



**The Geographic Distribution of
Disaster Damages across the United States**

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Abstract

In this paper we examine the geographic distribution of economic damages caused by natural disasters throughout the United States. Some economists have advocated the use of appropriately priced comprehensive natural disaster insurance as a means of disaster mitigation. The presumption implicit in the comprehensive disaster framework is that natural disasters are not uniformly distributed across the nation. While it is clear that disasters occur more frequently and cause more damages in some regions than in others, limitations on the availability of and public access to disaster damage data have constrained researchers in their examination of the actual experiences across the states. Which states have the most damages resulting from natural disaster events? The objective of the paper is to compile information on disaster damages from multiple sources and present the spatial distribution of damages across the country. Some of the results are in line with what one might expect. However, we document some surprising results. The research also demonstrates the paucity of data on disaster damages over time and across space, highlighting the need for a systematic and comprehensive single public source of information on disaster damages for all types of natural hazards.

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