

Opinion

Will voter turnout in Nov. repeat high numbers of 2020?

BY JOSHUA SPIVAK
Chicago Tribune

As we race to Election Day, one polling question will gain enormous importance in our understanding of the race – who are the actual voters? Using likely-voter screens, pollsters are now trying to figure out who will vote and who will sit this one out. In most polls, there is usually a small difference in the preference between the total registered voters and likely voters. In ultra-close elections, that tiny fraction could be decisive.

However, one of the single biggest factors in figuring out who is a likely voter, namely someone who voted in past elections, may be tilted due to

the unusual nature of the 2020 race. Four years ago, America saw a historic voter turnout, one that, despite discussions of energized voters, may very well not be repeated in this race.

The 2020 race between Joe Biden and Donald Trump witnessed a sky-high 62% of the voting age population come out, and 67% of eligible voters – numbers not seen since 1960. This was also by far the highest turnout since 1972 and civil rights laws helped open up the voting populace. In that 48-year time span, no election topped 57.1%. It wasn't just that the numbers were particularly high; it was also the great increase between elections. The jump in

turnout between 2016 and 2020 was historic – no two elections had a larger differential since 1948 and 1952.

This has nothing to do with 2016. Despite people's perceptions, the jump between 2016 and 2020 was not because voters were turned off by the candidates in 2016. In fact, that race between Trump and Hillary Clinton itself saw a 1% rise from the 2012 election, with turnout hitting 54.8%.

This percentage was almost six points higher than the modern-day low in 1996, when slightly less than half of potential voters came out.

What may explain the 2020 explosion in voter interest? Most likely, it was a combination of higher

interest in policy brought on by the federal government's reaction to the COVID-19 pandemic, an increase in ballot access making voting easier and a very competitive election in which voters felt that their vote could actually make a difference.

Perhaps the personalities involved and the recent burst of voter enthusiasm since the Democrats switched candidates will help boost turnout back to 2020 levels. But that's certainly not something to count on. Boring candidates and elections that are uninteresting in retrospect have regularly inspired higher turnout than the exciting ones. The 1976 race between Gerald Ford and Jimmy Carter outdrew either of Ronald Reagan's

victories. William Howard Taft's 1908 victory overperformed Theodore Roosevelt's 1904 triumph and Woodrow Wilson's 1912 success (one that featured all three men fighting for the White House). We see similar turnout shifts for reelections, as Bill Clinton, Dwight Eisenhower and Barack Obama all saw huge jumps for their election and a corresponding fall the second time around.

There has also been a belief that lower turnout races would benefit Republicans. Recent developments, notably the move toward Democrats from college-educated voters, who are more likely to vote, may suggest a very different dynamic. These changes have made it unclear who would win the end benefit. In a tight race, who will show up is a critical and potential decisive question. But having a modern-day record turnout in the last election may make this a particularly interesting polling environment, one that could lead to surprises come Election Day.

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America needs better than 'just an average guy'

BY NOLAN FINLEY
The Detroit News

"I grew up middle class" is not the answer to any question other than, perhaps, "How did you grow up?"

Yet that's the response incessantly offered by Vice President Kamala Harris and her running mate, Minnesota Gov. Tim Walz, when pressed on almost any issue.

This middle class virtue signaling is aimed at assuring voters the Democratic ticket of Harris and Walz is better connected to the struggles and aspirations of the majority of Americans, and to contrast themselves with the billionaire/millionaire Republican ticket of Donald Trump and JD Vance.

Walz, who hails from a small Nebraska farming community, has legitimate middle class credentials. He was born into the middle class and has stayed there all of his life. Harris' status is a bit sketchier. Her parents held doctorates and were university professors and researchers. Even though they separated, their children were raised in relative comfort in elite college communities in California, Illinois and Montreal.

That's not the same middle class experience as someone who grew up as kids of autoworkers.

Harris, who's been a millionaire much of her adult life, is harder to plug into the middle class. But Democrats celebrate Walz as just an average dad who changes his own oil, teaches school and helps coach the local football team. An ordinary guy from the neighborhood.

But is ordinary what we really want in our leaders? When it comes to presidents and vice presidents, I'm looking for extraordinary. I want someone who has demonstrated a knack for success in a field other than politics.

Walz wants us to trust him because, at age 60, he has no investments, doesn't own a home and lives entirely off his governor's salary. (By contrast,

IS ORDINARY WHAT WE REALLY WANT IN OUR LEADERS? WHEN IT COMES TO PRESIDENTS AND VICE PRESIDENTS, I'M LOOKING FOR EXTRAORDINARY.

his GOP opponent, JD Vance, is worth \$5 million, Harris is worth \$11 million and Donald Trump, well who really knows?)

Walz's relatively modest financial status is nothing to be embarrassed about. Lots of folks are in the same place. It's nothing to brag about, either. And it doesn't uniquely qualify him for the second highest position in the nation.

I'm more inspired by Vance's story. Born into poverty and a dysfunctional family, he managed to work his way through college and into Yale law school. From there he went into the world of finance and ultimately into the Senate. Not bad work for a 39-year-old who didn't have the advantage of starting from the middle class.

It makes me think there's something exceptional about the guy. And exceptional is what has been noticeably missing in our leadership class.

At the Democratic convention, Walz bragged that of the 24 kids in his graduating class, not one went to Yale. Apparently, drive and excellence aren't qualities he admires.

Most people born since the end of World War II started life in the middle class, including a few who ended up in the White House. Some have excelled; some failed. There's no indication a leader chosen from the middle class is better equipped to meet the needs of middle income Americans.

"Middle Class Joe" Biden and middle class pretender Kamala Harris proved that in forming an administration that rained misery on middle class families.



An aerial view of flood damage wrought by Hurricane Helene along the Swannanoa River on Oct. 3 in Asheville, N.C. The storm may do up to \$250 billion in damage and economic loss, according to an AccuWeather estimate.

Our country's flood insurance system requires urgent fixes

BY MARK GONGLOFF
Bloomberg Opinion

There's an old saying that a recession is when you lose your job and a depression is when I lose mine. A similar logic applies to floods. Hurricane Helene brought a flooding disaster to southern Appalachia unlike anything seen since Katrina. But getting just an inch of water in your house could be life-changing in its own way. It shouldn't have to be. A heating planet has made torrential downfalls more common and destructive, meaning Americans everywhere must be better prepared for the possibilities of catastrophic flooding – and not just from storms like Helene or Hurricane Milton. Fixing the country's busted flood insurance system is a good place to start. The Federal Emergency Management Agency, which administers the National Flood Insurance Program, is running out of money after multiple disasters and a quadrupling of properties receiving repeated disaster payouts in the past 20 years.

Helene's destruction puts the insurance problem into stark relief. The storm may

do up to \$250 billion in damage and economic loss, according to the latest estimate from the commercial forecaster AccuWeather.

That would make it the second-most destructive storm in history after Katrina. It's also the deadliest storm since Katrina, taking at least 230 lives so far.

But Standard & Poor's estimates the insured losses from the storm will be just \$5 billion to \$15 billion. That's a drop in the bucket compared with the \$97 billion in profit the insurance industry netted in the first half of the year.

How did insurers get so lucky and homeowners so unlucky? It mostly comes down to flood insurance – or the lack thereof. Less than 2.5% of homes in Helene's path were insured against rising waters, Bloomberg News reported.

In Buncombe County, North Carolina, where hard-hit Asheville is situated, just 0.7% of homes had flood insurance, according to an NBC News estimate.

In fact, only about 4% of all U.S. homeowners have flood insurance, according to FEMA, mainly through its insurance program. Even in areas at high risk of flooding, less than a third of homes are

insured against rising waters, according to a 2018 estimate by the Wharton School.

Homeowners are taking a lot of risk by passing up on flood insurance. According to FEMA, 99% of U.S. counties have flooded at one point or another since 1996, and 40% of its flood claims come from outside of high-risk zones.

And all it takes is 1 inch of water in your house to do \$25,000 worth of damage, the agency suggests.

FEMA's own flood maps

are out of date and don't

reflect a changing climate.

And many others may feel

the risk is too low to justify the expense of flood insurance.

The median annual cost is less than \$800, which feels like a

bargain compared with, say, \$25,000.

Too many people apparently don't

see it that way.

"Floods are low-probability but high-consequence events," Wharton professor Robert Meyer, an expert on both insurance and consumer behavior, told me. "Our brains

not well wired to make sensible decisions on that."

Probably to cope with the

bleak harshness of reality,

humans have evolved to be

both optimistic and amnes-

tic, Meyer suggested. We think bad things only happen to other people and forget the pain when bad things do happen. People also tend to follow the crowd; if their neighbors aren't getting flood insurance, then they think it's fine for them to skip it, too.

Making flood insurance cheaper would make it more appealing. And the magic of insurance is that, when more people buy into it, costs fall. Publicly funded national or regional risk pools could be one way to accomplish this.

Overhauling insurance regulation could be another approach. Kenneth Klein, a professor at the California Western School of Law, has suggested that insurers should be forced to include all perils in homeowners' policies.

This would lower the costs

of insuring against often-

excluded risks – not just

floods, but earthquakes,

mold and more – while

also keeping all insurers

on a level playing field.

FEMA's flood program

needs other long-term

fixes, which my Bloom-

berg Opinion colleague

Jonathan Levin has listed,

including curbing subsi-

dies for wealthy people

rebuilding in risky areas.

As with so much involving

climate change, making

some difficult but neces-

sary choices now will

prevent far more expen-

sive and painful choices in

the future.

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