

Place attachment and post-disaster decision-making in a second home context: A conceptual framework

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Abstract

As a result of global climate change, natural disasters are becoming more common. However, to date, there has been almost no discussion on second homeowners and disasters, even though second homes are often found in areas that are more prone to natural hazards, i.e. mountainous and coastal regions. In order to develop suitable disaster planning, it is necessary to understand how the impacted individuals respond to disasters. To address this issue, this work presents a conceptual framework that emphasises the importance of place attachment to the post-disaster decision-making process of second homeowners. Due to the absence of literature on this specific topic as well as on second homes and disasters in general, a comprehensive review of the literature from a variety of fields, including tourism, environmental psychology, housing studies, and disaster studies, has been utilized to develop this framework. The resulting framework highlights the centrality of place attachment in this process with its interactions with risk awareness and external factors resulting in three potential final decisions: relocate, return, or return and adapt. As second homeowners can be an integral part of the local and regional economy, an understanding of this process is essential to ensure they are adequately supported post-disaster.

Keywords: decision-making; second home tourism; place attachment; risk awareness; natural disaster

1 Introduction

Natural disasters are an increasingly common occurrence internationally, and this situation will only be exacerbated by the ever-growing impact of global climate change (IPCC, 2014). As these events become more commonplace, there is an increase in disaster risk management planning and policy implementation in order to both mitigate and respond to the challenges that these risks pose (Becken & Hay, 2007; Scott et al., 2012; Hall & Higham, 2005; IPCC, 2014). However, in order to determine how to best

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respond and adapt to an increase in disasters, it becomes necessary to understand not only the ways in which individuals are impacted by these events but also how they respond to them. While there are several studies (Binder et al., 2015; Boon, 2014; Chamlee-Wright & Storr, 2009; Silvery & Grek-Martin, 2015) which analyse the post-disaster decision-making process from the perspective of permanent residents, there is almost no discussion of the impact of disasters on second homeowners, with the exception of Adie's (in press) research on Fire Island, USA. Given the importance of second home tourists to the local economy (Hoogendorn & Visser, 2010; Hoogendorn & Fitchett, 2018), the impact of natural disasters, particularly those which force relocation, can have a knock-on effect on local, regional, and/or national economic systems.

As has been noted, second homeowners are often missing from disaster studies, and it is this significant gap that this paper seeks to address. While there are a plethora of disaster-related aspects which need to be discussed in the context of second homeowners, this work focuses specifically on post-disaster decision-making. This is of particular importance for second homeowners as their idyllic natural surroundings are often also at high risk for disasters. In Italy, Ligurian second homeowners have to deal with a frequent risk of landslides (Amore, in press). Second homeowners on the east coast of the USA are annually exposed to hurricanes (Adie, in press). Coastal second homeowners in general have to plan for sea level rise, erosion, and occasional flooding (Hall, 2017). Volcanoes threaten second homeowners in the Canary Islands (Ruiz & Hernández, 2014). South Africans are facing an ever-worsening drought (Hoogendorn & Fitchett, 2018). These disasters are varied in nature, and they represent an international need to understand the second homeowner post-disaster decision-making process. Due to the absence of literature on this specific topic, a comprehensive and international review of the literature from a variety of fields, including tourism, environmental psychology, housing studies, and disaster studies, has been utilized to inform this conceptual framework. This has allowed for the development of a more robust framework which draws on existing empirical studies from adjacent fields. This framework then can assist in the creation of appropriate disaster mitigation policies which are sensitive to the needs of this niche group of homeowners.

2 Place attachment, risk awareness, and post-disaster decision-making

2.1 Place attachment and risk awareness

Risk awareness plays a major role in the eventual adoption of proactive protective measures (Brenkert-Smith et al., 2012), particularly when the risk is to the individual on a personal level (Palm & Hodgson, 1992). According to Miceli et al. (2008), emotional responses to risk, i.e. worrying, have a significant impact on the implementation of defensive measures. Therefore, it is unsurprising that place attachment would have an effect on risk awareness and mitigating behaviours. Anton and Lawrence (2014) highlighted that this risk can function as a catalyst for a homeowner's recognition of their own level of place attachment. However, there are also studies to the contrary. For example, Peng et al. (2017) found that risk awareness had a negative impact on residents' sense of place in rural, landslide-prone China. In the Canary Islands, proximity to the risk, in this case a volcano, lessened place attachment levels (Ruiz & Hernández, 2014). Some studies indicate that place attachment can cause homeowners

to downplay or even ignore risk (Bonaiuto et al., 2016; De Dominicis et al., 2015; Domingues et al., 2018). Others noted that higher place attachment levels led to greater risk awareness and a desire for mitigation (Burley et al., 2007; Kick et al., 2011; Mishra et al., 2010; Ratnam et al., 2016). Interestingly, Bernardo (2013) noted both of these interactions in a study of urban Portuguese residents, with risk awareness tied to the actual probability of the risk occurring. More specifically, “for risks perceived to be less likely, place attachment reduces risk perception, whilst in highly probable risks, attachment to place increases risk perception” (Bernardo, 2013: 327). However, as their study did not occur in a disaster prone area and included non-natural disasters (i.e. terrorism, crime, etc.), it is difficult to generalize their results to natural disaster research

According to a literature review of place attachment and natural hazard risk studies undertaken by Bonaiuto et al. (2016: 48), there was “a tendency for highly attached people to both deny the existence of, and not properly avoid, natural environmental risks.” This is supported by the findings in De Dominicis et al.’s (2015) study of flooding risk perception in two Italian cities. Based on their results, “within a highly risky place, people more attached to that place are less prone to adopt the functional coping behaviours to face incoming risk” (De Dominicis et al., 2015: 75). In some cases, risk awareness can actually lead to minimization of the actual hazard. This was observed among residents at Faro Beach, Portugal wherein those who were more risk aware were also less likely to consider these risks as significant in what Domingues et al. (2018) identified as emotional distancing from the perceived problem. This can be attributed to their high levels of place attachment (Domingues et al., 2017; Domingues et al., 2018). However, the minimization of the risk’s significance and “coping styles based on the coupling of denial and lack of avoidance may pose serious long-term health risks for highly attached people facing different kinds of natural environmental risks” (Bonaiuto et al., 2016: 48). Therefore, in certain cases, place attachment can negatively impact on the preparation for, or even acknowledgement of, the risk of natural hazards.

While the previous studies noted a connection between place attachment and risk denial, there are also those that state the opposite, namely that place attachment strengthens a community’s risk mitigation. For example, the residents of Orissa, India exhibited high levels of place attachment, which Mishra et al. (2010: 194) referred as “genealogical rootedness.” This attachment in turn led to the Oriyas’ predisposition to mitigate flood risks in order to protect their familial, place-based heritage. In Ratnam et al. (2016), the Australian respondents didn’t necessarily have strong family ties to their homes, but they did exhibit high levels of place attachment. This has allowed for them to accept the heightened bushfire risk as an element of place, which has, in turn, resulted in individual homeowner resilience. Similar results were found in Burley et al.’s (2007: 361) study of communities in coastal Louisiana. In this case, not only were the communities resilient to the threat of continuous land loss, their place attachment was in part based on the intertwined aspects of ‘uniqueness’ and ‘fragility’ of this at-risk coastal area. However, while place attachment can make communities more resilient and risk averse, it can also prevent relocation measures. Kick et al. (2011) noted that, while residents who experienced frequent flooding were more receptive to risk mitigation, place attachment deterred individuals from choosing to relocate. They suggest that this could potentially be ameliorated through the movement of the community as a whole (Kick et al., 2011). Thus, even when place attachment does

induce disaster mitigation measures, it can prevent those that would require the residents to abandon their homes.

2.2 Decision-making post-disaster

As has been seen, place attachment can impact upon risk awareness, but how does this translate to decision-making post-disaster? According to Bukvic and Owen (2017), there are three potential responses that a community may have following a natural disaster:

- restore structures and land use patterns to the same pre-disaster condition;
- reconstruct with hazard mitigation and adaptation adjustments; or
- abandon/repurpose the destruction zone and relocate (104).

However, these three options are not always available for all homeowners. In certain cases, regardless of emotional or personal attachment to a home, the ability to decide to stay disappears, either as a result of the homeowner's financial situation or due to political decisions regarding future land-use (de Vries & Fraser, 2012). In their study on the responses to flooding in France, Poussin et al. (2014) found that, while residents may wish to put protective measures in place, financial considerations are a barrier to following through with mitigation plans. Therefore, there are certain external elements that may limit, or even remove, a homeowner's post-disaster decision-making powers.

While not all decisions, particularly those to relocate, are made under duress, there are often rational factors taken into account by the homeowner. Choosing to relocate, rebuild, or rebuild with mitigation can be impacted by rising taxes and insurance premiums or a financial loss as insurance pay-outs are insufficient to cover the cost of rebuilding (Bukvic et al., 2015; Bukvic & Owen, 2017). This can be seen in Bukvic et al. (2018) wherein, following a hurricane, the homeowners closest to the ocean were more likely to remain and rebuild. This is attributed to their hypothesized higher levels of economic security as they "purchased homes primarily for the personal gratification of having the ocean views or beach access" (Bukvic et al., 2018: 14). However, these factors may not always initially have an impact on the decision-making process. Mueller et al. (2009) indicated that there would have to be more than one disaster, which in this specific study were bushfires, to entice even the most risk-averse homeowners to sell their property. This agrees, in part, with the findings in Boon (2014) wherein regular flooding did not predispose the Australian homeowners towards relocation. In a similar study in the USA, Bukvic et al. (2018: 16) highlight that those who live closer to the bay are "more likely to consider relocation if exposed to repetitive flooding and if offered an opportunity to participate in the buyout program." Thus, while there are rational considerations in post-disaster decision-making, these do not always have immediate effect.

While the previous studies focused on the impact of external factors and rational considerations on post-disaster decision-making, there are several that specifically discuss the impact of place attachment on this process. In these studies, place attachment plays a significant role, most notably in the decision to remain. The strength of a disaster's impact on place-attached residents is particularly clear in a study undertaken by Silvery and Grek-Martin (2015) on the post-tornado recovery of Goderich, Canada. They noted that "survivors experienced powerful emotions of grief,

loss, and shock regardless of whether they suffered personal injury or physical loss as a result of the tornado” (Silvery & Grek-Martin, 2015: 40). The emotional impact of disasters on place-attached homeowners can result in a need to rebuild and return to a sense of normality, which was observed by Chamlee-Wright and Storr’s (2009) research into community recovery in New Orleans following Hurricane Katrina. Based on their results, “where place dependence is high – where the community that was destroyed is uniquely suited for an individual’s preferred activities – the decision to return and the attempt to rebuild is understandable” (Chamlee-Wright & Storr, 2009: 618). This can in turn lead to community stability as was seen in the study undertaken by Boon (2014) on the population of Ingham, Australia, which remained stable following a flooding disaster. Boon (2014: 697) attributed this stability to “the importance of sense of place in building individual resilience and, by extension, community resilience.” A similar resilience was noted in the USA among Rockaway Park homeowners who were more likely than those in Oakwood Beach to choose to rebuild due to the importance of their home’s geographic location to their personal sense of identity (Binder et al., 2015). Therefore, as can be seen, place attachment can have a strong influence on the post-disaster decision-making process, specifically through the emotional impetus to rebuild what has been ‘lost’.

3 The second home context

While previous research has focused almost exclusively on place attachment, risk awareness, and post-disaster decision-making processes of primary homeowners, there is a dearth of literature which engages with the same themes in relation to second homeowners. This can perhaps be attributed to the fact that second home tourism is a complex topic, specifically as there is no universal definition as to what precisely constitutes a second home (Coppock 1977; Hall & Müller, 2004; Hall & Müller, 2018; McIntyre, 2006; Müller, 2014; Paris, 2009). This is due in part to the high number of fields that engage with second home research, the variety of socio-political contexts, and the rise of a hypermobile society (Hall & Müller, 2004; McIntyre, 2006; Müller, 2014). Further complications arise as different countries have different ways of defining second homes (Hall & Müller, 2004). In order to alleviate some of this complexity, Back and Marjavaara (2017: 607) proposed that the term second home could be used as an “umbrella concept with the common factor of dwelling use” in order to allow for the variety of social, political, and geographical contexts in which second homes occur. In terms of inclusivity, this proposal would allow for the largest amount of cross-contextual comparative studies.

Although defining second homes is highly complex, there are several recurrent themes throughout the literature. One such theme relates to the reasons for which an individual may choose to purchase a second home as well as what these homes represent (Kaltenborn, 1998; McIntyre, 2006; Müller, 2014). Paris (2018) noted an increase in the purchase of a second home as a financial investment as opposed to a holiday home. This was echoed in Norris and Winston (2010) who highlighted the importance of investment for a subset of second homebuyers. However, the majority of the literature focuses on the emotional and experiential motivations for purchasing and retaining a second home. For example, escape is a common motivating factor for purchasing a second home (Chaplin, 1999; Nouza et al., 2018; Perkins & Thorns, 2006; Stedman, 2006a; Williams & Van Patten, 2006). Some homes are purchased so that the owners may reconnect with the natural world (Bjerke et al., 2006; Dias & Domingues, 2018;

Jaakson, 1986; Müller, 2002; Tuulentie, 2006). Familial ties also play a role in the meaning attached to second homes. This includes those who highlighted the importance of the second home as a place for the family to come together (Blondy et al., 2018) as well as those who wish to provide a legacy for their descendants (Jansson & Müller, 2004; Williams & Van Patten, 2006). Not all second homes are purchased, however. Some individuals inherit their second homes (McIntyre et al., 2006; Williams & Van Patten, 2006) although this may impact upon their satisfaction with the home. More specifically, in comparison with those who choose the location of their second home independently, second homeowners who inherit have lower levels of satisfaction (Lundmark & Marjavaara, 2013).

According to Kaltenborn (1998: 133), the second home can become so important to its owners for the meaning it holds that it becomes the “ordinary life” in comparison with the primary residence which then “represents the extraordinary existence.” This is supported by Quinn’s (2004: 126) analysis of Irish second homeowners, of whom less than a third said they felt more “at home” at their permanent residence. Therefore, the second home becomes the “locus of long-lasting relationships with particular places” (Kaltenborn, 1997: 177). For Stedman (2006b: 192), that “second homes are homes: There are relationships with neighbours, maintenance activities and worries about local issues.” This is echoed in Perkins and Thorns (2006) who highlight the interconnected nature of primary and second homes. However, this is unproblematic when taking into consideration Hui’s (2009) work on tourism mobility, particularly their emphasis on tourism existing parallel to quotidian activities. Given this fluid relationship between primary and secondary home spaces, it becomes necessary to provide a distinction between the tourists and permanent residents.

One such distinction is the motivation behind a second homeowner’s potential level of place attachment. The importance of place attachment for second homeowners is stressed by Nouza et al. (2018: 239) whose research showed that Icelandic second homeowners chose to retain their properties even when “under financial strain.” According to Kaltenborn (1997: 186):

place attachment is not attachment solely to landscape or to social conditions or experiences. The sense of place or sets of meaning associated with the recreation homes and the surrounding settings are intertwined with natural, social, historical, and cultural processes.

This means that place attachment is not only impacted by the place itself but also by the individual’s personal experiences (Nouza et al., 2018; Tuulentie, 2007). Therefore, it is unsurprising that different studies offer slightly varied results. For example, Nielsen-Pincus et al.’s (2010) research on homeowners in the northwest of the USA emphasized the higher levels of place attachment expressed by permanent residents in comparison with second homeowners. In New Zealand, both permanent residents and coastal second homeowners valued the natural setting and associated amenities around their homes, but permanent residents attached higher levels of importance to community when compared to second homeowners, irrespective of how long they had owned their second home (McIntyre & Pavlovich, 2006). Kelly and Hosking (2008) noted a similar attachment to natural amenities in the context of their Australian case study, but, in contrast to McIntyre and Pavlovich (2006), their second homeowners felt ‘a deep attachment to the place and its community’ (Kelly & Hosking, 2008: 589).

In some cases, higher levels of place attachment have been noted among second homeowners when compared to permanent residents as was seen in the research undertaken by Stedman (2006a, 2006b) in Northern Wisconsin, USA. However, he did note that the permanent residents attributed their place attachment to community in contrast to second homeowners who emphasized the local environment and escape from the quotidian. High levels of place attachment were also observed in Australia, where Selwood and Tonts (2006) found that second homeowners who had a longer history with the local area had a stronger sense of place tied specifically to personal memories. This was exhibited by this group's dissatisfaction with the changes occurring in the community, specifically in terms of the alterations to the built environment. According to Anton and Lawrence (2014: 459), individuals who "move to places because they find them more physically appealing... may be more open to forming emotional and functional attachments to that place." Therefore, it is understandable that these same place attached individuals would object to alterations to the aesthetics of "their" place.

4 The post-disaster decision-making process of second homeowners

As can be seen, place attachment plays a role in second home tourism, but to date there has been little written on second homes and disasters. By integrating the existing literature concerning homeowners' risk awareness, place attachment, and post-disaster decision-making with the studies on second homeowners and place attachment, a conceptual framework has been developed (Fig. 1). It should be noted that Fig. 1 also takes some inspiration from the work done by Robertson (1977) on second home decision-making in Australia. However, their framework conceptualizes second homeownership as purely utilitarian, with expected abandonment of the home once it is no longer of use. While it is acknowledged that, for some individuals, utility may be the main force behind decision-making, the current literature highlights the importance of the emotional elements of second homeownership, and it is this aspect that this work proposes to be the main contributing factor to post-disaster decision-making. Fig. 1 highlights this process.

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Scholars have noted strong emotional responses from homeowners following natural disasters (Ruiz & Hernández, 2014; Silvery & Grek-Martin, 2015). Therefore it is unsurprising that, as indicated by Henry (2013), place attachment can play a central role in the post-disaster decision-making process. It should be noted that these previous studies focussed on primary homeowners, for whom place attachment may play a part in their decision-making but may be superseded by more practical concerns. This is in part due to the fact that primary residences are often chosen pragmatically, i.e. proximity to work, family, or essential services. In contrast, second homes are often purchased specifically based on emotional or experiential motivations. As second homeowners can select locations that appeal to their aesthetic preferences, place attachment levels, specifically those based on the local environment, can be very high (Anton & Lawrence, 2014; Kelly & Hosking, 2008; McIntyre & Pavlovich, 2006; Stedman 2006a; Stedman 2006b). Therefore this framework proposes that a second homeowner's place attachment level can be the filter through which their decision-making process begins.

As has been shown in a discussion of the literature, place attachment can have a significant impact on risk awareness. Higher levels of place attachment have two identified impacts on risk awareness. The first results in homeowners either downplaying the danger posed by the risk or even denial of its existence (Bonaiuto et al., 2016; De Dominicis et al., 2015; Domingues et al., 2018). In the second home context, this can perhaps be attributed to nostalgia, which is similar to Selwood and Tonts's (2006) second homeowners' displeasure with changes to their built environment. In comparison, the other potential impact that place attachment can have on risk awareness involves not only homeowner's acknowledgment of the risk but also their willingness to undertake mitigation measures (Burley et al., 2007; Kick et al., 2011; Mishra et al., 2010; Ratnam et al., 2016). It should be noted that not all second homeowners exhibit high levels of place attachment. However, even lower levels of place attachment could be assumed to induce homeowners to enact mitigation processes. Therefore, varying levels of place attachment exhibit themselves in two specific ways, higher risk awareness and the adoption of mitigation procedures or risk avoidance/denial.

Although risk awareness and place attachment are central to the second homeowner decision-making process, this framework allows for the inclusion of external factors as these can impact a second homeowner's final decision, regardless of their levels of place attachment or risk awareness. While there are many external factors that can exert pressure on the decision-making process, two of the most common include governmental action through buyout programmes or eminent domain (de Vries & Fraser, 2012) and financial factors (Bukvic et al., 2015; Bukvic et al., 2018; Bukvic & Owen, 2017; de Vries & Fraser, 2012). Although enforced buyout programmes such as eminent domain effectively remove a second homeowner's ability to decide what to do post-disaster, financial concerns are often one aspect of what Henry (2013) has considered a rational decision-making process encompassing both objective and subjective factors. In previous studies, financial factors have often been a constraint (Brenkert-Smith et al., 2012), particularly between the decision to return or return and adapt as disaster protection measures can be expensive (Bukvic et al., 2018; Poussin et al., 2014). As was highlighted by Nouza et al. (2018: 239), individuals will often continue to maintain their second homes even when it causes financial hardship as "the value assigned to second home ownership is, taken as a whole, outweighs the stress connected with financing it." However, while second homeowners may be more resilient to these particular factors due to their perceived greater financial stability, there may be a point at which they are no longer able to afford repairs or adaptations to address repetitive natural hazards.

As can be seen in Fig. 1, the interaction of place attachment, risk awareness, and external factors results in three specific potential decisions, which have been derived from those proposed by Bukvic and Owen (2017) and Robertson (1977). More specifically, these are relocate, return, or return and adapt to the risks. The decision to relocate is multi-faceted, but it can be assumed that those who chose to relocate are most likely second homeowners with low to non-existent levels of place attachment. In other words, an individual who had bought the property as an investment may decide that the cost to rebuild outweighs any financial return and sells the property for the price of the land. Similarly, someone who inherited their second home may also decide to relocate due to their overall levels of satisfaction with the property being lower, as was seen in Lundmark and Marjavaara (2013). However, in certain cases, relocation may

also be a decision made by someone with higher levels of place attachment, particularly if there are external factors influencing the process. For example, a highly attached individual may be forced to abandon their second home if they are unable to afford to rebuild following a disaster event. This will be exacerbated by tax and/or insurance increases. As relocation removes the second homeowner from the destination specific context, this decision does not feed back into the overall decision-making process.

If the second homeowner instead chooses to retain their residence, there are two potential options: return or return and adapt. The first, return, is the simplest in terms of planning. The second homeowner in this case will rebuild as necessary to return their residence to its pre-disaster state. This decision can be the result of two specific processes based in high levels of place attachment. In the first instance, the second homeowner may exhibit high levels of risk awareness and willingness to undertake mitigation measures. However, external factors prevent them from implementing these protective strategies. For example, these may be cost-prohibitive for the homeowner, particularly if uninsured or if the insurance only covers the value of the original property. The second process also has a high level of place attachment underpinning the decision, but the homeowner in this example is practicing risk denial or minimization. In this case, the disaster may happen fairly frequently, but the second homeowner has normalized it as part of the reality of owning a home in the destination. Alternatively, this second homeowner may consider the disaster to have been a one-in-a-million event, unlikely to be repeated. In both of these cases, the second homeowners effectively deny the risk and thus strengthen their place attachment, either through nostalgia or through acceptance of the risk as an aspect of place. Nonetheless, both the risk denier and risk aware in this context may leave themselves exposed to future damage from the next natural disaster.

Those who instead decide to return and adapt will be less vulnerable when compared to those who merely rebuild. This decision will most likely also be the result of strong place attachment, albeit with a marked difference. These second homeowners will be risk aware while also acknowledging the severity of the risk. This will allow for the adoption of appropriate mitigation procedures. While this may simply be the alteration of certain habits, i.e. using less water in drought-affected areas or boarding up windows in a hurricane-prone location, it can also require more drastic measures, including significant alterations to the house itself as well as the property surrounding it. As has been previously stated, this may be a desirable decision for many homeowners but financially unfeasible. It should also be noted that returning and adopting mitigation strategies as well as merely rebuilding are both potential outcomes of the less or non-place attached. However, much as with Robertson's (1977) utilitarian decision-making framework, the eventual benefit would have to outweigh the upfront cost. Ultimately, regardless of the rationale, these second homeowners enhance their risk awareness through their risk prevention measures.

5 Conclusions

Through a comprehensive and international analysis of the various literatures focusing on second homes, place attachment, risk awareness, and disasters, this work has presented a framework detailing the post-disaster decision-making process of second homeowners. Within this framework, place attachment is considered central to the decision-making process. This is based on the importance of place attachment in the body of literature related to second home tourism as well as risk awareness and post-

disaster decision-making. The developed conceptual framework highlights the ways in which place attachment, risk awareness, and external factors interact within a second home context and the resulting three potential post-disaster decisions: relocate, return, or return and adapt. Higher levels of place attachment will generally result in a preference for returning to the second home location. However, the manner in which a second homeowner returns, and whether or not they adopt mitigation measures, will be dependent on their risk awareness level, and, in certain cases, their financial situation. Planning needs to take this process into account, specifically as those who are more place attached are also less likely to be willing to abandon their homes even if highly at risk (Kick et al., 2011). In contrast, relocation may be more common among those with little to no place attachment and whose ownership is utilitarian. Additionally, this option may become necessary when continued ownership of the second home is no longer feasible as a result of the disaster and ensuing external factors.

Overall, an increased understanding of this decision-making process can assist in the creation of appropriate disaster mitigation policies for second homeowners. This is of particular importance as second homeowners can be an integral part of the local and even regional economy but are often overlooked or assumed to be the same as primary residents when it comes to disaster planning. It should be noted, however, that this framework is not without its limitations. As there has been, to date, almost no discussion of second homeowners and disasters, this is an exploratory integration of disaster and second home literature. Future research should test this framework against empirical results across a variety of contexts in order to gauge its suitability at a global level. Furthermore, while this framework was built on the literature surrounding natural disasters and decision-making, future research should test its appropriateness in relation to other types of disasters, including man-made and economic.

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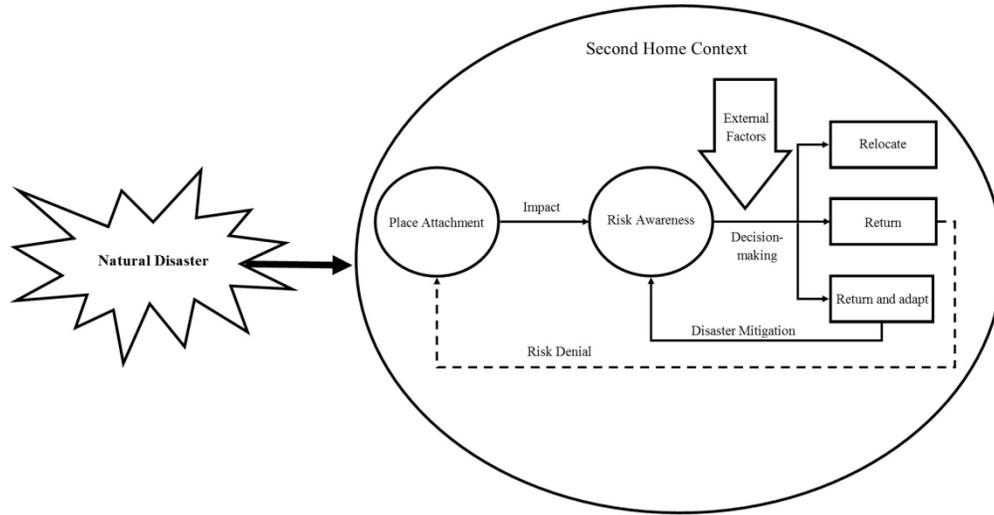


Figure 1. Post-disaster Decision-making process of second homeowners

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