

Climate catastrophe is here

Swaths of US land are becoming uninsurable, even uninhabitable.

From the Editors in the [August 2024](#) issue

Published on July 1, 2024



(Source image: johnemac72 / iStock / Getty)

Another summer, another parade of broken US heat records. Experienced hikers died on the trail. Homeless shelters had to retool as cooling centers. Summer camps moved activities permanently indoors. This was all before late June, when this issue went to press.

Is climate change to blame? It's complicated. Many factors contribute to weather events, and it's difficult to isolate their effects. An equally correct answer: yes, of

course it is. Climate change has been compared to a hypothetical increase in the force of gravity. As gravity grew stronger, more buildings and bridges would collapse, more airplanes would crash, more people would stumble, and everything would fall harder. While gravity change would never be solely responsible, it would always be a factor.

Climate catastrophe is here. Not coming, already here. Not just in the hotter parts of the developing world—though they are certainly bearing the worst of it—but here in the United States. Not just in low-lying coastal areas, but all over. And not just according to scientists and activists, but according to decision makers in the corporate world.

Take the insurance industry. Homeowners' premiums went up more than 10 percent last year. Insurers' expenses are rising, a trend driven primarily by storms, floods, and wildfires. According to the National Oceanic and Atmospheric Administration, between 1980 and 2023 there was an annual average of 8.5 disasters with \$1 billion or more in losses. Last year there were 28.

Premium increases present a hardship for many homeowners (and for renters, whose landlords pass along the expense). Worse still is when insurers pull out of a state or region altogether—as many have done over the last year, citing unsustainable disaster-related payouts. Mortgage lenders require insurance, and even people who own their home outright risk financial ruin by going uninsured. Yet, in a growing number of American locales, it's almost impossible to get an affordable homeowners' policy or even any policy at all.

Government—local, state, or federal—could step in, taking on an expanded role in the insurance market. This would be complicated, expensive, and politically challenging. Still, it's worth noting that in a market economy, this is precisely what government is for: meeting demonstrable needs that the market can't or won't meet.

There's little reason to expect significant government action on this front, least of all at the federal level. Nor has adequate action been forthcoming on climate issues generally. Glimmers of hope do exist. The 2022 Inflation Reduction Act made unprecedented investments in clean energy and infrastructure. New rules from the Bureau of Land Management will finally put conservation on equal footing with business interests on federal lands. But climate catastrophe is here, and

governments aren't doing nearly enough.

Meanwhile, people are moving. Americans have long understood mobility as more privilege than burden. But today it is often involuntary, as great swaths of land become uninsurable, even uninhabitable. More and more places are unsuitable for permanent housing. Of course, acknowledging this doesn't make it any easier for those who have deep roots there—or who simply lack the resources to pick up and move.

What's needed is collective action—large scale and small, public and charitable and for-profit—to mitigate this and other climate-related problems. The same thing that's needed to address climate change itself. The same thing that's needed to lament, as a society, the many losses the land and its people are experiencing.