

CLIMATE CHANGE INCREASES INEQUITIES

REBUILD
BY
DESIGN

The impacts of storms and flooding disproportionately affect the most vulnerable people. Disasters are not created by natural events alone; rather, they are the product of natural events and a combination of social, political, and economic stressors. Therefore, as climate change increases the frequency of flooding, it will further reinforce underlying vulnerabilities and systemic inequality.

DURING A FLOOD

Low-income communities experience greater challenges evacuating due to the cost of transportation and relocation, placing them at a greater risk of injury, disease, or death.

Residents who do not leave during a storm have increased health risks, such as exposure to contaminated water, interrupted access to medical care, and difficulty acquiring food.

Low-income and minority populations, as well as elderly nursing home residents are more likely to have chronic health problems, increasing their vulnerability to other storm hazards.¹

AFTER A FLOOD

A medium-sized natural disaster leads to a 5% increase in the share of people with debt collections after one year, which doubles to 10% after four years.²

People in poverty are less likely to have flood insurance or to maintain flood insurance payments.

The Urban Institute has found that after 4 years, a medium-sized disaster has caused an average 31-point decline in credit scores for people living in communities of color, whereas people living in majority white communities experienced a 4-point decline.³

FEMA funding largely focuses on homeowners, meanwhile renters typically face rent hikes and mass evictions.

Lower income households may not have the financial and educational resources to advocate for fair buyouts, repair damages, and afford temporary housing.

After federal aid has been distributed to communities that have experienced a disaster, predominantly white, well-educated home-owners experience a significant increase in wealth. Conversely, communities of color, particularly those who are less educated renters, experience a decline in wealth.⁴

1. Lane et al., "Health Effects of Coastal Storms and Flooding in Urban Areas: A Review and Vulnerability Assessment," 2013.

2. Urban Institute, "Insult to Injury: Natural Disasters and Residents' Financial Health," 2019.

3. Urban Institute, 2019.

4. Howell & Elliott, "Damages Done, the Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States,"; Muñoz & Tate, "Unequal Recovery? Federal Resource Distribution after Midwest Flood Disaster," 2016.