

Fort Myers, Florida resident: Poverty, inequality fueled hurricane disaster

A letter from a retiree in Fort Myers
9 October 2022

The following letter was sent to the WSWS by a retiree who lives in Fort Myers, Florida, a center of the devastation caused by Hurricane Ian.

With one of the most powerful storms to ever hit the US bearing down on SW Florida at 150 mph and local chief meteorologist Matt Devitt near tears with concerns about Ian's potential catastrophic effects on fellow Floridians, the super-wealthy were making a luxurious escape. Flexjet reported a massive surge in luxury flights booked up to the very last minute that jets could take off!

Could the horrific loss of life have been mitigated? Perhaps earlier, clear evacuation orders (*more than 24 hours*) could have prevented the horrific loss of lives.

I am not an authority on our governor's access to or use of emergency financial resources. From a personal perspective, I don't believe his spending decisions are driven by the needs of the population he serves, and instead are focused on his political standing and aspirations.

However, to put the impact of Ian into a financial perspective, a few days before Ian made landfall in SW Florida, FEMA's director, Deanna Criswell, announced that everyone in America "should purchase flood insurance." However, here is the reality:

Florida is among the five states with the highest economic disparity in America. We are among those with the highest household debt and poverty rate. AT THE SAME TIME, we are the home state that ranks third with the highest number of billionaires! As of March 2022, California was the US state with the most billionaires, with 186 billionaires calling the state home. New York was second, with 135 resident billionaires, a jump over third-place Florida, with 78.

Effective September 30, 2022, Florida's minimum wage is *\$11 per hour for workers that don't earn tips*

and \$7.98 per hour for tipped workers (it's assumed they'll make up the rest in tips). That means:

$\$11/\text{hour} \times 2020 \text{ work hours/year} = \text{annual salary of } \$22,220.$

The cost of living is roughly \$1,800/month, or \$21,600/year, which leaves approximately \$600—hardly enough to cover the \$2,674 home/flood insurance costs.

The average cost of homeowners insurance in Florida is \$1,951, and the average cost of flood insurance is \$723 (according to Bankrate). Therefore, on average, Florida homeowners must pay approximately *\$2,674 per year* in premiums for minimum protection against hurricane damage: \$2,674 that the average minimum wage earner *doesn't have!*

It is heartbreaking to see so many decent, honest, hard-working, good citizens further marginalized by Ian, a historically catastrophic event, a "natural disaster" that a more equitable and caring group of civic leaders could have better planned for and averted the disastrous after-effects.



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