

CAROLYN KOUSKY

Resources for the Future
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Education

Ph.D., Public Policy, Harvard University, John F. Kennedy School of Government, 2008

B.S., Earth Systems, Stanford University, 2002, graduated with honors and distinction

Areas of Expertise

Household and Community Resilience
Risk and Insurance
Natural Hazards
Climate Adaptation
Environmental and Natural Resource Economics

Professional Experience

Fellow, Resources for the Future, Washington, D.C., 2008 – present

Visiting Scholar, Risk Management and Decision Processes Center, Wharton School of the University of Pennsylvania, Philadelphia, PA, Sept. 2006 – Jan. 2007; 2011– present

Member of the Research Network for the Public Policy Institute of California's Water Policy Center, 2015 - present

Other Professional Activities

Member, Editorial Board of Economics of Disasters and Climate Change, 2016 - present

Member, National Research Council Committee on Analysis of Costs and Benefits of Reforms to the National Flood Insurance Program – Phase 1, 2013 - 2016

Member, Working Group on Flood Insurance Affordability for the NYC Mayor's Office of Long-Term Planning and Sustainability, 2013 - present

Member, Adaptation and Hazards Indicators Technical Team for the U.S. Global Change Research Program, National Climate Assessment, 2013- 2016

Member, Climate Adaptation Committee of the National Hazards Mitigation Association, 2012-2014

Honors, Fellowships, and Awards

Recipient of the Tartufari International Prize in the Field of Socio-Economic Assessment of Natural Disasters from the Accademia Nazionale dei Lincei, 2013

Science, Environment, and Development Group, Kennedy School of Government, Harvard University, Doctoral Research Fellow, 2004 – 2008

Harvard Environmental Economics Program, Harvard University, Pre-doctoral Fellow, 2005 – 2008

Lincoln Institute of Land Policy Dissertation Fellowship, 2007 – 2008

Teresa Heinz Scholar for Environmental Research, 2006 – 2007

Joseph Crump Fellowship, Kennedy School of Government, 2005 – 2006

Phi Beta Kappa, 2002

Graduated with honors and distinction, 2002

Publications

Journal Articles:

Epanchin-Niell, R., C. Kousky, A. Thompson, and M. Walls (forthcoming). “Threatened Protection: Sea Level Rise and Coastal Protected Lands of the Eastern United States.” *Ocean and Coastal Management*.

Kousky, C. and L. Shabman (forthcoming). “Funding Flood Risk Management: Pre- or Post-Disaster?” *Water Economics and Policy*.

Kousky, C. (2016). “Disasters as Learning Experiences or Disasters as Policy Opportunities? Examining Flood Insurance Purchases after Hurricanes.” *Risk Analysis*. DOI: 10.1111/risa.12646

Kousky, C. (2016). “Impacts of Natural Disasters on Children.” *Future of Children*. 26(1):73-92.

- H. Fell and C. Kousky (2015). "The Value of Levee Protection to Commercial Properties." *Ecological Economics*. 119:181-188.
- Kousky, C. and E. Michel-Kerjan (2015). "Examining Flood Insurance Claims in the United States." *Journal of Risk and Insurance*.
- Walls, M., C. Kousky, and Z. Chu (2015). "Is What You See What You Get? The Value of Natural Landscape Views." *Land Economics*. 91(1): 1-19.
- Kousky, C. (2015). A Historical Examination of The Corps of Engineers and Natural Valley Storage Protection: The Economics and Politics of "Green" Flood Control. *Journal of Natural Resources Policy Research*. 7(1): 23-40. DOI: 10.1080/19390459.2014.963372.
- M. Ranson, C. Kousky, M. Ruth, L. Jantarasami, A. Crimmins, and L. Tarquinio (2014). Tropical and Extratropical Cyclone Damages under Climate Change. *Climatic Change*. 127(2): 227-241. DOI 10.1007/s10584-014-1255-4.
- Kousky, C. and M. Walls (2014). "Floodplain Conservation as a Flood Mitigation Strategy: Examining Costs and Benefits." *Ecological Economics*. 104:119-128
- Kousky, C. and H. Kunreuther (2014). "Addressing Affordability in the National Flood Insurance Program." *Journal of Extreme Events*. (1)1: Article ID 1450001.
- Kousky, C. (2014). "Managing Shoreline Retreat: A US Perspective," *Climatic Change*. 124(1): 9-20.
- Kousky, C. (2014). "Informing Climate Adaptation: A Review of the Economic Costs of Natural Disasters." *Energy Economics*. 46: 576-592.
- Kousky, C. (2013). "Facts about FEMA Household Disaster Aid: Examining the 2008 Floods and Tornadoes in Missouri." *Weather, Climate, and Society*, 5(4): 332-344.
- Berger, A. M., Brown, C. L., Kousky, C., Laberteaux, K., and R. Zeckhauser (2013). "Where Americans Live: A Geographic and Environmental Tally." *Harvard Journal of Real Estate*, 1(1): 39-49.
- Kousky, C., S. M. Olmstead, M. A. Walls, and M. Macauley (2013). "Strategically Placing Green Infrastructure: Cost-Effective Land Conservation in the Floodplain." *Environmental Science & Technology*, 47(8): 3563-3570.
- Kousky, C. and R. Cooke (2012). "Explaining the Failure to Insure Catastrophic Risks." *The Geneva Papers on Risk and Insurance - Issues and Practice*, 37(2): 206-227.
- Bin, O., Bishop, J., and C. Kousky (2012). "Redistributional Effects of the National Flood Insurance Program." *Public Finance Review*, 40(3): 360-380.

- Cooley, D. M, Galik, C. S., Holmes, T. P., Kousky, C., and Cooke, R. M. (2012). "Managing Dependencies in Forest Offset Projects: Toward a More Comprehensive Evaluation of Reversal Risk." *Mitigation and Adaptation of Strategies for Global Change*, 17(1): 17-24.
- Kousky, C., Kopp, R. E., and R. M. Cooke (2011). "Risk Premia and the Social Cost of Carbon: A Review." *Economics: The Open-Access, Open-Assessment E-Journal*, Vol. 5, 2011-21. <http://dx.doi.org/10.5018/economics-ejournal.ja.2011-21>
- Kousky, C. (2011). "Managing Natural Catastrophe Risk: State Insurance Programs in the United States." *Review of Environmental Economics and Policy*, 5(1): 153-171. doi: 10.1093/reep/req020
- Kousky, C. (2011). "Understanding the Demand for Flood Insurance." *Natural Hazards Review*, 12(2): 96-110.
- Berger, A., Brown, C., Kousky, C. and Zeckhauser, R. (2011) "Perspective: The Challenge of Degraded Environments: How Common Biases Impair Effective Policy." *Risk Analysis*, 31(9) 1423-1433.
- Kousky, C. (2010). "Using Natural Capital to Reduce Disaster Risk." *Journal of Natural Resources Policy Research*, 2(4): 343-356.
- Kousky, C. and H. Kunreuther (2010). "Improving Flood Insurance and Flood Risk Management: Insights from St. Louis, Missouri." *Natural Hazards Review*. 11(4): 162-172.
- Kousky, C. (2010). "Learning from Extreme Events: Risk Perceptions After the Flood." *Land Economics*. 86(3): 395-422.
- Michel-Kerjan, E. and C. Kousky (2010). "Come Rain or Shine: Evidence on Flood Insurance Purchases in Florida." *Journal of Risk and Insurance*. 77(2): 369-397.
- Brennan, T., C. Kousky, and M. Macauley (2010). "More Than a Wing and a Prayer: Government Indemnification of the Commercial Space Launch Industry." *Risk, Hazards & Crisis in Public Policy*. Vol. 1: Iss. 1, Article 7.
- Jack, B. K., C. Kousky, and K. E. Sims (2008). "Designing Payments for Ecosystem Services: Lessons from Previous Experience with Incentive-based Mechanisms." *Proceedings of the National Academy of Sciences*. 105(28): 9465-9470.
- Kousky, C., S. Walsh, and R. Zeckhauser (2007). "Options Contracts for Contingent Takings." *Issues in Legal Scholarship*. Catastrophic Risks: Prevention, Compensation, and Recovery: Article 2. <http://www.bepress.com/ils/iss10>
- Kousky, C., E. F. P. Luttmer, and R. J. Zeckhauser (2006). "Private Investment and

Government Protection." *Journal of Risk and Uncertainty* 33(1/2): 73-100.

Kousky, C. and S. H. Schneider (2003). Global Climate Policy: Will Cities Lead the Way? *Climate Policy* 3: 359-372

Books and Book Chapters:

Kousky, C. (forthcoming). Revised Risk Assessments and the Insurance Industry. In: Policy Shock: Regulatory Responses to Oil Spills, Nuclear Accidents, and Financial Crashes, ed Balleisen, E., L. Benneer, K. Krawiec, and J. Wiener. Cambridge University Press.

Kousky, C. (2016). A Historical Examination of the Corps of Engineers and Natural Valley Storage Protection: the Economics and Politics of 'Green' Flood Control. In: Designing Water Disaster Management Policies: Theory and Empirics, ed C Gopalakrishnan. New York, NY, Rutledge: Chapter 3.

National Research Council (2015). Affordability of National Flood Insurance Program Premiums: Report 1. Washington, DC, The National Academies Press.

Kousky, C. (2015). Evaluation of New York City's Watershed Agricultural Program. In: *Use of Economic Instruments In Water Policy: Insights from International Experience*, eds M. Lago, J. Mysiak, C. Mario Gomez, G. Delacamara, and A. Maziotis. Springer: Chapter 29.

Kousky, C. (2013). Using Natural Capital to Reduce Disaster Risk. In: *Toward Disaster Risk Reduction: A Policy Focused Approach for Natural Hazards and Disasters*, eds J. K. Levy and C. Gopalakrishnam. Routledge: Chapter 3.

Kousky, C. and R. Cooke (2012). The Value of Information in a Risk Management Approach to Climate Change. In: *The Value of Information: Methodological Frontiers and New Applications in Environment and Health*, eds R. Laxminarayan and M. K. Macauley. New York City, Springer: 19-30.

Kousky, C., S. M. Olmstead and R. Sedjo (2011). Harm's Way: Homeowner Behavior and Wildland Fire Policy. In *Wildfire Policy: Law and Economics Perspectives*, eds K. M. Bradshaw and D. Lueck. New York City, Routledge: 178-199.

McKenzie, E., Irwin, F., Ranganathan, J., Hanson, C., Kousky, C., Bennett, K., Ruffo, S., Conte, M., Salzman, J., Paavola, J. (2011). Incorporating Ecosystem Services in Decisions. In *Natural Capital: Theory and Practice of Mapping Ecosystem Services*, eds Kareiva, P., Tallis, H., Ricketts, T. H., Daily, G. C, Polasky, S. Oxford, University Press.

Cooke, R., Kousky, C. and H. Joe (2011). Micro-Correlations and Tail Dependence. In *Dependence Modeling: Vine Copula Handbook*, eds. D. Kurowicka and H. Joe. London, World Scientific: 89-112.

- Kousky, C., S. Walsh and R. Zeckhauser (2010). Options Contracts for Contingent Takings. In *Disaster Law*, eds. D. Farber and M. G. Faure. UK, Edward Elgar Publishing.
- Kousky, C., S. Walsh, and R. Zeckhauser (2010). Options Contracts for Contingent Takings: Improving Disaster Management. In *Issues of the Day: 100 Commentaries on Climate, Energy, the Environment, Transportation, and Public Health Policy*, eds. I. W. H. Parry and F. Day. Washington, D.C., Resources for the Future Press: 136-137.
- Kousky, C. and R.M. Cooke (2010). “The Limits of Securitization: Micro-correlations, Fat Tails and Tail Dependence.” In *Re-Thinking Risk Measurement and Reporting: Uncertainty, Bayesian Analysis and Expert Judgment*, ed K. Boecker. London, UK: Risk Books: 273-293
- Kousky, C., J. Pratt, and R. Zeckhauser (2010). Virgin Versus Experienced Risks: Why Do We Adopt A Different Attitude? In *The Irrational Economist: Making Decisions in a Dangerous World*, eds. E. Michel-Kerjan and P. Slovic. New York, NY: Public Affairs Books.
- Berger, A., C. Brown, C. Kousky, and R. Zeckhauser (2010). The Five Neglects: Risks Gone Amiss. In *Learning from Catastrophes*, eds. H. Kunreuther and M. Useem. Upper Saddle River, New Jersey: Wharton School Publishing.
- Berger, A., C. Kousky, and R. Zeckhauser (2008). Obstacles to Clear Thinking about Natural Disasters: Five Lessons for Policy. In *Risking House and Home: Disasters, Cities, Public Policy*, eds. J. M. Quigley and L. A. Rosenthal. Berkeley: Berkeley Public Policy Press.
- De Groot, R., M. De Wit, E. Gaddis, C. Kousky, W. McGhee, M. D. Young (2007). Making Restoration Work: Financial Incentives. In *Restoring Natural Capital: Science, Business and Practice*, eds. J. Aronson, S. Milton, and J. Blignaut. Washington, D.C.: Island Press: 286-302.
- Kousky, C. and R. Zeckhauser (2006). JARring Actions That Fuel the Floods. In *On Risk and Disaster: Lessons from Hurricane Katrina*, eds. R. J. Daniels, D. F. Kettl, and H. Kunreuther. Philadelphia: University of Pennsylvania Press: 59-73.

Reports, Issue Briefs, Articles, and Other Publications:

- Kousky, C., B. Lingle and L. Shabman (2016). “NFIP Premiums for Single-Family Residential Properties: Today and Tomorrow.” Policy Brief 16-10. Resources for the Future. Washington, DC, September.
- Kousky, C., B. Lingle, and L. Shabman (2016). “FEMA Public Assistance Grants: Implications of a Disaster Deductible.” Policy Brief 16-04. Resources for the Future. Washington, DC, April.

- Kousky, C. (2016). "Managing our floodplains." St. Louis Post Dispatch, January 27.
- Kousky, C. and E. Michel-Kerjan (2016). A Look at 35 Years of Flood Insurance Claims. *Resources*, 40-45.
- Kousky, C. and L. Shabman (2015). A Proposed Design for Community Flood Insurance. Washington, DC: Resources for the Future, December.
- RFF and AAAS (2015). The Economic and Financial Risks of a Changing Climate: Insights from Leading Experts. Workshop Report. Washington, DC: Resources for the Future, November 12.
- Kousky, C. M. Walls, and Z. Chu (2014). Measuring Resilience to Climate Change: The Benefits of Forest Conservation in the Floodplain. Sample, V. Alaric and Bixler, R. Patrick (eds.). Forest Conservation and Management in the Anthropocene: Conference Proceedings. Proceedings. RMRS-P-71. Fort Collins, CO: US Department of Agriculture, Forest Service. Rocky Mountain Research Station.
- Shabman, L., C. Kousky, and D. Woolley (2014). "Appendix C: Understanding Decision Making by Communities and Individuals Related to Flood Risk." Shabman and P. Scodari (eds). From Flood Damage Reduction to Flood Risk Management: Implications for USACE Policy and Programs. USACE Institute for Water Resources.
- Shabman, L., P. Scodari, D. Woolley, and C. Kousky (2014). "Appendix A: Vocabulary of Flood Risk Management Terms." L. Shabman and P. Scodari (Eds). From Flood Damage Reduction to Flood Risk Management: Implications for USACE Policy and Programs. USACE Institute for Water Resources.
- Kousky, C. and L. Shabman (2013). "A New Era of Disaster Aid? Reflections on the Sandy Supplemental." RFF Issue Brief 13-05. Resources for the Future. Washington, DC, December.
- Kousky, C. (2013). "National Flood Insurance Program: Directions for Reform." *Resources*. (184): 38-43.
- Kousky, C. and H. Kunreuther (2013). "Addressing Affordability in the National Flood Insurance Program." RFF Issue Brief 13-02. Resources for the Future. Washington, DC, August.
- Kousky, C. and L. Shabman (2013). Does Disaster Aid Encourage People to Locate in Harm's Way? Thinking through the Moral Hazard Effects of Federal Disaster Aid. *Natural Hazards Observer*, May.
- Kousky, C. and E. Michel-Kerjan (2012). Hurricane Sandy's Storm Surge and the National

- Flood Insurance Program: Flood Insurance Coverage in New York and New Jersey. Wharton Risk Center Issue Brief, November.
- Kousky, C. and E. Michel-Kerjan (2012). Hurricane Sandy, Storm Surge, and the National Flood Insurance Program: A Primer on New York and New Jersey. RFF Issue Brief 12-08.
- Kousky, C. and L. Shabman. (2012). How Generous Is Post-flood Disaster Aid? RFF Policy Commentary, June 15.
- Kousky, C. and L. Shabman (2012). The Realities of Federal Disaster Aid: The Case of Floods. RFF Issue Brief 12-02.
- Olmstead, S. and C. Kousky (2012) Unnatural Disasters? *Resources* 179: 21-23.
- Kousky, C. (2012). WP3 Ex-Post Case studies: New York City Watershed Agricultural Program. Evaluating Economic and Policy Instruments for Sustainable Water Management in Europe, January.
- Kousky, C., S. Olmstead, M. Walls, A. Stern, and M. Macauley (2011). Adaptation to Increased Precipitation and Flooding: A Case Study in Wisconsin's Lower Fox River Basin. RFF Report. November.
- Kousky, C. (2011). Hurricanes: Who Should Pay? *Baltimore Sun*. August 31.
- Michel-Kerjan, E., C. Kousky, H. Kunreuther, S. Lemoyne de Forges (2011). Informed Decisions on Catastrophe Risk: How Long do Homeowners Keep their Flood Insurance Coverage? Wharton Risk Management and Decision Processes Center, Philadelphia, PA: Summer.
- Kousky, C. and R. Zeckhauser (2011). The Economics of Flooding. St. Louis Post-Dispatch. June 16. Reprinted in *The Southeast Missourian*.
- Kousky, C. (2011). Managing the Risks of Deepwater Drilling. *Resources*. 177: 34-36.
- Kousky, C. and R. Cooke (2010). Adapting to Extreme Events: Managing Fat Tails. RFF Issue Brief 10-12.
- Cooke, R. and C. Kousky (2010). Climate Dependencies and Risk Management: Microcorrelations and Tail Dependence. RFF Issue Brief 10-13.
- Kousky, C. (2010). Reforming the National Flood Insurance Program. RFF Issue Brief 10-01.
- Cooke, R. M. and C. Kousky (2009). Are Catastrophes Insurable? *Resources*. 172: 18-23.
- Kousky, C. and R. Cooke (2009). What the Feds Can Do about Hurricanes. St. Petersburg

Times. May 31.

Kousky, C. (2008). Costs and Risks are Escalating. St. Louis Post-Dispatch. June 30.

Luttmer, E. F. P., Zeckhauser, R. J., Kousky, C. Permits to Elicit Information. *National Tax Association Proceedings, 99th Annual Conference*, pp. 163-170, 2007.

On-line Publications and Presentations:

Kousky, C. and L. Shabman (2016). “Is Flood Insurance Too Expensive?” The Hill. Washington, D.C., December 8. <http://thehill.com/blogs/congress-blog/economy-budget/309347-is-flood-insurance-too-expensive>

Kousky, C. (2016). “Buying Flood Insurance After the Hurricane.” Common Resources. Resources for the Future. Washington, DC, September 21.

Kousky, C. (2016). “At the Intersection of Insurance and Flood Risk.” BRINK, September 15. Online at: <http://www.brinknews.com/at-the-intersection-of-insurance-and-flood-risk/> Cross-posted on Common Resources

Kousky, C. and L. Shabman (2016). “The Role of Insurance in Promoting Resilience.” BRINK, July 29. Online at: <http://www.brinknews.com/the-role-of-insurance-in-promoting-resilience/>

Kousky, C. (2016). “Protecting Children in the Face of Disaster.” Common Resources. Resources for the Future. Washington, DC, May 4.

Kousky, C. (2016). “Flood Insurance: Why Don’t People Buy It?” Viewpoints, Public Policy Institute of California. April 6. Online at: http://www.ppic.org/main/blog_detail.asp?i=2006

Kousky, C. and E. Michel-Kerjan (2016). “Flood Damage in America: Four Key Lessons.” BRINK, February 16. Online at: <http://www.brinknews.com/flood-damage-in-america-four-key-lessons/>
Reprinted on greenbiz.com

Kousky, C. and L. Shabman (2016). “Expanding Flood Insurance Coverage through Community Purchase.” Common Resources. Resources for the Future. Washington, DC, January 11.

Kousky, C. (2015). “Who Holds on to Their Flood Insurance?” Common Resources. Resources for the Future. Washington, DC, November 3.

Boyd, J. and C. Kousky (2015). Are We Becoming More Environmental? Reflections on Trends

- in Environmental Desire. A Blog Series. Common Resources, Resources for the Future, Washington, DC, October and November.
- Kousky, C. and L. Shabman (2014). “A Look at How the NFIP Differs from a Private Insurance Company.” Common Resources. Resources for the Future. Washington, DC, October 30.
- Kousky, C. (2014). “Managing Shoreline Retreat in the United States: A Three-Part Strategy.” Common Resources. Resources for the Future. Washington, DC, May 6. Online at: <http://common-resources.org/2014/managing-shoreline-retreat-in-the-united-states-a-three-part-strategy/>
- Cooke, R. C. Kousky, and E. Michel-Kerjan (2014). “Flood Insurance Claims: A Fat Tail Getting Fatter.” Common Resources. Resources for the Future. Washington, DC, April 24. Online at: <http://common-resources.org/2014/flood-insurance-claims-a-fat-tail-getting-fatter/>
- Kousky, C. and L. Shabman (2014). “The Sandy Supplemental by the Numbers” Common Resources. Resources for the Future. Washington, DC, January 6. Online at: <http://common-resources.org/2014/the-sandy-supplemental-by-the-numbers/>
- Kousky, C. and M. Walls (2013). “Valuing Conservation in the Context of Climate Change” Common Resources. Resources for the Future. Washington, DC, December 17. Online at: <http://common-resources.org/2013/valuing-conservation-in-the-context-of-climate-change/>
- Kousky, C. (2013). How much do Weather-Related Disasters Cost? *Common Resources*. September 16. Online: <http://common-resources.org/2013/how-much-do-weather-related-disasters-cost/>
- Kousky, C. (2013). Climate-Ready Coastal Development? A Model from Pelican Bay, Florida. *Common Resources*. March 18. Online: <http://common-resources.org/2013/climate-ready-coastal-development-a-model-from-pelican-bay-florida/>
- Kousky, C. (2012). Sandy’s Unaccounted for Costs. *Common Resources*. October 29. Online: <http://common-resources.org/2012/sandys-unaccounted-for-costs/>
- Kousky, C. (2012). Rethink Development Patterns. *New York Times*, Room for Debate. July 11. Online: <http://www.nytimes.com/roomfordebate/2012/07/11/does-the-government-cause-or-prevent-wildfires/to-prevent-fires-rethink-development-patterns>
- Kousky, C. (2012). National Flood Insurance Program. *C-SPAN Washington Journal*. May 21. Online: <http://www.c-spanvideo.org/program/NationalFloodI>

Kousky, C., S. Walsh, and R. J. Zeckhauser (2008). Options Contracts for Contingent Takings: A Tool for Improving Disaster Management. *Weekly Policy Commentary*, Resources for the Future, September 29. Online: <http://www.rff.org/Publications/WPC/Pages/Options-Contracts-for-Contingent-Takings.aspx>

Kousky, C. (2006). Using Ecosystem Services to Reduce Disaster Losses. *Risk Management Review* Fall: 9-10. Online: <http://opim.wharton.upenn.edu/risk/review/Fall2006.pdf>

Kousky, C. (2005). Choosing From the Policy Toolbox. *Ecosystem Marketplace*. Online: http://ecosystemmarketplace.com/pages/article.opinion.php?component_id=4002&component_version_id=5691&language_id=12

Discussion Papers (without associated journal articles):

Kousky, C. and L. Shabman (2015). “Understanding Flood Risk Decisionmaking: Implications for Flood Risk Communication Program Design.” RFF Discussion Paper 15-01. Resources for the Future. Washington, DC, February.

Kousky, C. and L. Shabman (2014). “Pricing Flood Insurance: How and Why the NFIP Differs from a Private Insurance Company.” RFF Discussion Paper 14-37. Resources for the Future. Washington, DC, October.

Kousky, C., E. O. Michel-Kerjan, P. A. Raschky (2014). “Does Federal Disaster Assistance Crowd Out Private Demand for Insurance?” Working Paper #2014-04. Risk Management and Decision Processes Center The Wharton School, University of Pennsylvania. Philadelphia, PA, October.

Kousky, C., M. Walls, and Z. Chu (2013). “Flooding and Resilience: Valuing Conservation Investments in a World with Climate Change.” RFF Discussion Paper 13-38. Resources for the Future. Washington, DC, November.

Kousky, C. and J. Maher (2011). “Introducing Light Rail in Suburbia: The Impact of a New Rail Line on Property Prices in St. Louis County, Missouri.” RFF Discussion Paper 11-44. Resources for the Future. Washington, DC, October.

Scarlett, P. L., Linkov, I., and C. Kousky (2011). “Risk Management Practices: Cross-Agency Comparisons with Minerals Management Service.” RFF Discussion Paper 10-67. Resources for the Future. Washington, DC, January.

Kousky, C. and S. Olmstead (2010). “Induced Development in Risky Locations: Fire Suppression and Land Use in the American West.”

Kousky, C., Rostapshova, O., Toman, M. A., and R. Zeckhauser (2009). “Responding to

Threats of Climate Change Mega-Catastrophes.” RFF Discussion Paper 09-45.
Resources for the Future, Washington, DC, November.

Kousky, C. and R. M. Cooke (2009). “Climate Change and Risk Management:
Challenges for Insurance, Adaptation, and Loss Estimation.” RFF Discussion Paper 09-
03. Resources for the Future, Washington, DC, February.

Kousky, C. and Clark, W. (2005) “Institutional Options for Reporting on the State of the
Nation’s Environment: Lessons from History.” Prepared for The H. John Heinz III
Center for Science, Economics, and the Environment.

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