2021 was a year of disasters, with extraordinary heat waves, fires, a string of hurricanes, a cold snap that left Texas in the dark, winter tornados, and torrential rains. FEMA has been left badly overstretched. That's an urgent problem, and it's likely a foretaste of the future.

This is not just a problem for the overloaded folks at FEMA. It's a problem for all of us, in an era where disasters are coming fast and furious.

The agency is stretched very thin indeed, with duties ranging from assisting with the care of detained migrant children, responding to COVID, supervising funding for rebuilding from past storms, and preparing for the upcoming season of wildfires and hurricanes. In May, according to the *NY Times*, "just 3,800 of the agency's 13,700 emergency workers are available right now to respond to a new disaster," about a third fewer than last year. The problem, the *Times* says, was not so much a lack of funding as a lack of staff.

Some of FEMA's current assignments, like COVID response, are temporary. There's every reason, however, to expect the pace of disaster situations to increase rather than slow. There are three reasons.

First and foremost, there's climate change, which will result in an increase in the frequency and intensity of extreme weather events. The increase in frequency also means that there will be a greater number of disaster clusters, meaning that FEMA will be faced with multiple major disasters in short spans of time. The increased severity of disasters will also complicate and extend the post-disaster response, requiring corresponding commitments of staff by FEMA.

Second, more people leave in high-risk areas such as coastal areas. The growing populations of Florida and Texas are especially exposed to hurricane and flood risks, and they account for an outsized share of the biggest disasters in monetary terms. There's also been a lot of population growth in arid areas and on the urban wildland interface, putting more people at risk from wildfires.

Third, disaster cascades are becoming more of a problem. The causes are complex. Due to climate change, systems designed for the previous weather regime are now exposed to unexpected risks of failure. Systems are also highly interlinked. In Texas, we saw how the dynamics at play. Gas supply failed because the facilities weren't weatherized to deal with the unexpected cold weather. That in terms knocked out parts of the electrical system. Further gas systems then failed because

of lack of power, and this impaired additional parts of the electrical system. Finally, much of the power grid had to be taken off line because of the system's increasing instability. And to top all this off, the water supply failed in many places because of the lack of power, while Texans shivered in cold houses. These cascading failures increase the challenges for disaster response.

What's to be done? Congress needs to authorize a substantial increase in FEMA's staff, and such increases will probably have to continue over the years as the disaster situation gets worse. FEMA is going to be a much bigger agency in 2050 than it is today. FEMA also needs to be able to access more help within the federal government, which may mean additional hiring in other parts of the government, as well as additional disaster training and preparedness. State governments are going to be facing similar problems. Texas and Florida have large economies. Other impacted states like Mississippi are among the poorest in the country and will need federal help to develop their disaster response capabilities. Finally, FEMA may need additional budget authority for outside contractors who can provide additional surge capacity.

It would be nice if we were just going through a temporary blip, but the reality is that we are just at the beginning of an era of increasing disaster risk. The means that disaster risks will occupy a bigger share of the government's attention. FEMA and its state counterparts will need to grow along with the scale of the disaster risks they confront.