

[Click here to download the Society chapter from the report](#) KEY MESSAGES:

- Population shifts and development choices are making more Americans vulnerable to the expected impacts of climate change.
- Vulnerability is greater for those who have few resources and few choices.
- City residents and city infrastructure have unique vulnerabilities to climate change.
- Climate change affects communities through changes in climate-sensitive resources that occur both locally and at great distances.
- Insurance is one of the industries particularly vulnerable to increasing extreme weather events such as severe storms, but it can also help society manage the risks.
- The United States is connected to a world that is unevenly vulnerable to climate change and thus will be affected by impacts in other parts of the world.

Insured Losses from Catastrophes, 1980 to 2005

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Climate change will affect society through impacts on the necessities and comforts of life: water, energy, housing, transportation, food, natural ecosystems, and health. This section focuses on some characteristics of society that make it vulnerable to the potential impacts of climate change and how the risks and costs may be distributed. Many impacts of climate change on society, for example, sea-level rise and increased water scarcity, are covered in other sections of this report. This section is not a comprehensive analysis of societal vulnerabilities, but rather highlights key examples.

Because societies and their built environments have developed under a climate that has fluctuated within a relatively confined range of conditions, most impacts of a rapidly changing climate will present challenges. Society is especially vulnerable to extremes, such as heat waves and floods, many of which are increasing as climate changes. And while there are likely to be some benefits and opportunities in the early stages of warming, as climate continues to change, negative impacts are projected to dominate.

Climate change will affect different segments of society differently because of their varying exposures and adaptive capacities. The impacts of climate change also do not affect society in isolation. Rather, impacts can be exacerbated when climate change occurs in combination with the effects of an aging and growing population, pollution, poverty, and natural environmental fluctuations. Unequal adaptive capacity in the world as a whole also will pose challenges to the United States. Poorer countries are projected to be disproportionately affected by the impacts of climate change and the United States is strongly connected to the world beyond its borders through markets, trade, investments, shared resources, migrating species, health, travel and

tourism, environmental refugees (those fleeing deteriorating environmental conditions), and security.