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**Coastal habitats shield people and property from  
sea-level rise and storms**

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35 **Extreme weather, sea-level rise and degraded coastal ecosystems are placing people**  
36 **and property at greater risk of damage from coastal hazards<sup>1-5</sup>. The likelihood and**  
37 **magnitude of losses may be reduced by intact reefs and coastal vegetation<sup>1</sup>,**  
38 **especially when those habitats fringe vulnerable communities and infrastructure.**  
39 **Using five sea-level rise scenarios, we calculate a hazard index for every 1 km<sup>2</sup> of the**  
40 **United States coastline. We use this index to identify the most vulnerable people**  
41 **and property as indicated by being in the upper quartile of hazard for the nation's**  
42 **coastline. The number of people, poor families, elderly, and total value of**  
43 **residential property that are most exposed to hazards can be reduced by half if**  
44 **existing coastal habitats remain fully intact. Coastal habitats defend the greatest**  
45 **number of people and total property value in Florida, New York, and California.**  
46 **Our analyses deliver the first national map of risk-reduction due to natural habitats**  
47 **and in so doing, indicate where conservation and restoration of reefs and vegetation**  
48 **have the greatest potential to protect coastal communities.**

49

50 Globally, coastal flooding and sea level are expected to increase significantly by  
51 midcentury, with potentially severe consequences for coastal populations around the  
52 world<sup>6</sup>. In the United States--where 23 of the nation's 25 most densely populated  
53 counties are coastal--the combination of storms and rising seas already is putting valuable  
54 property and large numbers of people in harm's way<sup>1-5</sup>. The traditional approach to  
55 protecting towns and cities has been to "harden" shorelines. Although engineered  
56 solutions are necessary and desirable in some contexts, they can be expensive to build  
57 and maintain<sup>7,8</sup>, and construction may impair recreation, enhance erosion, degrade water

58 quality, and reduce fisheries production<sup>9,10</sup>. Over the past decade, efforts to protect  
59 people and property have broadened<sup>11</sup> to consider conservation and restoration of  
60 marshes, seagrass beds, coastal and kelp forests, and oyster and coral reefs that buffer  
61 coastlines from waves and storm surge<sup>12-14</sup> and provide collateral benefits to people<sup>15</sup>.  
62 But approaches and tools for evaluating the potential role of natural defense mechanisms  
63 lag behind those for hardening shorelines<sup>15</sup>.

64         Prioritizing ecosystems for conservation or restoration in service of natural hazard  
65 reduction, requires knowing where habitats are most likely to (1) reduce exposure to  
66 erosion and flooding from storms and future sea levels, and (2) protect vulnerable people  
67 and property (see Supplement definitions of vulnerability etc.). Previous efforts have  
68 mapped physical vulnerability of coastal areas using data and forecasts for sea-level rise  
69 and storm surge<sup>16,17</sup> and used social metrics of vulnerability<sup>18</sup> to identify where  
70 consequences of physical hazards will be greatest for people<sup>2,19</sup>. Missing, however, is a  
71 synthesis of hazard models, climate scenarios, demographic information, and ecological  
72 data to identify where habitats may contribute to protection from coastal hazards. Events  
73 such as Hurricane Sandy, which devastated the northeast U.S. in October 2012,  
74 demonstrate the desperate need for such an analysis to inform planning and yield coastal  
75 regions more resilient to the expected effects of climate change<sup>20</sup>.

76         To identify the stretches of shoreline where habitats have the greatest potential to  
77 defend coastal communities against storms and sea-level rise, we created a hazard index  
78 that incorporates the protective role of ecosystems for the shoreline of the U.S. at a 1-km<sup>2</sup>  
79 scale (Supplementary Fig. 1). We compiled a nationwide map of the major coastal  
80 habitats, designed two habitat scenarios (with and without habitat) and five scenarios of

81 current and future sea level, and identified areas with the highest exposure to inundation  
82 and erosion using physical data and models<sup>16,17,21</sup> (Methods and Supplementary  
83 Information). Next, we converted hazard to imperiled human life and property by  
84 mapping exposure of the people, poor families, elderly populations<sup>22</sup>, and residential  
85 property values<sup>23</sup> in each 1-km<sup>2</sup> segment of the coastline. To determine the reduction in  
86 risk of damages provided by habitats to current storm intensities and the five scenarios of  
87 current and future sea level<sup>24</sup>, we modeled the numbers of people and total value of  
88 property highly exposed to hazards with and without habitats. By quantifying where and  
89 to what extent habitats reduce exposure of vulnerable populations and property, our  
90 analyses are, to the best of our knowledge, the first to target where conservation and  
91 restoration of coastal habitats are most critical for protecting lives and property at a  
92 national scale.

93 We assessed coastal vulnerability now and in the future by estimating the hazard  
94 index at a 1-km<sup>2</sup> scale for the entire coastline across ten scenarios varying in sea-level  
95 rise and presence of habitats (no rise, and four U.S. National Climate Assessment  
96 scenarios of rise<sup>24</sup> both with and without habitat; Methods, Supplementary Information,  
97 Supplementary Fig. 2). From the frequency distribution of 1,007,020 (ranging from 1.05-  
98 4.84), we identified the upper quartile ('high hazard') as greater than 3.36  
99 (Supplementary Fig. 3). Today 16% of the U.S. coastline are 'high hazard' areas,  
100 harboring 1.3 million people, 250,000 elderly, 30,000 families below the poverty line,  
101 and \$300 billion in residential property value (Fig. 1).

102 A key question that arises with an index of modeled hazard is whether observed  
103 and predicted spatial variation in damages are correlated. To compare our coastal hazard

104 index to findings from empirical studies, we synthesized data from the Spatial Hazards  
105 Events and Losses Database for the U.S. (SHELDUS<sup>25</sup>). Using state-level data from  
106 1995-2010, we found a highly significant positive relationship between our modeled  
107 estimates of total population exposed to the greatest coastal hazard (current scenario only;  
108 upper quartile > 3.14) and the observed number of coastal hazard-related fatalities (N=21  
109 states,  $R^2=0.70$ ,  $P<0.0001$ , total coastal hazards=1270, total coastal hazard-related  
110 fatalities=527, Supplementary Information).

111 To assess future vulnerability, we examined results from the hazard index and  
112 estimated risk to people and property under four sea-level rise scenarios for the year  
113 2100<sup>24</sup>. Across all future scenarios, our results suggest that more coastal segments will  
114 be highly exposed to hazards, and that the amount of highly threatened people and  
115 property will increase by 30-60% over the current scenario (Fig. 1). Given modeled sea-  
116 level rise and observed storm characteristics, 1.7 to 2.1 million of today's population will  
117 live in areas exposed to the highest hazard (Fig. 1). Between 30,000 and 40,000 families  
118 below the poverty line and \$400 to \$500 billion of residential property will be most  
119 exposed to future hazards (Fig. 1). Of course, both property values and populations along  
120 the coast are expected to grow; thus, our study likely underestimates the number of  
121 people and value of property expected to be in harm's way by 2100. Because our  
122 analysis includes only the value of residential units, not commercial properties, it  
123 underestimates the total value of property exposed to damage from coastal hazards.

124 To determine the extent to which habitats provide protection, we compared  
125 estimates of risk for the five sea-level rise scenarios with and without the presence of  
126 nine habitats that fringe the U.S.: coastal forests (e.g., mangroves and other coastal trees

127 and shrubs), coral reefs, emergent marsh, oyster reefs, high and low dunes, seagrass beds,  
128 kelp forests, and additional intertidal aquatic vegetation (Supplementary Fig. 4). We  
129 modeled the complete loss of habitat to identify where habitats reduce the exposure of  
130 people and property to hazards. Habitats currently protect 67% of the coastline, as hazard  
131 increases in two-thirds of all segments in the without habitat scenario. Habitat loss would  
132 double the extent of coastline highly exposed to storms and sea-level rise (hazard index >  
133 3.36), making vulnerable an additional 1.4 million people currently living within 1 km of  
134 the coast. The number of poor families, elderly people, and total property value highly  
135 exposed to hazards would also double if protective habitats were lost (Fig. 1).

136        Vulnerability to coastal hazards and the importance of natural habitats vary across  
137 the United States. For all climate scenarios (Supplementary Fig. 5), the east and gulf  
138 coasts are more physically vulnerable to sea-level rise and storms than the west coast  
139 (shown for A2 in Fig. 2). Regions with greater exposure to hazards have a greater  
140 percentage of low-relief coastal areas with softer substrates (e.g., beaches, deltas), higher  
141 rates of sea-level rise, and potential for storm surge (Supplementary Figs. 7,8). Large  
142 expanses of coastal forests and wetlands, oyster and coral reefs, dunes, and seagrass beds  
143 (Supplementary Fig. 4) are critical for protecting the eastern seaboard and Gulf of  
144 Mexico from storms and sea-level rise (compare Supplementary Figs. 5 to 6). At the  
145 state level, habitats protect the greatest extent of coastline in Florida, North Carolina and  
146 Alaska (shown for A2 in Supplementary Table 7). Although coastal ecosystems are most  
147 important for reducing exposure to hazards in the aforementioned states, they provide  
148 protection for the greatest number of people, socially vulnerable populations, and

149 property in Florida, New York and California (difference between “with habitat” and  
150 “without habitat” Fig. 2B, Supplementary Table 7 for other metrics).

151 To determine where habitats are likely to be critical for protecting the most  
152 valuable coastline now and under future climate scenarios, we estimated the difference in  
153 total property value exposed to coastal hazards, with and without habitats, at a county  
154 scale. Variation among counties in the value of property currently protected by coastal  
155 habitats is substantial, ranging from \$0 (e.g., Jefferson, Florida), to over \$20 billion in  
156 Suffolk and Kings, New York (Fig. 3A). There are also differences in the potential  
157 importance of habitats for protection as sea levels rise. For example, if the extensive  
158 coral, mangrove, and seagrass ecosystems that currently line Florida persist in the face of  
159 development and climate change, our analysis predicts these habitats will reduce  
160 exposure of nearly \$4 billion 2010 USD in home property values within 1 km of the  
161 coastline by 2100 – up from \$0.7 billion currently (Fig. 3A,B insets). In other counties  
162 sea-level rise will overwhelm coastal habitats, reducing property protection (Fig. 3  
163 insets).

164 Focusing solely on property value may cause decision-makers and planners to  
165 overlook ecosystems that provide disproportionate protection of vulnerable populations.  
166 For example, habitats protect more poor families relative to the total population in Texas  
167 (Fig. 4A,B) and more elderly and total property value in Florida (Figs. 3, 4C, 4D). Thus,  
168 at the county scale, the greatest hazard protection from habitats for poor families along  
169 the Gulf coast occurs where there are disproportionately fewer elderly and lower total  
170 property value. These findings reflect the co-location of high property value and  
171 vulnerable people in some regions and their independence in other regions.

172           Around the world and the U.S., coastal defense planning is beginning to  
173 incorporate ecosystems alongside physical structures. In the aftermath of Hurricane  
174 Sandy, calls for enhancing the resilience of New York City have included restoration of  
175 oyster and wetland habitats<sup>26</sup>. Louisiana's 2012 Master Plan to combine natural and  
176 engineered strategies for protection<sup>11</sup>, is exemplary of such efforts.

177           These pioneering initiatives will likely be emulated by other regions. Our results  
178 suggest that the extent to which natural defense mechanisms operate depends on relative  
179 location of the hazard (e.g., sea-level rise hotspots)<sup>5</sup>, habitats, and vulnerable populations  
180 and properties. Questions about the adaptation (or lack thereof) of habitats to climate  
181 change (e.g., wetlands migrating with sea-level rise) and how multiple habitats (e.g.,  
182 oysters and marshes) function together to reduce exposure<sup>26</sup>, deserve further attention.

183           More work is needed to identify where combining ecosystem-based and  
184 engineered approaches will be most effective for reducing damages. Because of data  
185 limitations at a national scale, we combined physical structures and geomorphology into  
186 a single variable, which precludes comparisons of green and grey solutions  
187 (Supplementary Information). A full cost-benefit analysis of alternatives will be most  
188 useful at local scales and require quantitative ecological, surge, and wave models  
189 combined with valuation of a suite of ecosystem services. The authors are engaged in  
190 such work in Texas, U.S. and Belize.

191           The index we developed is most useful at national and regional scales for  
192 prioritizing habitats for coastal defense. Our analysis illuminates that loss of existing  
193 ecosystems will result in greater damage to people and property or will require massive  
194 investments in engineered defenses. Identifying the best locations to target for



195 ecosystem-based strategies depends on where habitats effectively reduce hazards and  
196 where people benefit the most, both now and under future climate.

197

198 **Methods:**

199 **Design of sea-level rise scenarios.** We developed one current and four future sea-level  
200 rise scenarios for 2100 for the coast of the United States using long-term tide gauge data  
201 and guidance from the 2013 National Climate Assessment (NCA): “current” is based on  
202 observed rates of sea-level rise, “trend” represents the projection of the observed rise to  
203 2100, “B1” and “A2” are based in part on the Special Report on Emission Scenarios, and  
204 “high” incorporates glacier and ice sheet contributions<sup>24</sup> (Supplementary Fig. 1). To  
205 calculate local estimates of sea-level rise for each scenario we assigned each 1-km<sup>2</sup>  
206 segment to the closest tide gauge<sup>27</sup>. We estimated the current sea-level rise scenario as  
207 the increase in water elevation from 1992 to 2006 using the long-term observed rate for  
208 each tide gauge<sup>27</sup>. Predicted outcomes for the four future scenarios were global rise for  
209 2100 predicted by the NCA (0.2, 0.5, 1.2, 2 m)<sup>24</sup>, multiplied by a scaling factor (the ratio  
210 of the historical local rate to the historical global rate (1.8 mm yr<sup>-1</sup>))<sup>24,27</sup>.

211 **Design of habitat scenarios.** To evaluate the role of coastal ecosystems in reducing  
212 exposure to sea-level rise and storms, we developed two habitat scenarios. “With  
213 habitat” includes nine habitats in the hazard index (Supplementary Fig. 4). “Without  
214 habitat” assumes those habitats no longer provide protection. The habitat scenario is  
215 assumed to be the current state of the system. The “without habitat” scenario is not  
216 intended to be a plausible reflection of the future. Instead, we used it to evaluate where

217 and to what extent habitats play a significant role in protecting people and property, and  
218 to determine where their loss would affect risk from coastal hazards.

219 **Calculating coastal hazard.** To estimate the relative exposure of each 1-km<sup>2</sup> segment of  
220 the U.S. coastline in 2100 and today with and without habitats (for a total of 1,007,020  
221 segments), we calculated an index for coastal erosion and inundation using the coastal  
222 vulnerability model in InVEST, an open-source tool available at  
223 [www.naturalcapitalproject.org](http://www.naturalcapitalproject.org). The tool builds on previous approaches<sup>16,17</sup> by  
224 specifically including the role of habitats in providing protection. The index also  
225 includes the effect of storms on exposure by incorporating observed data on wind,  
226 waves<sup>28</sup>, and surge potential, as well as data and models for four other key variables:  
227 habitat type, shoreline type, relief, and sea-level rise (Supplementary Information).

228 Because of uncertainty among models and studies about the relationship between waves  
229 and climate change<sup>29</sup>, we made the simplifying assumption that storm intensity and  
230 frequency in 2100 will be the same as the current scenario. We estimated current wave  
231 and wind exposure based on six years of NOAA WAVEWATCH III model hindcast re-  
232 analysis results for 2005-2010<sup>28</sup>. We followed NOAA's ESI shoreline classification  
233 scheme, and assumed that seawalls have the same rank as rocky coastlines and cliffs  
234 (Supplementary Table 1). This simplification, which in effect combines structures and  
235 geomorphology into shoreline type, is an artifact of the limitations of the nationwide  
236 dataset and analysis, and should be addressed in future research.

237 Using observed and modeled data, we generated absolute values for each variable  
238 for each 1-km<sup>2</sup> segment of coastline. We then ranked each variable for each segment  
239 from low (Rank=1) to high (Rank=5) exposure (Supplementary Table 1).

240 
$$HazardIndex = (R_{Habitats} R_{GeomorphologyORstructures} R_{Relief} R_{SLR} R_{Wind} R_{Waves} R_{SurgePotential})^{\frac{1}{7}}$$

241 We weighted all variables equally, after several other coastal vulnerability indices<sup>16,17</sup>.

242 The results are the relative exposure to coastal hazard of each 1-km<sup>2</sup> segment compared

243 to all other segments nation-wide and across the ten habitat by climate scenarios

244 (Supplementary Fig. 2). To map hazard we classified the distribution of results for all

245 segments and scenarios (ranging from 1-5) into quartiles that demarcate areas of highest

246 (>3.36=upper 25%), intermediate (2.36-3.36=central 50%) and lowest hazard

247 (<2.36=lower 25%, Supplementary Fig. 2).

248 **Quantifying risk.** To convert hazard to imperiled property and human life we combined

249 it with mapped data on demographics<sup>22</sup> and property values<sup>23</sup> in each 1-km<sup>2</sup> segment of

250 the entire coastline. We used Zillow's Home Value Index (ZHVI)<sup>23</sup>, which is the

251 median market value of residential properties in each U.S. 2010 Census block group and

252 five years (2006-2010) of the Census Bureau's American Community Survey (ACS)

253 data<sup>22</sup>. We distributed data for people and properties throughout the census block group at

254 a resolution of 30 m with a dasymetric mapping approach<sup>30</sup> that uses land-use, land-cover

255 and land stewardship data (indicating uninhabited public lands) to identify where people

256 are most likely to live. We then estimated the total population, number of people older

257 than 65 years, number of families below the poverty line, and median value of properties

258 in 1-km<sup>2</sup> segments classified as highest hazard.

259 **Validation of current coastal hazard risk.** To assess the ability of the hazard index to

260 capture risk, we compared our estimates for population exposed to highest hazard to the

261 observed number of coastal hazard-related fatalities per state from the Spatial Hazards

262 Events and Losses Database for the United States (SHELDUS<sup>25</sup>).

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353

354 **Acknowledgments:** We thank the Gordon and Betty Moore Foundation for financial  
355 support and for hosting the National Climate Assessment Biodiversity, Ecosystems and  
356 Ecosystem Services Technical Chapter working group. We thank the many individuals  
357 and institutions that provided data (see SI for full details). We also thank Jen Burke, Guy  
358 Gelfenbaum, Rob Griffin, CK Kim, Josh Lawler, Mark Plummer, Peter Ruggiero, Jameal  
359 Samhouri, Heather Tallis, Jodie Toft, and Guy Ziv for helpful discussions during this  
360 research. Links for downloading the coastal hazard index and visualizing results are  
361 available at [www.naturalcapitalproject.org](http://www.naturalcapitalproject.org). Data are available from the Dryad Digital  
362 Repository: [http://dx.doi.org/10.5061/dryad.\[NNNN\]](http://dx.doi.org/10.5061/dryad.[NNNN])

363

364 **Author contributions:**

365 P.K., M.R., K.A., G.G., A.G., S.W., G.V. conceived the research. G.G. and G.V.  
366 developed the coastal hazard index. K.A., G.V., S.W. performed analyses. K.A., G.G.,  
367 G.V., S.W. collected the data. M.L. and J.S. helped with data collection and analyses.  
368 K.A. wrote the paper with contributions from A.G., G.G, P.K., M.R., J.S., G.V., S.W.

369

370 **Competing Financial Interests:** The authors declare no competing financial interests.

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375 **Figure legends:**

376 **Figure 1.** Coastal habitats reduce by approximately 50% the proportion of people and  
377 property along the United States coastline that are most exposed to storms and sea-level  
378 rise. We estimate people and property exposed to hazards with (■) and without (□)  
379 habitats using four metrics: total population, elderly people, poor families (three left  
380 axes), and residential property values (right axis). Results are represented using the same  
381 set of bars for all metrics because at the national scale these variables are highly  
382 correlated. The correlation breaks down on more local scales (Figs. 3, 4). Data are for  
383 highest hazard segments (index > 3.36).

384 **Figure 2.** Exposure of the United States coastline and coastal population to sea-level rise  
385 in 2100 (A2 scenario) and storms. Warmer colors indicate regions with more exposure to  
386 coastal hazards (index > 3.36). The bar graph shows the population living in areas most  
387 exposed to hazards (red 1-km<sup>2</sup> coastal segments in the map) with protection provided by  
388 habitats (■), and the increase in population exposed to hazards if habitats were lost due  
389 to climate change or human impacts (□). Data depicted in the inset maps are zoomed-in  
390 views of the nationwide analysis.

391 **Figure 3.** Total property value for which habitats reduce exposure to storms and sea-  
392 level rise in each coastal county of the United States for the A) current and B) future A2  
393 sea-level rise scenarios. Insets show Monroe County, FL, Georgetown and Horry  
394 counties in SC, and Brunswick and Pender counties in NC. Reduction in the total value  
395 of property exposed to coastal hazards is the difference in the total value of property  
396 exposed to coastal hazards with and without habitats included in the hazard index.

397 Estimates for each 1-km<sup>2</sup> segment in the highest hazard category (index > 3.36) are  
398 summed by county.

399 **Figure 4.** Nature's shield for socially vulnerable counties. Proportion of poor families  
400 (A, B) and elderly people (C, D), relative to the total population in each country, that are  
401 protected by habitats from exposure to current (A, C) and future A2 (B, D) sea-level rise  
402 and storms. Cut-offs for high (■ = upper 25%), medium (■ = center 50%) and  
403 low (■ = lower 25%) proportions are based on the quantiles of the two distributions  
404 (ratio of poor or elderly to total population) across the two sea-level rise scenarios.

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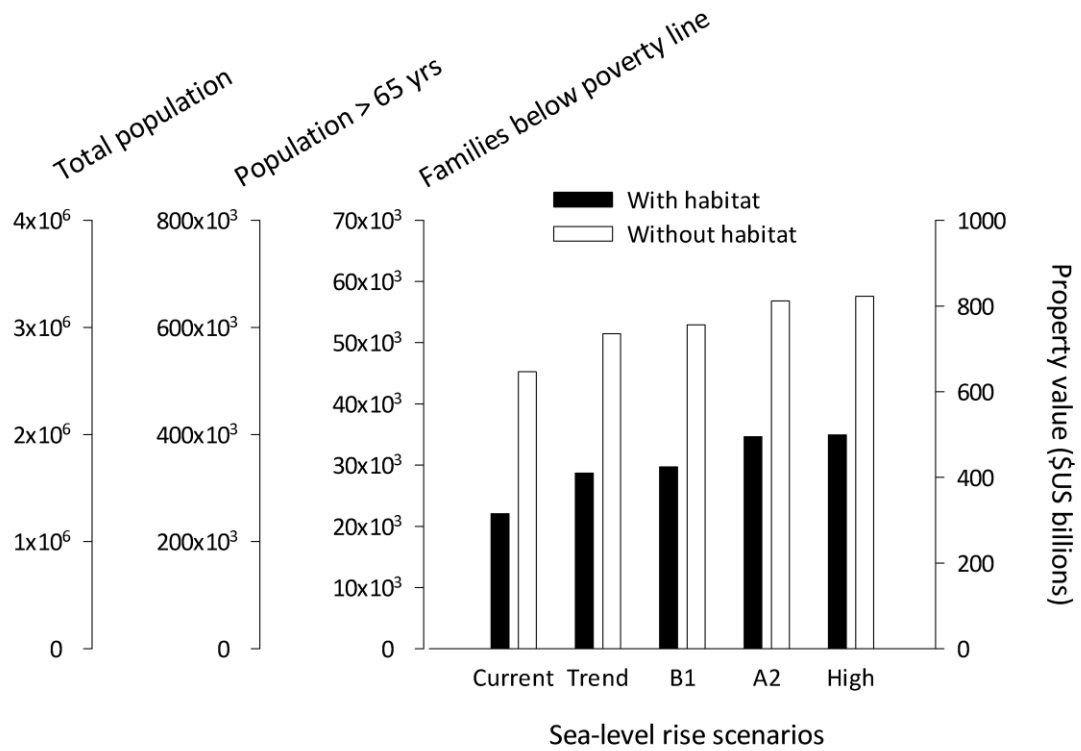
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421 Figure 1



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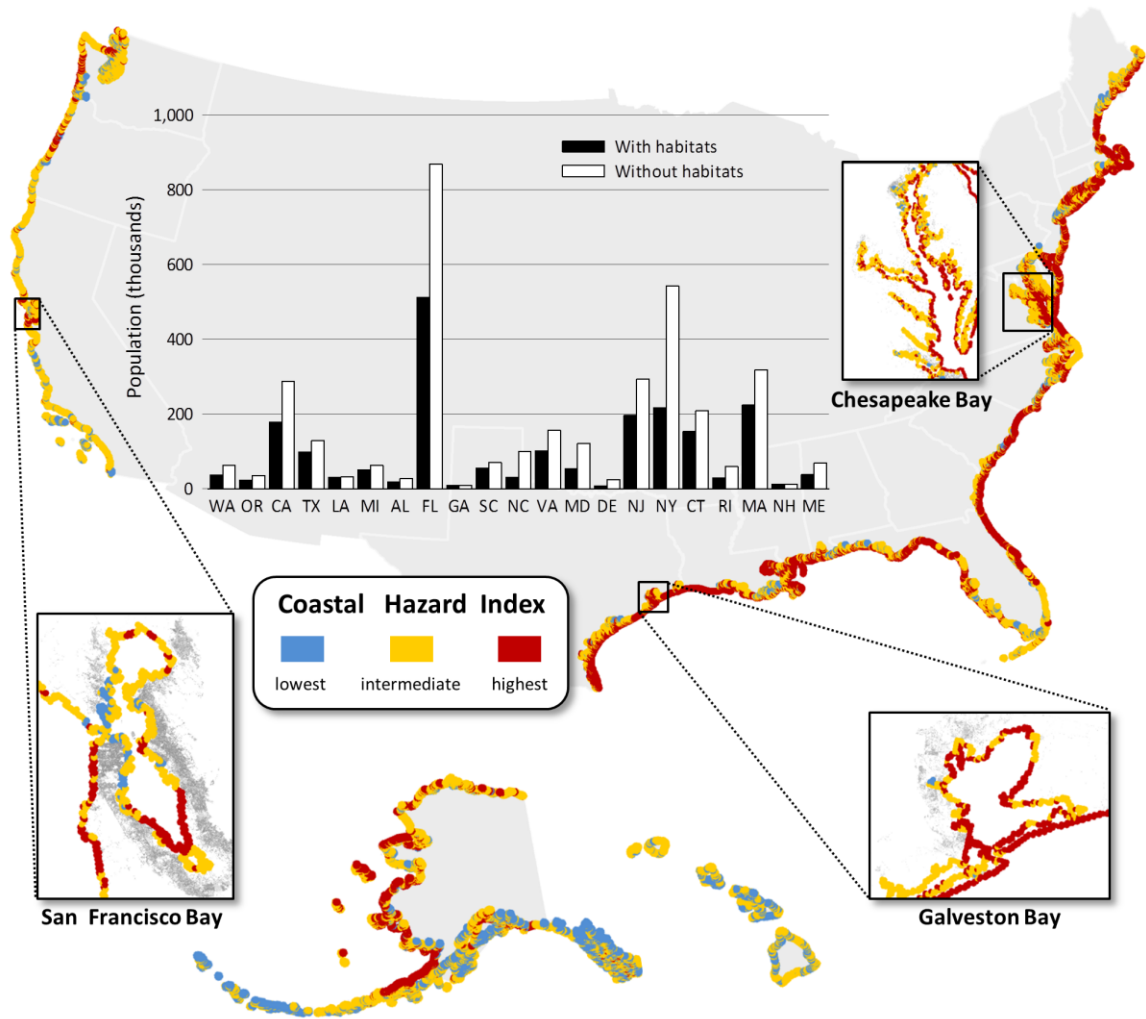
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433 Figure 2



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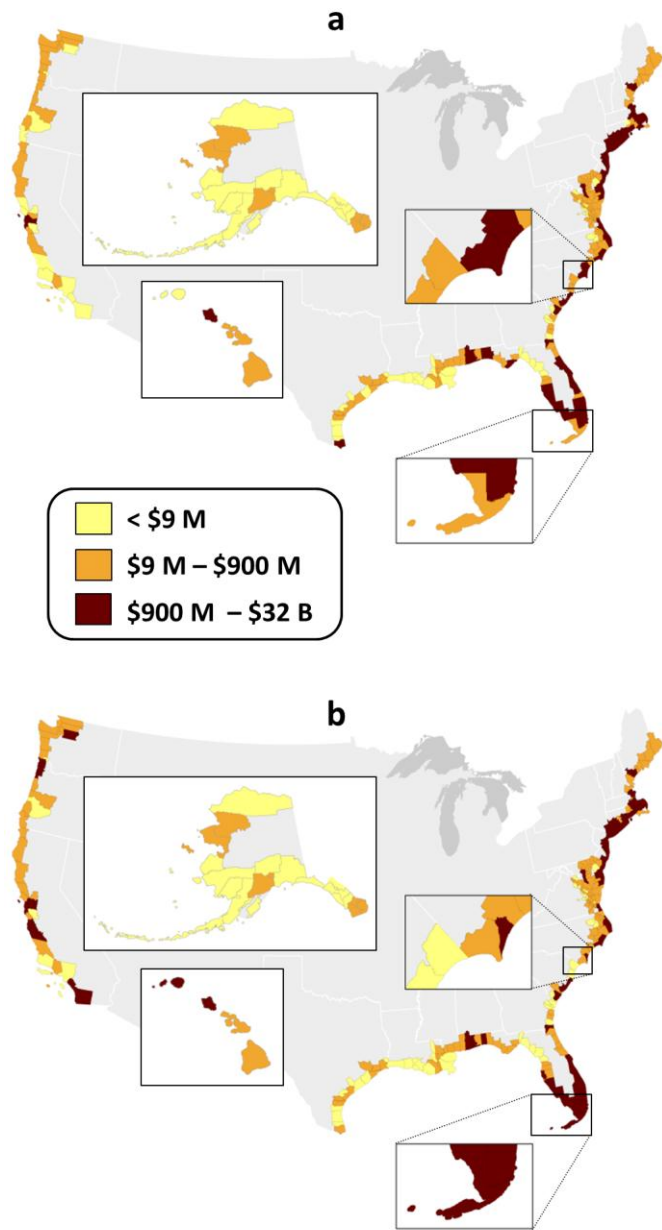
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443 Figure 3



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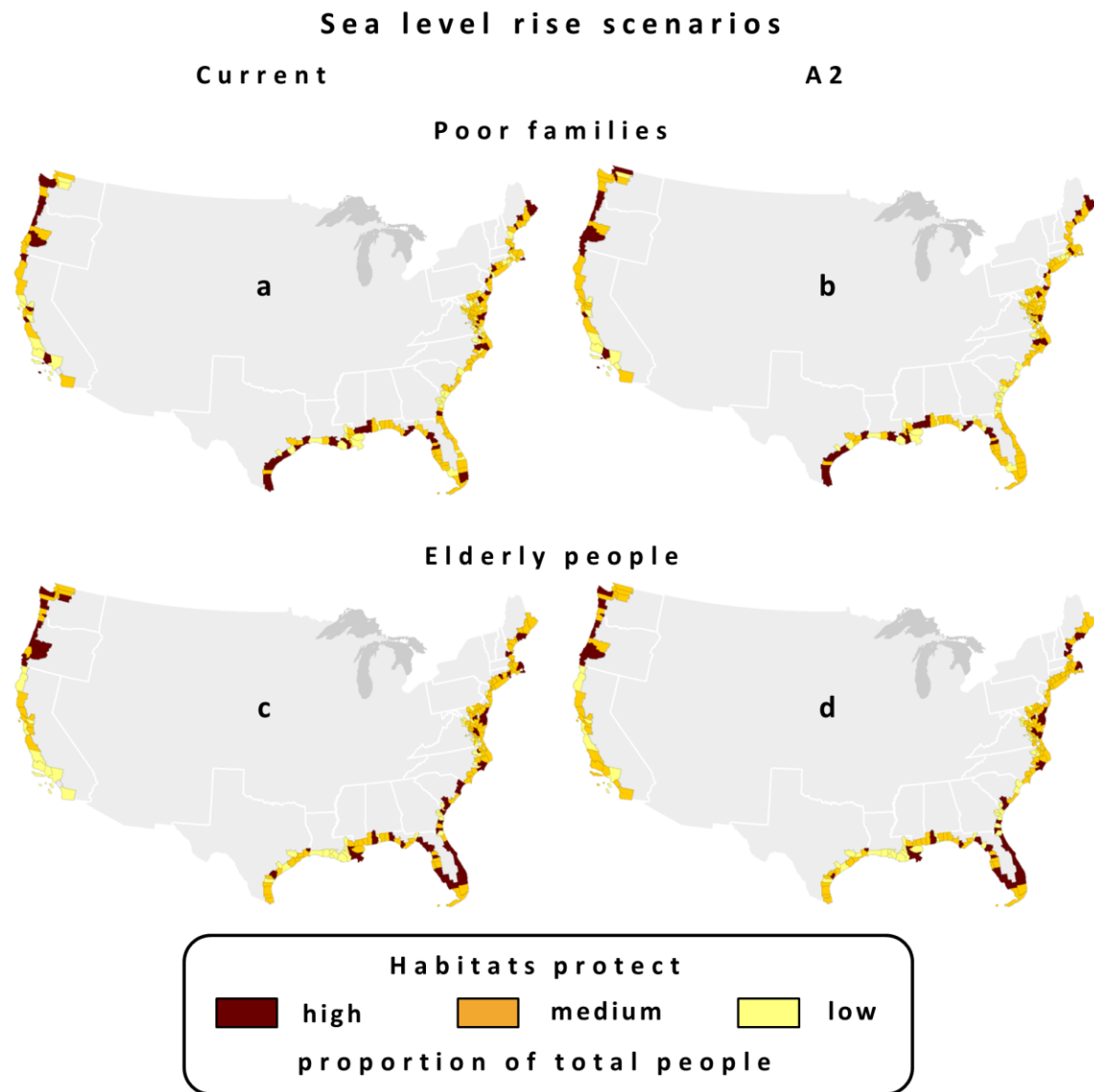
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451 Figure 4



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