

Flooding Negatively Affects Health and Rural America is Not Immune

Danielle Rhubart

Flooding from extreme weather events, rising sea levels, and intense precipitation has increased significantly over the past 100 years. Much of the public attention to flooding focuses on large coastal metropolitan centers. Although rising sea levels do present significant challenges to cities, rural areas are not immune to flooding. Figure 1 shows the share of properties in each state that are at risk of flooding. Several predominantly rural states, including West Virginia, Vermont, Iowa, and Mississippi, have above average shares of properties at risk.

This is concerning because rural areas have higher average rates of poverty and unstable employment, and smaller shares of working age adults, leaving them more vulnerable to devastating weather events. Most insurance policies do not cover flood-related damage, and only about [10% of Americans have flood insurance](#). Yet, a mere 2-3 inches of water in a home or business [can result in tens of thousands of dollars in costs](#). For low-income families and persistently poor communities, there are fewer resources to prepare for, adapt to, and cope with the consequences of climate change and flooding. Both chronic flooding and one-time flood events can have devastating consequences for financial well-being, with residual consequences on mental and physical health.

As climate change exacerbates severe weather events and intensifies precipitation, rural states and communities must develop mitigation and recovery strategies, especially for vulnerable populations. This could include increasing access to flood insurance, establishing a flood control revolving fund to support flood mitigation projects, establishing tax credits or rebate programs for residents who complete flood mitigation projects (e.g., conserving wetlands), and strengthening public, private, and non-profit systems and networks to support vulnerable populations when flooding does occur.

About the Author

Danielle Rhubart is a Lerner Postdoctoral Fellow in the Lerner Center for Public Health Promotion in the Maxwell School at Syracuse University. (dcrhubar@maxwell.syr.edu)

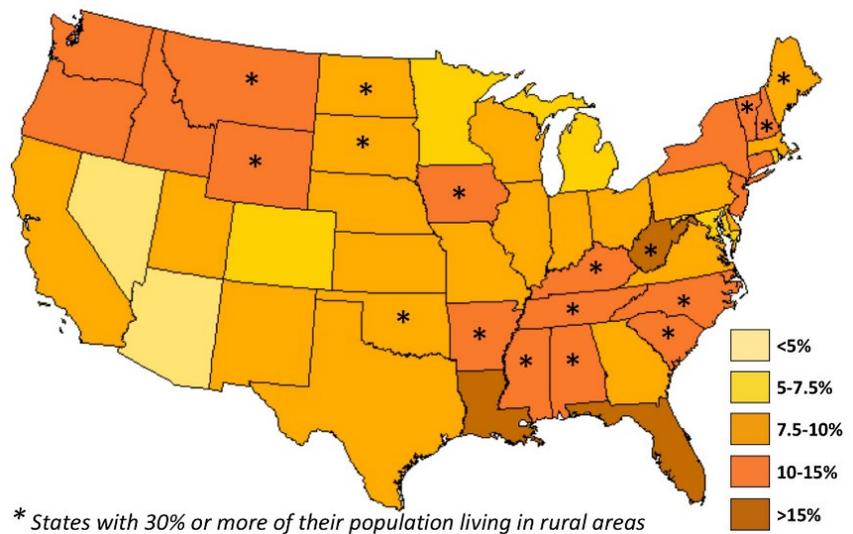


Figure 1: Share of Properties at Risk of Flooding
Data Source: First Street Foundation. (2020). Flood Lab County Data, V1.0. Notes: Values represent the percentage of all properties at risk of flooding in 2020.