See page 61 for the answers to this puzzle.
On October 19, the New York Times reported that hundreds of people are still living in shelters following Hurricane Ian. The article contained this excerpt:

As of Tuesday, 476 people remained at two public shelters in Lee County, most of them at Hertz, an ice hockey and concert arena. The county took a direct hit, with 5,041 residential properties destroyed and 13,052 suffering major damage, records show. Many of their occupants have second homes or relatives with a guest room to fall back on or can secure rental properties while they await federal disaster assistance, insurance adjusters and general contractors to help them begin rebuilding their lives.

But many of the people relying on shelters have none of those options. Sleeping side by side on American Red Cross cots and air mattresses are service-sector employees who are newly homeless and unemployed, retirees dependent on Social Security checks, and newcomers to the region with neither resources nor connections. Many were renters in North Fort Myers and other lower-income areas, barely making it even before Ian.

The Post article focuses on those living in shelters. But those displaced who are now living with relatives or in other rental properties are not much better off. At best their lives have been put on hold. They’re experiencing long-Ian.

Amid much media fanfare (occasioned by COVID’s novelty), the COVID virus is mutating into new variants, which in turn trigger surges of cases across the population. In the same way, hurricanes come and go, triggering surges of death, suffering, and economic loss. There’s the Hurricane Fiona variant. Go back a few years and we see the Maria variant. The Harvey variant. The Katrina variant. The Andrew variant. Each of these has claimed its long-term casualties. Those who survived these and other natural disasters, but were severely impacted, are still alive—and many find their present circumstances, years later, still dictated by that single catastrophe. (Much as college graduates find themselves still enmeshed in college debt. However, long-term disaster survivors lack any benefit corresponding to that of the educational experience, or any political prospect of debt forgiveness.)

Some closing observations. First, the discussion here has focused solely on the hurricane “variants.” Natural hazards losses extend to flooding, drought, wildfire, tornadoes, and other events as well. Although definitive economic analysis of the long-term costs of natural hazards has yet to be accomplished, NOAA estimates that natural hazards losses totaled $145B in 2021, a figure roughly equal to the average for the past five years. At that rate, losses are aggregating at a rate of a trillion dollars every seven years. According to one estimate, one in ten U.S. homes (14 million!) experienced disaster loss in 2021. (That figure, which primarily represents damage from winter storms, appears a bit extreme; it’s probably better characterized as “weather-related damage.”) More extensive, definitive economic analysis of these impacts would be useful.

Second—in contrast to the pandemic—the U.S. economy, its building stock, and ways of doing business have not been “vaccinated” against future losses, nor is there a buildup of any “natural immunity.” Successive weather and climate events can be expected to produce every bit as much shock and disruption as those in recent experience.

Third, and finally, the burden of these losses (COVID-, military-, and hurricane-) is spread unevenly across the population. What’s more, the relatively unaffected world quickly moves on. Hurricane Ian no longer commands the headlines. For most Americans, today’s focus is on the upcoming midterm elections, on gas prices. But for the elderly on Sanibel Island, or those families still in shelters and without jobs to return to, the nightmare is only just beginning, its full dimensions just coming into view. Just as long-COVID sufferers or wounded veterans who’ve lost limbs or suffer from PTSD struggle to get medical attention, let alone actual relief, so Ian survivors experience loneliness and isolation—often leading to alienation—in the face of desperate need.

This fraying of the nation’s social fabric may represent the greatest cost of all.