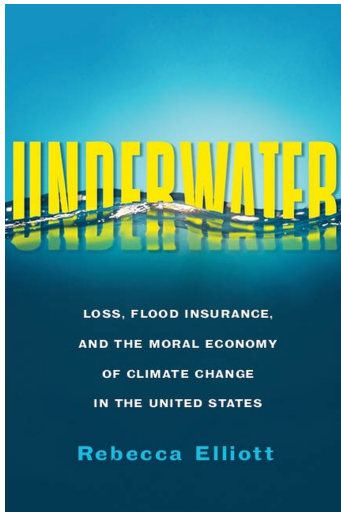

Book Reviews

Rebecca Elliott 2021: *Underwater: Loss, Flood Insurance, and the Moral Economy of Climate Change in the United States*. New York: Columbia University Press.



How will the costs of climate change be distributed? In *Underwater*, Rebecca Elliott shows that examining struggles around the National Flood Insurance Program (NFIP) can provide a window onto how ‘climate change is and will continue to impact people, communities, and governments’ (p. 190). While mainstream accounts tend to focus on severe disaster events, Elliott argues that far more influential to climate governance than these exceptional events is the NFIP—the little-known US federal government insurance program that ‘manages loss and losses, inscribing disasters into the everyday reality of residents, communities, and governments, even in times of relative calm’ (p. 3) and which is the largest underwriter of flood insurance in the United States.

The NFIP governs flood risk by mapping homeowners into flood zones based on estimated flood risk. Most homeowners with mortgages are legally mandated to purchase flood insurance if mapped into high-risk flood zones, and subsequently pay premiums that are priced based on their risk zone and the elevation of their house. Beneath the dry actuarial science, the NFIP draws out ‘political and moral dilemmas of how to manage destabilizing losses that can ruin individuals and communities’ (p. 5). As sea levels rise, flood zones will expand, bringing more homeowners and municipalities under the NFIP’s purview. Heightened flood risks combined with Congressional attempts to eliminate subsidies that contribute to the program’s significant debts raise the prospect of ‘environmental gentrification’, whereby rising premiums make the coasts unaffordable for all but the wealthiest populations, forcing individuals and communities to grapple with their futures by the coast.

Elliott shows that studying the NFIP offers a window onto climate change futures by shedding light on a contemporary institution through which homeowners in flood zones negotiate what she calls the politics of loss: ‘what is fair and valuable, what needs protecting and what should be let go, who deserves assistance and on what terms, and whose expectations of future losses are used to govern the present’ (p. 7). At first glance, the NFIP appears to be an inscrutable web of contradictions: the program is frequently accused of subsidizing risky coastal development while claiming to incentivize homeowners to grapple with risk; it attracts odd bedfellows such as real estate interests and environmentalists into coalitions for reform; and it united

Democrats and Republicans in Congress first around a 2012 reform law and then around a 2014 law to undo those very reforms.

Elliott untangles these contradictions using a moral economy framework, extending the argument that moral life always shapes economic relations to show how ‘contestation and settlements of insurance arrangements reflect and enact particular moral economies, which in turn result in (re)distributions of risk and responsibility, setting the terms upon which we are willing to live together and to face the uncertainties of life’ (p. 21). Thus, political-technical arrangements like the NFIP are always undergirded by moral claims such as normative commitments to homeownership, confidence in science’s ability to know nature, and the neoliberal impulse to govern indirectly. The author uses this framework to situate the NFIP as a site of historical conflict and compromise about who should pay for risks and losses, resulting in a program that contains an often-contradictory mix between ‘solidaristic logics’ that aim to socialize the costs of floods, and ‘actuarial logics’ that aim to individualize these costs.

Crucially, Elliott’s deployment of this framework is dialectical: she is concerned not only with how moral claims undergird the operation of the NFIP, but also with how the NFIP’s operation produces new categories of claims and coalitions of claimants. She shows how the NFIP’s ‘zone’ model of flood risk is an attempt to make the program more ‘consumer friendly’, reflecting how programmatic concerns become ‘baked in’ to seemingly technical actuarial risk science. Going further, she shows how the establishment of flood zones ‘articulated a new collective political identity’—the flood zone homeowner—creating a ‘climate public’ of coastal residents united in a shared orientation to the NFIP (p. 205). This insight about the way that the NFIP is productive of scale, political coalitions and moral terrains of struggle leads Elliott to critique the tendency of critical risk scholars to view risk technologies as biopolitical projects that convert collective political questions into depoliticized matters of economic-scientific calculation.

Turning her methodological spotlight onto the moral claims and questions that flood insurance forced everyday people to make and ask, Elliott examines struggles around New York City’s flood maps to find that, far from pacifying politics, the maps and the NFIP were themselves responsible for making things political. For example, when a 2012 NFIP reform law threatened to drastically raise premiums, flood zone homeowners coalesced into anti-reform organizations and mobilized the program’s history of outdated risk maps to claim that it was unfair to blame individual homeowners for living in risky areas, instead arguing for more collective responsibility for flood risks. Elliott’s illustration of how flood insurance rate mapping does not ‘displace or defuse political contestation’ but ‘instead helped to activate and organize it’ (p. 121) should serve as a challenge for scholars to examine the unintended political effects of ostensibly pacifying technologies of governance.

Elliott’s work is valuable for the light it shines on the NFIP as a contemporary institution for distributing (some of) the responsibility for losses from climate change. Researchers with no direct interest in the NFIP can benefit from following Elliott’s methodology to trace how material experiences of loss shape moral claims about the responsibility for loss, which subsequently shape the policies that organize the distribution of future losses.

One issue that *Underwater* leaves unresolved, however, concerns scale. Elliott focuses on coalitions and claims-making primarily at the federal scale; this raises

questions about how these moral economies operate in urban adaptation planning contexts that will be crucial to determining which neighborhoods face a retreat from the coasts and which will receive new adaptation infrastructure. What determines which moral claims end up shaping policy and which go unheard? And how do these dynamics interact with local development agendas and broader patterns of uneven development? *Underwater* may not answer these questions, but it provides excellent insights into where and how to start looking.

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