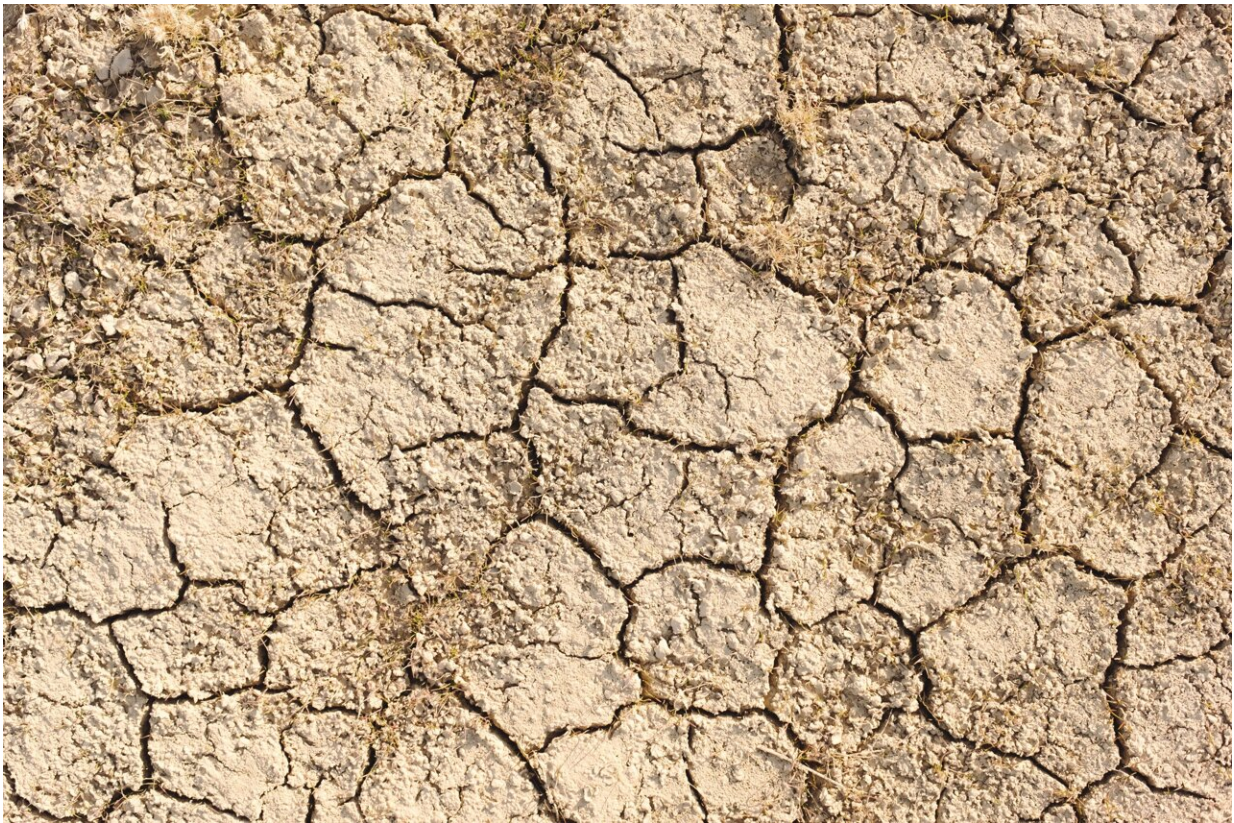


# Study finds Southern California is most disaster-prone region in US

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According to a new national ranking of 3,200-plus U.S. counties, Southern California rates as the single most disaster-prone region in the country.

Quakes, fires, floods, droughts, rising seas, deadly surf, [heat waves](#), cold snaps, hurricanes (kinda) and beetles that devour trees all hit the region more frequently, and often with more intensity, than do the tornadoes and hurricanes that plague other disaster-prone regions, including south Texas and coastal Louisiana and pretty much every inch of Florida.

What's more, disaster-adjacent factors—a community's ability (or inability) to respond to a damaging natural event, the cost of rebuilding structures and roads, the typical resident's access to emergency health care—are included, Southern California ranks worst in what emergency response experts refer to as "disaster vulnerability."

In a new report by ClaimGuard.org, a Florida-based nonprofit that tracks issues important to insurance consumers, researchers used state and federal data to rank Los Angeles as the most "disaster vulnerable" county in the nation. Three other counties in the region—Riverside (No. 3), San Bernardino (No. 4) and Orange (No. 8)—also ranked in the national top 10, and San Diego and Ventura counties are Nos. 11 and 19, respectively.

The survey measured the disaster history for each county and three separate but related issues—the estimated cost for rebuilding, the number of people who most often are hurt in big disasters and overall community resilience. By all of those measures, Southern California counties graded out as disaster hot zones.

"None of this is a surprise if you live there," said Collin Czarnecki, a ClaimGuard data researcher who helped write the report.

"It's not scary or bad," he added. "It's just reality."

The survey projects that natural disasters will cost the four counties in Southern California about \$7 billion this year. The bulk (\$3.9 billion) is

forecast to come in Los Angeles County, but Riverside County (\$1.2 billion), San Bernardino County (\$1.1 billion) and Orange County (\$985 million) also could fork out money on a laundry list of issues that spring up when natural disasters hit—repairs, health care, communications, management, infrastructure and environmental clean-up.

It's unclear how much of that spending might be covered by local taxpayers.

When a governor asks the federal government to declare an event a "federal disaster," the request is made because the designation means the state eventually will get some money from Washington, D.C., to help defray the costs of that specific disaster.

On that basis, California has been the most disaster-prone state in the country—by a wide margin—for at least the past decade. From the start of 2014 through the end of 2023, the state requested federal disaster designations for 155 natural events, from huge wildfires to long-term heat waves. The second most disaster-prone state during that period was Florida, with 42 federal disaster designations.

But many events that cause damage don't qualify for federal or state help. And when events rise to the level of federal disaster, money from Washington can take years to reach the affected community and rarely covers every penny spent.

It's one reason why funding for disaster response can seem patchwork. Many counties use a combination of local revenue and grant money, federal and state, to finance their emergency response programs. And those programs, in big counties and others, typically expand and contract in response to the emergency needs of the moment.

In Los Angeles County, the region's biggest, the Emergency

Management Office has about 35 full-time managers plus communications officials. They work as coordinators with fire and police agencies, environmental agencies and health departments, among others, to create public messaging aimed at preparing the community for any upcoming emergency—or to respond when something big happens.

That dynamic is part of why Southern California is so vulnerable to disasters.

Though the region has had damaging wildfires and drought and floods in recent years (and last year hosted both a hurricane and a tornado) the region's biggest ongoing disaster threat is earthquakes. And, unlike tornadoes or hurricanes or big storms, quakes don't show up on a weather forecast hours or days before they arrive.

"We've got to respond, and it's got to happen instantly," said Emily Montanez, director of communications for the Los Angeles County Office of Emergency Management.

Though she couldn't confirm the disaster spending forecasts, Montanez said the formula used in the new report—measuring an area's propensity for disasters plus the nature of the population in that area—is a valid way to assess an area's vulnerability.

The huge number of homeless people who live in the region, a [real estate market](#) that forces families to double up on homes or apartments, an aged population that often lives in isolated senior living communities and the cultural diversity (the Census Bureau says about 185 languages are spoken in Southern California) all make the region more vulnerable to disasters.

"Absolutely, we are," Montanez said. "With our earthquake potential, we'll always be ranked No 1."

Last year, the United States saw a record 28 distinct events that caused damages of \$1 billion or more. Those billion-dollar disasters—which began with flooding in northern California in January and ended with storms that battered the East Coast in December—cost a combined \$92.9 billion.

Oddly, Southern California wasn't part of that trend. The region didn't have a single billion-dollar disaster last year, according to FEMA records, even after several consecutive years of having one or more such events.

Instead, the region saw an odd array of natural disasters in which the word "natural" has an evolving meaning.

For example, a hurricane hit Southern California last year for the first time in decades. So did a tornado. Both were "natural" events that experts say occurred, at least in part, because climate in the region is changing quickly.

That also was true of flooding that hit in early winter and, yes, late summer. And for the beach erosion that took away sand in south Orange County. And for the heat wave, last summer, that was so extreme it killed people in places as diverse as Death Valley and Riverside.

Climate change already is well understood to be the driver of more frequent hurricanes and tornadoes, hotter heat waves, rising ocean temperatures, longer droughts and hot-tub ocean temperatures near Florida.

The pace of natural disasters is quickening.

Last year's billion-dollar disaster number broke a record that had stood only since 2020, when the nation saw 22 billion-dollar disasters. And

though there have been 376 billion-dollar disasters, nationally, since 1980 (creating damages of about \$2.7 trillion) more than half of that damage has come in the past decade.

"We're factoring in global warming and rising seas, and those are particularly acute issues in Southern California," said ClaimGuide's Czarnecki.

"But, really, they're happening everywhere, too. It's not like Southern California is alone in that."

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