Australian Red Cross

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Submission to the Inquiry into the Climate Risk Assessment

September 2024

Australian Red Cross

About us

Established in 1914 and by Royal Charter in 1941, Australian Red Cross is auxiliary to the public authorities in the humanitarian field. We have a unique humanitarian mandate to respond to disasters and emergencies. This partnership means governments can benefit from a trusted, credible, independent and non-political partner with local to global networks, who will work to implement humanitarian goals in a way that maintains the trust of government and Australian society.

Australian Red Cross is one of 191 Red Cross or Red Crescent National Societies that, together with the International Committee of the Red Cross (ICRC) and International Federation of Red Cross and Red Crescent Societies (IFRC), make up the International Red Cross and Red Crescent Movement (the Movement) – the world's largest and most experienced humanitarian network.

The Movement is guided at all times and in all places by seven Fundamental Principles: Humanity, Impartiality, Neutrality, Independence, Voluntary Service, Unity and Universality. These principles sum up our ethics and the way we work, and they are at the core of our mission to prevent and alleviate suffering.

We remain neutral, and don't take sides, including in politics; enabling us to maintain the trust of all and to provide assistance in locations others are unable to go. Volunteering is in our DNA, and thousands of volunteers and members support us every day, helping solve social issues in their own communities. All our work is inspired and framed by the principle of Humanity: we seek always to act where there is humanitarian need.

Core areas of expertise for Australian Red Cross include Emergency Services, Migration, International Humanitarian Law (IHL), International Programs, Community Activities and Programs.

Highlights from our 2023-24 Annual Report:

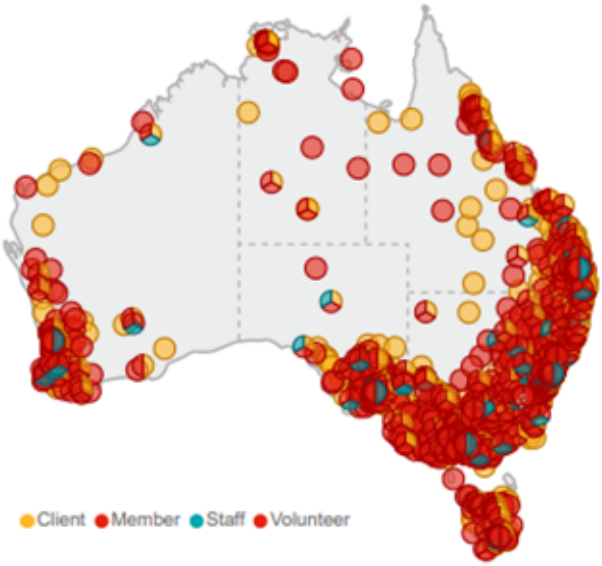
16,800+
members and volunteers acting for humanity

213,000+
Australians supported during 33 emergency activations

78,000+
social support hours delivered

23,600+
people from 129 countries supported through migration programs

Location of Red Cross people and clients



Purpose

The Australian Government is seeking input on the National Climate Risk Assessment, as referred by the Senate to the Environment and Communications References Committee for inquiry.

Australian Red Cross welcomes the opportunity to provide our input to this inquiry. We are committed to understanding and addressing the climate risks facing Australia and the people who call it home. Our submission focuses on parts c and d of the terms of reference, drawing on the expertise of subject matter specialists and lived experience drawn from our programs across the country. In doing so, we aim to provide the committee with a comprehensive humanitarian perspective that highlights both the challenges and the opportunities for building resilience in the face of a changing climate.

Summary of recommendations

Australian Red Cross recommends that the Australian Government:

Recommendation 1

Prioritise psychosocial support for those impacted by a changing climate, by embedding it in all climate adaptation plans and emergency management frameworks and building it into national measurement and delivery mechanisms.

Recommendation 2

Accompany the release of the Climate Risk Assessment with a clear communication and wellbeing strategy. This should ensure:

- Plain-language interpretation of findings by subject matter experts,
- Rapid mechanisms to counter misinformation and disinformation,
- Accessible psychosocial supports for communities, frontline staff, and volunteers who may experience distress from the report's content.

Recommendation 3

Reform disaster funding arrangements by prioritising investment in pre-disaster resilience, including social and human infrastructure alongside physical infrastructure.

Recommendation 4

Publicise the First Nations Climate Risk Assessment, ensure its findings are shared broadly and integrated into decision-making processes.

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1. Prioritising psychosocial support for those impacted by a changing climate

1.1 Climate change is a profound and escalating global issue, acting as a threat, vulnerability, and risk multiplier. Its cumulative and compounding impacts erode resilience and adaptive capacity, with far-reaching implications for stability, security, and human wellbeing.

1.2 Australian Red Cross is particularly concerned with the psychosocial impacts of climate driven disasters, which often go unnoticed and unaddressed, amplifying and prolonging the harm caused by such events.

1.3 The psychosocial impact of disasters and emergencies is well documented. Black Dog Institute research shows that between 25–50% of people affected by disasters experience elevated psychological distress, with up to 40% developing post-traumatic stress symptoms (Black Dog Institute, 2020). Australian Red Cross partnered with the University of Melbourne to understand the long-term impact of bushfires, which showed that exposure to bushfires increased the risk of experiencing a mental health condition. Ten years after the fires, the likelihood of having one or more of these conditions was still more than twice as high for people from high impact communities compared to those from low or no impact communities (University of Melbourne, 2021). An ANU study into the impact of drought on mental health in rural and regional Australia showed higher rates of mental health problems for those in affected areas, and unsurprisingly, that the more severe the agricultural impacts, the greater the negative impact on mental health (ANU, 2014).

> **Psychosocial** refers to the psychological (thoughts, cognitions, emotions) and the social (relationships, family, values) aspects of people's lives. (IFRC, 2014).

1.4 Between 25 and 50% of people exposed to disasters may experience elevated rates of anxiety, depression, and sleep disruption (McFarlane et al, 1997). Anywhere from 5 to 40% of people exposed to disasters can develop long-term PTSD depending on proximity and exposure (Goldman and Galea, 2019). For example, the Ash Wednesday bushfires in South Australia left detectable mental health impacts on families and children two decades later (McFarlane et al, 2009).

1.5 Research highlights that the psychological toll of disasters can be as significant as the financial costs associated with replacing lost personal assets (Australian Business Roundtable, 2021). For instance, the mental health impacts of a bushfire affecting 150,000 people is estimated at an economic burden of $337M annually, according to 2022 projections (Phoenix Australia, 2022).

1.6 Mental health problems are made worse if a person experiences more than one crisis. Compared to experiencing a single disruption or hazard, experiencing multiple events is associated with higher risks to mental health, worse physical health and higher rates of chronic disease. And predictably, each new disruption hinders a person's ability to recover from previous disasters (University of Melbourne, 2022). Climate change is accelerating the frequency, intensity, duration and damage of disasters, meaning the impacts, particularly on peoples' wellbeing are more profound and complex, particularly for individuals and groups who

are already experiencing vulnerability.

1.7 Emerging conditions such as ecoanxiety (helplessness related to feared climate impacts) and solastalgia (distress caused by environmental changes in a person's local area) are increasing (IFRC Climate Centre, 2022).

1.8 People experiencing vulnerability, including those living with existing mental health conditions, young people, marginalised communities, and those dependent on agriculture, fishing or tourism, face heightened mental health risks due to extreme weather. In the Murray-Darling Basin, for instance, the mental health of farm owners fluctuates with land values, largely owing to financial stress (Daghagh et al, 2019).

1.9 According to a survey by ReachOut and Student Edge of over 1500 students (aged 14-23), climate anxiety affects 17 to 27% of people, with 80% of youth in Australia reporting moderate to severe anxiety about climate change (ReachOut and Student Edge, 2019). First Nations communities experience unique health-related threats as climate change impacts the connection to land, which underpins ancestral knowledge systems, cultural practices and healing, and access to traditional resources (IPCC, 2022).

1.10 Australian Red Cross response and recovery work following the New South Wales and Queensland floods in 2022 showed that both displacement from climate-related disasters as well as environmental degradation worsen mental health challenges. As seen in regional towns like Eugowra, Australian Red Cross emergency services staff and volunteers reported survivors enduring 1000 consecutive days of crises – including bushfires, COVID-19, and floods – compounding the impacts on people's mental health (Australian Red Cross, 2023).

Psychological first aid (PFA) is a psychosocial support activity that reduces initial distress, meets current needs, promotes flexible coping and encourages adjustment. It helps people to feel safe, connected to others, calm and hopeful; giving access to physical, emotional and social support; and assisting people to feel able to help themselves.

1.11 The impact of climate change on people's wellbeing cannot be understated. Few can comprehend the profound and long-term damage disasters do to peoples' wellbeing – quietly eroding their ability to lead fulfilling, prosperous lives, to maintain jobs and relationships. It is difficult to quantify these costs (how do you measure the cost of a divorce or a lost job or a suicide, or even an increase in a person's anxiety?) but evidence shows these human costs are equivalent to the cost of repairing the physical damage (rebuilding homes, bridges etc) (Australian Business Roundtable, 2021).

1.12 These costs are borne by people and communities, but also directly by governments and funded partners. Regrettably, psychosocial wellbeing is seldom prioritised or funded in a systematic or long-term way.

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What is psychosocial support?

1.13 Psychosocial support is a critical intervention that should be available for people impacted by disasters – and even more so as climate increases the damage wrought by these disasters. The main purpose of psychosocial support is to build resilience and help people to cope with, and recover from disruptions or crises. For many, only basic psychosocial support will be required – which promotes positive mental health and wellbeing, resilience, social interaction, and social cohesion activities within communities – often delivered in the form of Psychological First Aid (PFA). For some, focused psychosocial support will be required, which is for specific groups or families at high risk. Activities could include peer support and group work facilitated by trained Australian Red Cross people. Psychological support and specialised mental health care are available for those who need more advanced support – it includes counselling, psychotherapy and specialist treatment provided by state health facilities.

1.14 Early and adequate psychosocial support for people based on their needs, as well as for the staff and volunteers who provide mental health, psychosocial and practical support, can prevent distress and suffering from developing into severe mental health conditions.

1.15 However, preparedness and training amongst support agencies is essential for ensuring a nationally consistent, safe, and dignified response to psychosocial needs. There is not a nationally consistent set of operational guidelines for psychosocial support, and funding for training and capacity building is limited. **Prioritising psychosocial wellbeing as part of all climate, disaster and emergency planning and assessment, is critical for reducing harm and promoting a quick and effective recovery for impacted communities.**

1.16 The National Climate Risk Assessment represents an opportunity to shift the way we prioritise wellbeing in Australia – moving it from a subset of health, into a significant area of concern and a funding priority with the potential for massive run-on benefits across geographies, portfolios and disciplines.

Recommendation 1

Prioritise psychosocial support for those impacted by a changing climate, by embedding it in all climate adaptation plans and emergency management frameworks and building it into national measurement and delivery mechanisms.

2. A psychosocial response to the climate risk assessment and preventing misinformation and disinformation

2.1 **Disinformation** refers to the purposeful sharing of false information, with the intention of harming a target audience. **Misinformation** is when false or misleading information is shared by accident and unconsciously causes harm. These are growing pressures in the current landscape of technological innovation, with the increasing prevalence of artificial intelligence and the influence of social media, enabling sharing of unverified information from unverifiable sources.

2.2 In their 2024 Global Risks Report, the World Economic Forum predicted that misinformation and disinformation will be the top global risk over the next two years, and the fifth largest risk over the next ten years (World Economic Forum, 2024). This is expected to exacerbate societal and political divides, having the greatest effect on marginalised populations, as well as during emergencies and disasters. This misinformation and disinformation has the power to shape public opinion, policy and disaster response, as well as peoples' health and wellbeing through technology, politicisation and polarisation, like in the cases below:

- **Disasters**: Misinformation is routinely spread through informal means like social media at a faster rate than official communications, which has led to instances of increased fear, uncertainty and mistrust (Hilberts et al., 2025).
- **COVID-19 pandemic**: Misinformation and disinformation on health matters have led to widespread trends of vaccine aversion, mask refusal and refusal of medical treatments and protocols. In this case, the dissemination of misinformation negatively impacted peoples' health, and the ability of health agencies to protect people from the spread of the virus. This put further strain on hospitals who were already under resourced and then had to accommodate for an increase in patients and people refusing to follow protocols (Caceres et al., 2022).
- **Anti-migration sentiment**: Misinformation about refugees (who are forced to flee to find safety) and migrants (who move by choice) is on the rise in Australia and globally. Misinformation and disinformation are fuelling a rise in unfair treatment, scapegoating and threats against refugees and migrants. (Kaldor Centre, 2025).

2.3 Demonstrating to impacted communities that the scale of the crisis they are experiencing is understood can help enhance trust and combat the spread of misinformation and disinformation (University of Melbourne, 2024). When communities do not have accurate and current information, people lose trust in authorities (Australian Journal of Emergency Management, 2010).

2.4 Preventing misinformation and disinformation from continuing to spread requires ensuring people have access to information that can help them better understand the risks of current and projected climate change and prepare for those risks. Having subject matter experts available to help interpret the data, and to counter inaccurate and disingenuous interpretations of the information will also prevent sensationalism, misunderstanding and act as a solid foundation for action at all levels.

2.5 Sound guidance on handling these challenges can be found in the Kaldor Centre's report on Countering Misinformation About Refugees and Migrants, the Disinformation in the City Response Playbook prepared by the University of Melbourne and the United Nation's Countering Disinformation report. All share numerous examples of learnings from previous misinformation and disinformation campaigns. There are examples of successful campaigns that have stemmed the flow of mis and disinformation, including the development of the Pacific Island Climate Adaptation Portals – where the Pacific Disinformation Playbook was effectively applied in a hyper-localised campaign to promote truth and trust. The UK's Met Office has developed a toolkit of trusted climate information to help address the problem (UK Met Office, 2025).

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Providing support for people experiencing distress following release of assessment data

2.6 The release of the National Climate Risk Assessment will present another moment of vulnerability. Its findings will be confronting for many people in Australia. Without careful handling, this information could trigger distress, deepen climate anxiety, and become a target for distortion and politicisation.

2.7 To support communities, the release must be accompanied by a clear communication and wellbeing strategy. This includes:

- Ensuring subject matter experts are available to interpret findings in plain language,
- Providing rapid response mechanisms to counter misinformation and disinformation, and
- Offering accessible psychosocial support for those who experience distress, including frontline staff and volunteers.

2.8 Demonstrating to communities that their experiences and fears are recognised, and that accurate information is available, helps build trust and prevents harmful narratives taking hold. In this way, the release of the Climate Risk Assessment can become a foundation for informed action and resilience rather than sensationalism or despair.

2.9 The National Climate Risk Assessment, while a valuable piece of information for communities, businesses, governments and decision-makers across Australia, contains potentially confronting content.

2.10 Delving into the confronting information that will be presented in the National Climate Risk Assessment may be distressing for people as they are presented with clear evidence that climate risks facing Australia are significant, and will require major climate adaptation and climate mitigation measures to be put in place immediately, major changes to how we fund disaster preparedness, response and recovery, and major country-wide overhaul to improve the systems that we rely on to live.

2.11 Climate change is already escalating the impact and damage caused by disasters. Building resilience by strengthening psychosocial wellbeing in response to both the release of the National Climate Resilience Assessment data, but also the escalating disaster landscape, will not only benefit communities now, it will also support communities as they face future disruptions.

Recommendation 1

Accompany the release of the Climate Risk Assessment with a clear communication and wellbeing strategy. This should ensure:

- Plain-language interpretation of findings by subject matter experts,
- Rapid mechanisms to counter misinformation and disinformation,
- Accessible psychosocial supports for communities, frontline staff, and volunteers who may experience distress from the report's content.

3. Addressing the unsustainability of current funding systems

3.1 The Australian Psychological Society highlights that in order to prepare communities for a world in which our climate looks and feels very different, we need to invest in strong psychological support to build resilience (APS, 2024). Without substantial investment in proactive risk reduction and resilience-building, Australia's disaster costs are projected to rise to approximately $40.3 billion in 2049-50 (Colvin 2024). As discussed above, this does not include the human and social costs, only the direct cost of actions like rebuilding physical assets.

3.2 As climate-related disasters intensify, the financial burden on governments, humanitarian organisations and international donors is increasing. Based on the source of cost estimates and the level of support required, international donors currently face annual costs ranging from $3.5 billion to $12 billion to address existing needs. By 2030, this figure could surge to as much as $20 billion per year. Analyses from the IFRC, climate scientists and economists highlight the high 'cost of doing nothing' - if communities are not supported in adapting to climate change, the long-term financial consequences will be far greater (IFRC Cost of Doing Nothing, 2019).

3.3 Beyond direct financial losses, extreme weather events create significant barriers in providing essential services such as healthcare, transportation, electricity, water, and sanitation. These disruptions risk pushing communities deeper into poverty or hindering those close to escaping it. As a result, the strain on humanitarian aid organisations is anticipated to rise significantly, which may weaken essential support systems that are crucial during times of crisis.

3.4 As is called out in the Colvin Report, "new funding structures and arrangements are required that give proper consideration to risk, capability, and the appropriate decision-making frameworks right across the natural disaster management arrangements" (Colvin, 2024). These may include good practice cash-based assistance programs (British Red Cross, 2025) and informal safety nets which are expected to come under increasing pressure, placing additional strain on community-based support networks (DFAT, 2023). But significant change to existing systems will be required.

Recommendation 3

Reform disaster funding arrangements by prioritising investment in pre-disaster resilience, including social and human infrastructure alongside physical infrastructure.

4. First Nations Climate Risk Assessment

4.1 Alongside the National Climate Risk Assessment, a First Nations Risk Assessment process has been taking place. The findings of this assessment and learnings from the cultural science of First Nations Peoples across Australia will be invaluable to the conversations that will follow the

release of the climate risk assessment data.

4.2 However, it is important to understand that the impacts of climate change on First Nations communities are profound and multifaceted, amplifying existing inequalities rooted in historical injustices. The Intergovernmental Panel on Climate Change (IPCC) identifies colonisation as a key driver of climate change vulnerability (IPCC, 2023). For First Nations communities, colonisation has interfered with the transfer of intergenerational knowledge, and dispossessed people of their lands – factors that increase climate vulnerabilities and reduce climate-adaptive capacities (Lawrence, 2022). Despite this, deep connection to Country through spirit and culture remains for First Nations people (Janke et al., 2021).

4.3 In Australia, First Nations communities face entrenched social, economic, and political barriers including political exclusion, intergenerational trauma, and systemic institutional racism (Coalition of Aboriginal and Torres Strait Islander Peak Organisations, 2020). These structural barriers have culminated in poorer health outcomes, such as higher rates of cardiovascular and respiratory diseases, diabetes and mental health conditions.

4.4 As extreme weather events, biodiversity loss, and environmental degradation intensify, they intersect with these existing structural barriers, further eroding the physical, social, cultural, and emotional wellbeing of First Nations communities. Despite these challenges, First Nations communities possess deep resilience and inherent strengths rooted in culture, history, and deep connections to Country. These strengths should be supported.

4.5 To that end, we encourage building capacity and resilience *with* and not *for* First Nations communities, recognising strengths rather than taking a deficit-based approach, and acknowledging the unconscious biases at play in policy, procedure and practice.

4.6 Adaptation measures in First Nations communities, should be First Nations-led, supported with a sense of allyship, where government and partners listen to understand, rather than listen to respond, is critical.

4.7 A bottom-up approach will enable communities to drive their own recovery and identify culturally safe adaptation actions. These might include facilitating a quick return for people displaced by disasters or embedding reconciliation into regional partnership agreements.

4.8 There is much to learn from First Nations leadership and ways of working, including traditional understandings of place and Country, cultural science, the impact of climate on traditional foods, and collective ownership of the future.

Recommendation

Publicise the First Nations Climate Risk Assessment, ensure its findings are shared broadly and integrated into decision-making processes.

Conclusion

Climate change and its cascading impacts drive humanitarian needs across multiple areas - shaping health outcomes, displacing communities, threatening political stability, and undermining livelihoods. Climate-related disasters do not occur in a vacuum; they are deeply embedded in, and magnified by broader community, social, economic, and political contexts and systems.

Each impact carries a psychosocial dimension alongside its physical and material consequences, often manifesting as long-term, complex, costly, hidden, and dynamic. The ripple effects of climate-driven disasters extend far beyond immediate destruction, negatively impacting mental and physical wellbeing, disrupting education and workforce participation, fracturing social cohesion, exacerbating interpersonal conflicts, and increasing risks of gender-based violence.
Individuals and communities can play a defining role in either mitigating or intensifying these effects. Pre-existing vulnerabilities may be deepened, or – if addressed intentionally – resilience can be strengthened.

As climate risks intensify, there is a need to move beyond awareness to take bold and decisive action, grounded in the courage to rethink and reimagine how we plan for and adapt to a changing climate. Responding to the impacts of climate change is more than an environmental responsibility - it is a humanitarian imperative vital to safeguarding lives and preserving the ecosystems that sustain peace, security, and human dignity.

The National Climate Risk Assessment is a chance to act decisively. The recommendations in this submission will help strengthen resilience, protect wellbeing, and ensure Australia is better prepared for escalating climate impacts.

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