewing city planners and homeowners, Elliott found that commissioning these maps involved deeply complex social, political, and economic considerations. At stake in FEMA's new maps was not simply accurate knowledge of flooding risk, but rather how real risk informed by updated maps might cause insurance premiums to soar.

Reforming the NFIP generated yet another set of dilemmas around justification and responsibility for loss. Chapter 4 traces the backlash to the Biggert-Waters Flood Insurance Reform Act of 2012. The bill intended to restore financial solvency to the NFIP by expanding and updating risk-based rates. Opposition to Biggert-Waters, which would have eliminated many subsidies, was based on claims of deservingness and individual choice. The group Stop FEMA Now argued that because the NFIP had not properly communicated risk, floodplain homeowners were not able to exercise choice or individual control over their flood risk (Elliott, 2021b, p. 148). Elliott argues that in the end, reforming the NFIP became a debate about social solidarity and interdependence. Chapter 5 lends the analytical tools developed throughout the book to take stock of emerging trends in climate-related economic losses. Considering future projected losses, how should insurance aim to govern human decision-making? Ultimately, Elliott argues that insurance can play a variety of roles in 'social struggles over floodplain futures' (Elliott, 2021b, p. 188).

With rigor and moving detail, Elliott describes the empirical problem of insurance in a climate-changed world. Whether or not coastal cities like Del Mar adopt managed retreat will come down to a myriad of local factors, one of which may be flood insurance. What Elliott has shown is that because of climate change, these decisions exist within a politics of loss continually increasing in scope. From this perspective, Elliott leads an exciting new frontier for questions of risk and uncertainty, where recent scholarship in economic sociology has found that insurance influences behaviors at the individual and municipal level to encourage adaptation (Elliott, 2021a; Collier and Cox, 2021). It is a timely and important piece of scholarship, and a must-read for early and seasoned scholars of socio-economics alike.

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Underwater: a cultural comment on solidarity in insurance programs against climate change

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Elliott's recent book *Underwater* is undoubtedly a breakthrough in the social studies of environment and climate change. While the financial consequences of climate-led disasters, as well as the economic costs of conservation and mitigation policies are on the rise, economic sociology scholars have belatedly addressed this issue (Gray and Barral, 2021) and *Underwater* fills this gap in many ways. What is striking is how Elliott holds together both a story of institutions, rules, expertise, calculations and a story of ordinary people embedded in these flood insurance policies with their emotions, fear and strategies. Carving out the concept of moral economies, Elliott succeeds in addressing not only the everyday reality of people living in flood zones but also that of government officials and experts whose visions of flood risks and future bear normative commitments underlying the scientific orientations of the National Flood Insurance Program (NFIP). This is an important point as to some extent, the focus of environmental sociology seems mostly either oriented toward understanding the institutionalized answers to climate and environmental issues (see Mazmanian and Kraft, 2009 as an illustration), or focusing on ordinary people, collective action and alternative ways of life (see, for instance, Mitchell, 2002). A great share of scholarly attention currently concentrates on institutional initiatives to transition economies, and to repair the damages done to the environment through mitigation policies. Economic sociology still poorly addresses the huge economic consequences of climate disruption on human activities and the way societies need to adapt to these catastrophes. On this note, thinking about 'loss' rather than 'repair' sheds light on the massive adaptation that societies carry out and will need to carry out in front of rising economic damages accruing from climatic events, an important analytical stance as natural catastrophes are on the rise.

Taking a historical perspective, *Underwater* explores what solidarity is in a changing biophysical environment, and Elliott is particularly interested in how this expression of solidarity may evolve with increasing threats on inhabited flood zones. Influenced by a Callonian conception of economy, she scrutinizes the individualization of risk management stemming from the federal program: calculated exposure to risk builds a system of responsibilities according to which homeowners have to manage their own risk while government and private industries are involved in diverse activities (studies, mapping, management and administration). Within this public-private institutional structure, Elliott seeks to understand how 'nature and distribution of responsibilities can change and shift over time, as a result

of disputes between people and groups over the terms, uses and effects of the economization' (p. 5).

As a European reader of the book, I also see in the story of the NFIP a cultural reading that speaks of the American-ness of the story: beyond attention paid to the historical changes and adaptation, one can also see some constancy in the repartition of responsibilities within the structure of the insurance program. Yet the specificity of the case is not merely, as one would argue, about the American dream being based on the possibility to purchase a piece of land, expect value growth and transmit it to the descendants. Such propriety-based individualized conceptions of security also exist in countries where social states have provided mutualized safety nets for decades. There, access to land or homeownership also remains a desired horizon, especially in times when social protections are deregulated. What seems to be more distinctive is the way insurance systems are built to secure these property assets, and the way their organizational structures define the repartition of risks and responsibilities. I will give some evidence of these differences and reflect on their cultural meaning, though they would deserve further empirical research. Doing so highlights the usefulness of cultural comparison as it helps grasping the specificities of responsibility systems and collective action in addressing climate disruption, a necessary step for their adaptation to current and future challenges.

The NFIP is a State-led private-like insurance program that cannot drop any member. Throughout its history, the mutualization of premiums and risks has been carried out through the definition of flood zone landowners as final payers, as well as public dollars and taxpayers as the final reinsurance mechanism to be leveraged in case of economic imbalance of the program. What evolves with the new maps is the ratio between collective and individual costs, a key parameter through which regulators approach insurance systems. Reversely, the problem of who ought to bear the costs, collectively or individually, is not in question: the NFIP integrates a conception of flood risk management within which inhabitants of risky areas remain the mere category of citizens individually bearing responsibility for losses and damages.

Opening up insurance system into a more collective one can be thought through the definition of insured persons. In European countries such as France, insurance systems against natural disasters are made compulsory for the entire population, regardless of individual exposure to risks. All contributions feed into mutual funds that are used in case of hazards. There solidarity in front of environmental hazards entails undifferentiated individual as part of a whole social system that covers the entire homeowner population. Yet, while responsibility for climate disruption is shared and diffuse, in the USA the strength of individual owner's responsibility seems to be heavily grounded which limits the possibility to question and reform it.

Beyond an extension of insurance system toward broader integration of individual homeowners, *Underwater* provides some insights about other options for the redesign of frontiers for flood risks responsibilities. Throughout the story, NFIP appears as a post-disaster management instrument that also bears a promise of regulating construction in flood zone. Yet it has always failed to do so, notably because no construction stakeholders have ever bore any responsibility in the insurance system. In Chapter 4, Elliott highlights how the insurance policy was meant to go hand in hand with a regulation of the construction sector but this has always failed (p. 162) 'With Biggert-Waters, Congress ... provided resources to strengthen enforcement of land-use requirements and building codes. These measures address

important and persistent implementation challenges, but it remains to be seen whether they can withstand the enduring pressure for local growth and development that have compromised such efforts in the past.' What we see here is how a local collective responsibility for construction in risky areas is translated into an individual responsibility that lays on the shoulders of the 'final consumer' of the construction sector, i.e. the landowner: the strength of the insurance policy lies at last resort on private ownership and property, in a context where construction is hardly regulated. This situation seems hardly resolvable without expanding the frontiers of responsibility to an intermediary level of local actors that would comprise of municipalities and real estate companies.

The recent reform of the Common Agricultural Policy (2023/2027) has enhanced the possibilities to develop a private insurance market for climate and economic risks for farmers, based on 'mutualization funds' to allow the pooling of risk management and the integration of agricultural organizations and industries for instance (Barral, 2023). More generally, this also points to the idea that bringing together insights from different cases (flood insurance for landowners, climate insurance for economic actors such as farmers) might be relevant to push further reflections on how, in systems where responsibilities are diffuse, they come to be segmented and more or less individualized, and how individual or collective propriety can play a role. This paves the way for much-needed future research.

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Insuring a future for sociology

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In my third year of graduate school at NYU, Hurricane Sandy flooded parts of New York City and knocked out power in lower Manhattan. With both my apartment and department lacking light, I spent a few days trudging to different friends' homes to shower, sleep, and charge my phone. During those days I remember two of my advisors checking in via text.

Once things had settled a bit they both nudged me to use Sandy as part of a dissertation project. Surely, they said, such a massive disruption could provide insights into various topics of sociological interest. Since I was already thinking about housing, one of these advisors suggested I head to the Rockaways (once the subway was back online) where the flooding had been especially terrible. I could, he said, write a brilliant dissertation on housing costs post-disaster. I demurred and ultimately ignored the advice, believing that the sociology of disaster was too theoretically undercooked and that climate change was too ill-defined for there to be a good sociology of it. It seemed to me that rising temperatures were abstractions that did not do much to motivate action. And I was not sure that Sandy (or any hurricane) could be a good case from which make inferences about the economics of housing.

How wrong I was! And there is no better evidence of my shortsightedness than *Underwater*, Rebecca Elliott's book that does things I did not think were possible. The book manages to be about one disaster, Hurricane Sandy, while also being about a product that is foundational to modern economies, insurance. The result is a contribution to understanding risk in an era where risk only seems to be growing exponentially. Indeed, as rising temperatures increase the likelihood of severe weather which, in turn, means more loss of homes to floods and fires, *Underwater* feels prescient.

This prescience is predicated on knowledge of the past, and the history and development of the National Flood Insurance Program (NFIP) laid out in the book reveals how (mostly) benevolent bureaucrats and politicians were quite attuned to loss. Flooding was a somewhat common occurrence in the USA in the early- and mid-20th century—enough of a problem that leaders saw some political benefit to coming up with a fix. But it is telling that the NFIP is finally established in 1968, a moment where Keynesian policymaking has perhaps passed its zenith and the neoliberal turn is not too far off. Insurance is used in lieu of more radical market interventions like strictly limiting development. (While the book alludes to it, I was waiting for a deeper critique of unfettered suburbanization which places more people in risky geographies and, by spreading jobs and homes apart, produces more carbon in the atmosphere. Bourgeois utopias are ecological hellsapes.)

The NFIP was initially designed to slowly submerge individuals into the market for risk. Policies were heavily subsidized early on to encourage uptake. The idea was to raise rates to reflect assessed risk over time after households in vulnerable places had bought in. But over-run rivers and record disaster costs reveal multiple problems with the logic behind the NFIP's design. The first is the aforementioned constantly rising vulnerability created by climate change (Rhodes and Besbris, 2022). The second is in collective conceptions of fairness and the redistribution of risk away from the state and to individual households (Hacker, 2006). The fault, Elliott finds, is not in our storms but in ourselves.

In particular, the subsidization of flood insurance since its inception means that *any* changes to rates and premiums to bring them more in line with predicted risks is experienced by property owners as an attack on multiple levels—on their finances certainly but also on their way of life. This is why one of Elliott's interviewees, a homeowner who flooded during Sandy, describes rate adjustments as 'scarier than another storm'. And who could disagree with angry homeowners who have not been alerted to their risk before and now face the prospect of higher insurance costs and the potential that their main asset will decline in value if it is deemed to be at higher risk. Inherent in the analysis is a critical take on the prominent role individually owned real property now plays in guaranteeing a good retirement. In the

contemporary USA, houses represent a great deal of exchange value and the commodification of something so central to everyday life is bound to pit individual interests against collective good while at the same time prompt opportunity hoarding (Logan and Molotch, 1987; Besbris, 2020).

Underwater reveals that the NFIP will forever be in the red. At the same time, it will never be able to effectively communicate risk. As Elliott points out, insurance, because it seeks to influence individual-level decision-making, is destined to fail as a solution to a collective, massive problem like climate change. Instead, we need a total overhaul of the economy. We need to couple mass decarbonization efforts with moves to decommodify housing. But if we build new green social housing, will those currently living in risky places come? Even if we made mobility away from vulnerable neighborhoods financially feasible and frictionless, we'd still be asking people to move out their homes—the thing that grounds daily life, gives them a sense of place and identity, and connects them to important networks of support. This does not mean we should not try. Turning away from insurance and the individualization of risk toward large-scale economic planning and social housing policy seems extremely necessary.

If I have any questions for *Underwater* they are about the deeper roots of valuation and the future of inequality. This is not to say that book is not concerned with inequality. Indeed, its development of *loss* as a sociological concept is useful and extremely humane given that climate change creates losses of so many kinds: lost land, lost homes, lost equity, lost communities, and so on. But *Underwater* does not address what kinds of places are deemed more or less valuable, and therefore more or less insurable, to begin with. Race is a central component how value is distributed across neighborhoods (Besbris and Korver-Glenn, 2022) and in the distribution of insurance (Zhang and Peacock, 2009). Was race not infused into the development of the NFIP to begin with? If the NFIP remains a major tool for managing risk in the USA, will it not further exacerbate racial inequalities in residential mobility, place attainment and wealth? Yet the fact that *Underwater* even raises these questions further demonstrates my poor sociological judgment back in the fall of 2012. With a magnificent book, Elliott has shown that no matter our empirical objects or theoretical dispositions, we must all be thinking about climate change. Not doing so puts us at risk of becoming scientifically and politically washed up.

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The sociology of climate change and the politics of loss

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The title of Rebecca Elliott's *Underwater* is a hydrologic-economic double entendre. Floodwaters may inundate a house, but the financial consequences of such storms—or the anticipated risks thereof—are dislocating in a sense that is less physical, but no less real. Rather than focusing on 'moments of acute and conspicuous destruction and loss' exemplified by neighborhoods being flooded, Elliott draws our attention to 'the before and after', and specifically 'the institution that manages loss and losses, inscribing disasters into the everyday reality of residents, communities, and governments, even in times of relative calm: insurance' (Elliott, 2021, p. 3).

As Elliott shows, flood insurance has both linking and containing functions. First, linking. Flood insurance 'links loss, lives, and landscapes'. It does so by way of economization. Hazards and decisions are '*rendered* economic, formatted in ways that make things calculable and people calculative' (Elliott, 2021, pp. 3–4). Physical changes, societal patterns of settlement and development, and individual choices about where to live, which structures to fortify, and how, are drawn together through insurance rate maps and premiums. These devices objectify risks that are being amplified by climate change.

When an insurance rate map is drawn or redrawn, a homeowner may face the choice of either paying a radically higher premium or undergoing an expensive flood-proofing process. Given that homes' resale values are also impacted by how they are zoned in insurance rate maps, relocating to higher and dryer ground may prove even more economically difficult *after* reclassification, complicating attempts to align economic incentives with flood risk. While flood damages themselves cause tremendous losses, policies seeking to proactively manage flood risk can put peoples' homes on the line, even financially underwater. In a society in which rising real estate values have been a counterweight to wage stagnation, it is understandable why some of Elliott's interlocutors in the field found new flood maps to be 'scarier than another storm' (Elliott, 2021, p. 193).

That was linking. Now for containing. Flood insurance as conceived in the USA's National Flood Insurance Program (NFIP) is an institutional *container* for flood risk that locates it in the individual household. The household is subjectivized as a specific kind of calculative and moral agent. The question of climate change preparedness is posed, not so much in terms of collective determination, but individual responsibility.

Yet this container is imperfectly sealed. This is where a second hydrologic metaphor becomes relevant: the overflow, a term that Elliott borrows from Michel Callon. Much as physical containers can only carry so much and lose their ability to hold their contents when

put under pressure, losses associated with floods and climate change overflow ‘the narrow bounds of calculation framed by flood insurance’ (Elliott, 2021, p. 99). A powerful example that Elliott threads artfully through the book is a movement called ‘Stop FEMA Now’, which ‘took its grievances to Congress, [earning] the solidarity of some of the most progressive and conservative senators and representatives’ (Elliott, 2021, p. 205). The costly effects of instituting new flood risk maps overflowed the individualizing calculative rationality imposed on the household, sparking a mobilization of homeowners facing steep increases in premiums. This overflow laid bare the contradictions inherent in the collectively induced but locally replaced financial burdens associated with climate change.

Elliott conceptualizes Stop FEMA Now as an *accidental climate public*. ‘These publics’, Elliott writes, ‘unite people who may or may not care about climate change per se, who may be otherwise at different ends of the political spectrum, but who share what it is they have to lose in a world of rising seas, devastating storms, shifting precipitation patterns, and widespread wildfires’ (Elliott, 2021, p. 205). While the politics of loss exemplified by Stop FEMA Now overflowed the narrow policy vision embodied in the NFIP, it remained shaped by its institutional origin in homeownership. For instance, it excluded renters because they do not own the kinds of assets that the movement sought to defend.

Through this analysis, Elliott ventures to expand the notion of climate politics beyond action that is self-consciously organized around climate change. *Underwater* sets the agenda for this urgent task. Yet as a way of engaging this agenda, I think it is worth considering how the book’s empirical focus on homeownership, and policy attempts to contain climate risk therein, provides an image of *one* species of the politics of loss among others.

Consider how different the politics of loss can look in the context of failing *public* infrastructure. By way of illustration, here is an excerpt from a news story that appeared the year that *Underwater* was published:

Rising tensions in the Klamath Basin could come to a boil soon, as two Klamath Project farmers plan to breach the fenced headgates of the federal irrigation project’s main canal and try to release water, likely triggering a standoff with the federal government. [...] They are staffing a large canvas tent with volunteers from the local branch of People’s Rights, a national organization formed in 2020 by militant activist Ammon Bundy, and they’re trying to rally support. “I’m planning on getting D.C.’s attention [...] We’re going to turn on the water and have a standoff.” Federal officials announced last month that, due to extremely low water levels in Upper Klamath Lake, they would retain what water there is to protect endangered fish species. That means no water will be released this season from the lake into the “A” Canal, the main channel that delivers irrigation water to the Project. [The farmers] say they plan to enter the fenced area surrounding the headgates, which is topped with barbed wire and posted with keep-out signs threatening criminal charges. (Dillemuth, 2021)

At a certain level, this story bears a family resemblance to the one Elliott tells. Farmers find solidarity in climate-induced losses associated in this case, not with a flood, but a drought. Yet whereas in the case of Stop FEMA Now, the individualizing logic of homeownership overflowed into a collective and nonpartisan mobilization targeting institutional politics, the Klamath farmers—members of a constituency that owes its very existence to federal water infrastructure—defended their interests through anti-government vigilantism justified by appeals to individual rights. Cases like this highlight an aspect of the politics of loss that is less visible in the empirical context of *Underwater*. That is, the politics of loss not only

creates and reinforces solidarities that, however imperfectly, evince our mutual dependency. It can also exacerbate societal divisions, consolidating senses, not only of *us* but also of *them*.

We've had other glimpses of what this looks like recently in the USA. Shocking losses of life and property caused by the 2021 ice storms in Texas were blamed incorrectly on renewable energy by right-wing political and media elites. Those lies were strategic ploys to blunt a progressive climate politics. In the words of Fox News's Tucker Carlson, 'a reckless reliance on windmills is the cause of this disaster.' Republican Texas Governor Greg Abbott followed up claiming that 'this shows how the Green New Deal would be a deadly deal for the United States of America' (quoted in [Rupar, 2021](#)). Similarly, in my own research on water politics in California, I analyze how a legally protected fish called the Delta Smelt has been mobilized by right-wing demagogues. The controversy has become decoupled from the actual flows of water because its small size and lack of charisma has made the species an ideal symbolic vessel for the message that an imagined '*they*'—smug liberal environmentalists in faraway cities—care more about 'their stupid little fish', as it was dubbed by a member of Congress on the House floor, than 'ordinary people like you' ([Scoville, 2020](#)). In such cases, we can see how real losses associated with climate change, whether disasters or resource depletion, can be perversely exploited by denialists and entrenched interests to undermine the very solidarity we need to tackle those problems.

Thus, the challenge of the politics of loss turns not only on finding ways to overcome the *individualizing* tendencies of our current political and economic context, as is the emphasis of *Underwater*, but also making sure that what we collectively stand to lose is not eclipsed by the *affective divisions* that dominate so much of contemporary politics. That the book does not explore this particular political obstacle is not a flaw. Great books open up fields of inquiry beyond their empirical context, and with *Underwater*, Elliott has done just that. Not only does the book show how to place climate change at the center of sociological analysis by tracing its overflows into disparate aspects of our social lives. It will be a valuable resource for anyone who shares the goal of building a climate politics that 'recognizes our fates as connected' ([Elliott, 2021](#), p. 213).

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