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(Im)mobility, shifting responsibilities and insurance: Effects of extreme weather events in Australia

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Australia is regularly affected by extreme weather events, resulting in flooding or bushfires. This leads to growing numbers of regions that are uninsurable or where insurance premiums rise so that individuals are less likely to be able to afford it. Additionally, the country is experiencing a housing crisis that is responsible for rising housing prices, forcing people to move into regions that are prone to natural hazards. In the case of a flood event, especially individuals with a lower socio-economic status often cannot afford to move out of the regions at risk. These challenges lead to shifting responsibilities when it comes to reducing people's vulnerability to extreme weather events.

The research aims to analyze shifts in responsibilities of key stakeholders due to the increasing extreme weather events in Australia. Based on qualitative expert interviews, conducted in 2022, this is done in two steps: (1) Determination of root causes of immobility and its effects on individuals' vulnerability to extreme weather events; (2) Identification of key stakeholders as well as their current and future responsibilities.

The results show that immobility is a key element of Australian households' vulnerability to extreme weather events. Moreover, the research indicates that even though stakeholders responsibilities with regard to dealing with extreme weather events certainly overlap, shared responsibilities currently do not play a central role in practice. In order to reduce people's vulnerability to extreme weather events in the future, a holistic approach is needed that allows responsibility to be shared. This research provides the basis for this by identifying and discussing how vulnerability is shaped and how responsibilities need to be shared to create long-term mitigation and adaption measures in the face of climate change.

