

# The Long-Term Human Capital Consequences of Natural Disasters: Evidence from India

Yujie Zhang

Population Studies Center  
University of Pennsylvania

October 2025



- In recent decades, climate change has led to a surge in natural disasters, with both their frequency and severity projected to increase ([United Nations 2021](#))

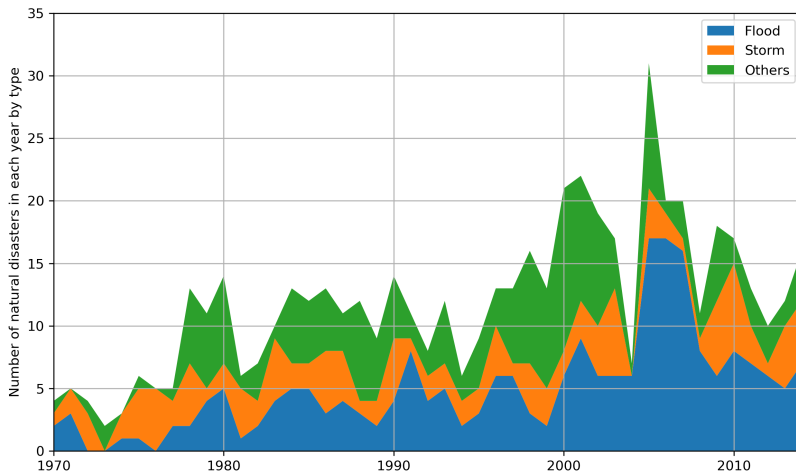


Figure 1: # of natural disasters in India since 1970



- Many studies on disaster and human capital use single events like 2004 tsunami
- In disaster-prone regions, individuals may experience multiple disasters

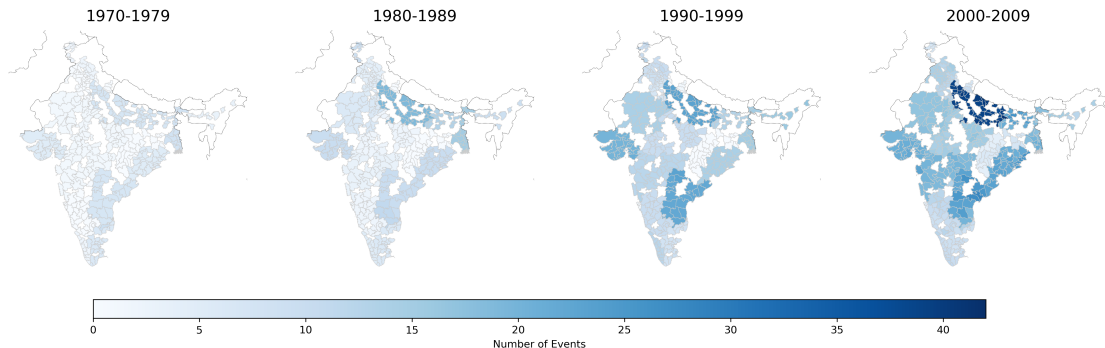


Figure 2: # of natural disasters for districts

Note: This considers all disasters recorded in EM-DAT data. Districts not covered in my sample are blank











# Preview of results

## Early-life exposure to severe disasters...

- Significantly affects educational attainment
  - ▶ Reduces likelihood of completing primary school
  - ▶ Exposure to one additional disaster results in loss of 2 mo. of education
  - ▶ Repeated disaster exposure has significant effects
  - ▶ Effects observed for both genders
- Exhibit lower likelihood of having long-term disease → better health
  - ▶ Not observed for men
- Reduces labor force participation for men, particularly in salaried jobs
  - ▶ Opposite effect for women

















# Data on natural disasters

EM-DAT International Disaster Database

- Context variables: disaster type, locations affected (states, districts) 
- Impact variables: deaths, affected (injured, missing, homeless) 

DisNo.	Disaster Type	Location	Start Year	Start Month	Start Day	End Year	End Month	End Day	Total Deaths	Total Affected
1984-0124-IND	Earthquake	Cachar district (Assam)	1984	12	31	1984	12	31	20	10900
1990-0103-IND	Flood	Jammu, Kargil district (Kashmir)	1990	3	21	1990	3	22	69	
1990-0580-IND	Storm	Ganjam district (Orissa)	1990	11		1990	11		250	1,500,000

Table 1: Natural disaster examples




















- Interview time: Oct 2011 to Dec 2012 (88% surveyed in 2012)
- Age: 20-40 with average being 29
- Women: 30,304      Men: 28,762

### Table 2: Summary statistics of outcomes



## Measure: disaster characteristics

- There is large variation in severity of disasters 
- Define severe disaster
  - ▶ Map each disaster event to district-year using time and location
  - ▶ For each event, calculate ( $\#$  of people affected) / (population in districts affected)
  - ▶ One disaster is “severe” if it affects more than 4 people out of 100 pop (ranks in top 20%)

	Deaths	Affected	Deaths per 1 mi pop	Affected per 100 pop
0.6	100	200,000	3	0
0.7	161	572,680	5	1
0.8	250	2,460,000	9	4
0.9	669	9,836,500	41	13
0.99	9,710	123,240,000	682	100

Table 3: Quantile distribution of disasters regarding human impacts











# Estimation strategy

Explore jointly the spatial and temporal variation in early-life disaster exposure

$$Y_{idc} = \alpha + \beta \cdot D_{dc,EarlyLife} + X_i' \theta + \mu_d + \phi_c + \epsilon_{idc} \quad (1)$$

- $Y_{idc}$  - human capital outcomes for individual  $i$  in district  $d$  of birth cohort  $c$
- $D_{dc,EarlyLife}$  - # of disasters experienced from in utero to age 2
- $X_i'$  - individual-specific control variables such as gender, age, caste and religion, interview year and month
- $\mu_d, \phi_c$  - vector of district FE, birth cohort FE, respectively
- $\epsilon_{idc}$  - error term, assumed to be random and idiosyncratic, with standard errors clustered at the district level



# Effects of severe disasters for all individuals

	(1) Years of education	(2) Complete primary sch	(3) Long-term disease	(4) Work for any job	(5) Salary worker
<b>All individuals</b>					
# of disasters in early-life	-0.147*** (0.040)	-0.009** (0.004)	-0.003** (0.001)	0.007** (0.003)	-0.005* (0.003)
Female	-1.887*** (0.074)	-0.171*** (0.007)	0.035*** (0.003)	-0.405*** (0.011)	-0.145*** (0.006)
Mean	7.27	0.61	0.06	0.67	0.13
Observations	58964	58964	59053	59053	59053

- Each column represents separate regression controlling for gender, age, caste and religion, interview year/mo., with district FE and birth cohort FE
- This assumes being exposed to one additional disaster has linear effect



## Effects of severe disasters: Gender-specific analysis

	(1) Years of education	(2) Complete primary sch	(3) Long-term disease	(4) Work for any job	(5) Salary worker
<b>Women</b>					
# of disasters in early-life	-0.137*** (0.044)	-0.011** (0.005)	-0.006** (0.002)	0.013*** (0.005)	0.002 (0.002)
Mean	6.36	0.53	0.08	0.47	0.06
<b>Men</b>					
# of disasters in early-life	-0.163*** (0.055)	-0.007 (0.006)	-0.001 (0.002)	0.001 (0.004)	-0.013** (0.005)
Mean	8.23	0.70	0.05	0.87	0.21

- Education burden of exposure is observed for both women and men
- Women exposed show higher prob. of being diagnosed with long-term disease
- Opposite effects are observed on working status across gender



# Non-linear effects

	(1) Years of education	(2) Complete primary sch	(3) Long-term disease	(4) Work for any job	(5) Salary worker
<b>Women</b>					
Dummy: exposed to 1 disaster	-0.161** (0.075)	-0.006 (0.007)	-0.006 (0.004)	0.016** (0.008)	-0.002 (0.004)
Dummy: exposed to 2 disasters	-0.187* (0.104)	-0.016 (0.011)	-0.015*** (0.006)	0.016 (0.011)	0.004 (0.006)
Dummy: exposed to 3+ disasters	-0.672*** (0.226)	-0.075*** (0.020)	-0.009 (0.014)	0.067*** (0.025)	0.021 (0.014)
Mean	6.36	0.53	0.08	0.47	0.06
<b>Men</b>					
Dummy: exposed to 1 disaster	-0.221*** (0.077)	-0.011 (0.008)	-0.000 (0.003)	0.017** (0.007)	-0.014** (0.007)
Dummy: exposed to 2 disasters	-0.281** (0.113)	-0.005 (0.011)	-0.002 (0.005)	0.001 (0.009)	-0.028** (0.011)
Dummy: exposed to 3+ disasters	-0.480 (0.294)	-0.034 (0.027)	-0.005 (0.008)	-0.028 (0.024)	-0.028 (0.026)
Mean	8.23	0.70	0.05	0.87	0.21



## Effects on employment of women controlling for spousal income

	(1) Work for any job	(2) Salary worker
Dummy: exposed to 1 disaster	0.012 (0.009)	0.006 (0.004)
Dummy: exposed to 2 disasters	0.014 (0.013)	0.009 (0.006)
Dummy: exposed to 3+ disasters	0.054* (0.031)	0.012 (0.013)
Spouse income 2nd quartile	-0.052* (0.027)	0.016* (0.009)
Spouse income 3rd quartile	-0.001 (0.025)	0.013 (0.009)
Spouse income 4th quartile	-0.122*** (0.025)	0.019** (0.008)
Mean	0.47	0.06

- There is U-shaped link between woman being employed and husband's salary ([Azim Premji Univ. Report 2023](#))



## Heterogeneity by types of disasters

	(1) Years of education	(2) Complete primary sch	(3) Long-term disease	(4) Work for any job	(5) Salary worker
	<b>Women</b>				
Earthquake	-0.148 (0.348)	-0.004 (0.036)	-0.038*** (0.005)	-0.059* (0.032)	0.022* (0.013)
Drought	-0.047 (0.076)	0.001 (0.007)	-0.004 (0.004)	0.007 (0.009)	-0.002 (0.004)
Storm	-0.206** (0.096)	-0.014 (0.011)	-0.008 (0.005)	0.013 (0.012)	0.005 (0.006)
Flood	-0.155** (0.064)	-0.016** (0.006)	-0.006 (0.004)	0.017** (0.007)	0.002 (0.003)
	<b>Men</b>				
Earthquake	0.419 (0.320)	0.021 (0.016)	0.027 (0.035)	-0.024 (0.068)	-0.007 (0.013)
Drought	-0.063 (0.068)	0.009 (0.007)	0.000 (0.003)	0.005 (0.006)	-0.009 (0.007)
Storm	-0.246** (0.124)	-0.006 (0.013)	-0.004 (0.004)	0.029*** (0.007)	-0.001 (0.010)
Flood	-0.190** (0.087)	-0.016* (0.009)	-0.001 (0.003)	-0.011* (0.006)	-0.019*** (0.007)



# Robustness checks

- Alternative outcomes
  - ▶ Complete secondary school, complete high school
  - ▶ Have short-term sickness
  - ▶ Full-time worker with any job, full-time salary worker
- Alternative specifications
- Alternative definition of severe disasters
  - ▶ Use other measures such as deaths, Affected
  - ▶ Use other thresholds such as top 10%







# Summary of findings

1. Early-life disaster exposure significantly negatively affects educational attainment
  - ▶ Reduces likelihood of completing primary school
  - ▶ Assuming linear effect, exposed to 4 disasters  $\Rightarrow \frac{1}{2}$  year of education loss
2. Women exposed show lower likelihood of being diagnosed with long-term disease
3. Early-life disaster exposure reduces labor force participation for men
  - ▶ Particularly in salaried jobs
4. There are cumulative effects of disaster exposure
5. Exposure to repeated exposures has higher impact
6. Floods and storms could be driving effects



## Next steps

- **Labor outcomes:** hours of working, income, and wealth are to be explored
- **Heterogeneity analysis:** Beyond gender differences, examine heterogeneous effects by socio-economic status and urban-rural residency
- **Underlying mechanisms:** Access to health care and additional health indicators for eligible women, such as height and weight, can be explored, but not for men



# Thank you!

Email: [yjiezhang@outlook.com](mailto:yjiezhang@outlook.com)

Website: <https://yujiezhangecon.github.io/>

- About me: Postdoctoral Fellow at Univ. of Pennsylvania
- Explore the intersections between climate change, human capital, and social inequality through transnational comparative studies and large-scale data analysis
- Working papers: (1) Effects of disasters on education (2) Population exposure of extreme temperatures and pollution risks



### Context variables (EM-DAT disaster data)

- Example showing 3 natural disasters in India (continued in next slide)

DisNo.	Disaster Type	Event Name	Location	Origin	Magnitude	Magnitude Scale	Latitude	Longitude
1984-0124-IND	Earthquake	Ground movement	Cachar district (Assam)		6	Moment Magnitude	24.4	92.34
1990-0103-IND	Flood	Flash flood	Jammu, Kargil district (Kashmir)	Brief torrential rain		Km2		
1990-0580-IND	Storm	Tropical cyclone	Ganjam district (Orissa)			Kph		







# Natural disaster across districts ◀

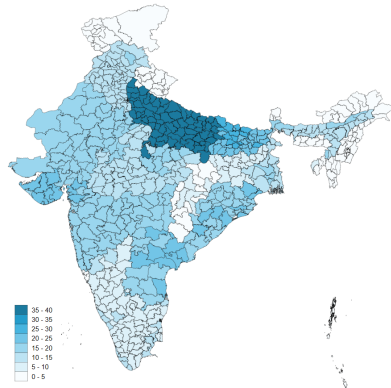


Figure 4: # of natural disasters recorded in EM-DAT 2001-2010

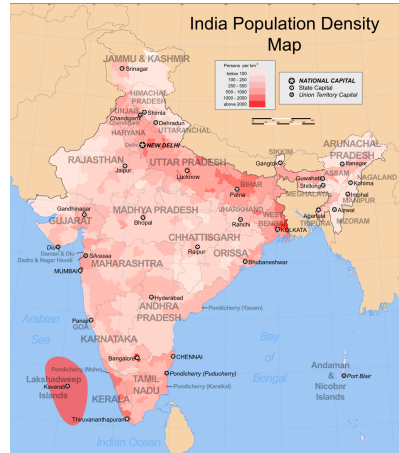


Figure 5: Population density















# Sample overview

Interviewed in 2011-2012

	Mean	SD	Min	Max	N
Female	0.51	0.50	0	1	59,066
Age	29.26	6.24	20	40	59,066
Interview year	2011.88	0.32	2011	2012	59,066
Women					
Years of education (never=0)	6.36	5.10	0	15	30,273
Upper primary school completed	0.53	0.50	0	1	30,273
Have or had long-term disease	0.08	0.27	0	1	30,304
Worker with any job	0.47	0.50	0	1	30,304
Salary worker paid monthly or annually	0.06	0.24	0	1	30,304
Men					
Years of education (never=0)	8.23	4.56	0	15	28,704
Upper primary school completed	0.70	0.46	0	1	28,704
Have or had long-term disease	0.05	0.21	0	1	28,762
Worker with any job	0.87	0.33	0	1	28,762
Salary worker paid monthly or annually	0.21	0.40	0	1	28,762



	Deaths	Affected	Deaths per 1 mi pop	Affected per 100 pop
0.1	15	82	0	0
0.2	25	779	0	0
0.3	37	5,005	1	0
0.4	50	20,000	1	0
0.5	74	50,000	2	0
0.6	100	200,000	3	0
0.7	161	572,680	5	1
0.8	250	2,460,000	9	4
0.85	386	4,045,036	16	7
0.9	669	9,836,500	41	13
0.95	1,196	24,810,000	108	37
0.96	1,454	29,496,127	123	46
0.97	1,756	32,849,040	227	77
0.98	2,938	39,280,000	390	96
0.99	9,710	123,240,000	682	100
1	20,005	300,000,000	2,558	100

Table 5: Quantile distribution of disasters in terms of human impacts ◀



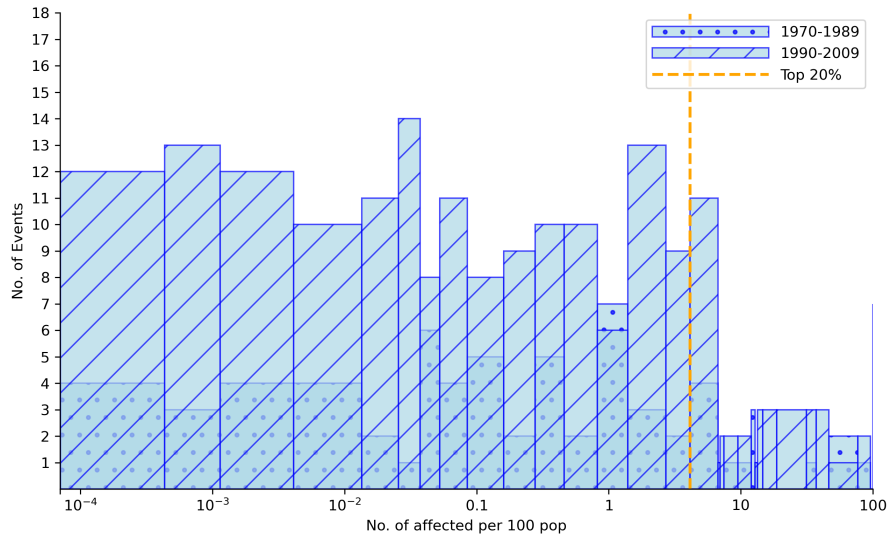


Figure 6: Distribution of disaster events by severity



- Aggregate # of severe events for district over 10-year window

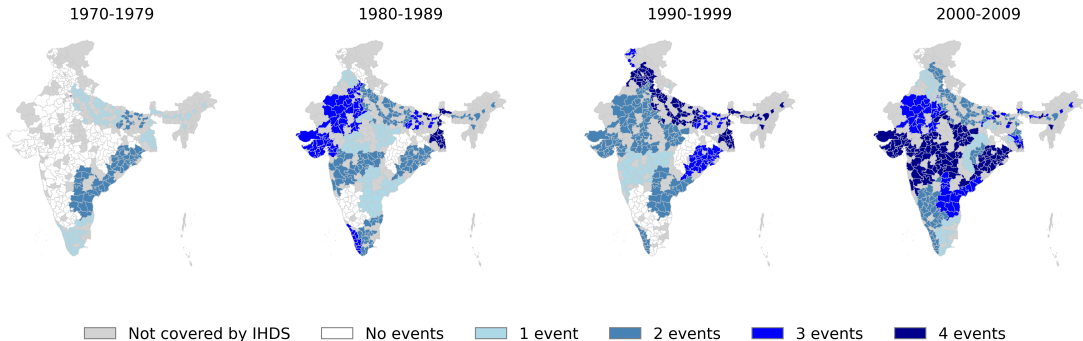


Figure 7: # of severe disasters in India



## Sample overview by gender

	Mean	SD	Min	Max	N
<b>Women</b>					
Age	29.25	6.26	20	40	30,304
Interview year	2011.88	0.32	2011	2012	30,304
Interview month	5.75	2.99	1	12	30,304
Birth year	1982.63	6.26	1971	1992	30,304
Hindu upper caste	0.20	0.40	0	1	30,298
Hindu marginalized caste	0.64	0.48	0	1	30,298
Muslim	0.14	0.35	0	1	30,298
<b>Men</b>					
Age	29.26	6.22	20	40	28,762
Interview year	2011.89	0.32	2011	2012	28,762
Interview month	5.78	2.96	1	12	28,762
Birth year	1982.63	6.23	1971	1992	28,762
Hindu upper caste	0.20	0.40	0	1	28,755
Hindu marginalized caste	0.64	0.48	0	1	28,755
Muslim	0.14	0.35	0	1	28,755



# Educational and health outcomes

	Mean	SD	Min	Max	N
<b>Women</b>					
Ever attended school	0.70	0.46	0	1	30,274
Years of education (never=0)	6.36	5.10	0	15	30,273
Lower primary school completed	0.64	0.48	0	1	30,273
Upper primary school completed	0.53	0.50	0	1	30,273
Have or had long-term disease	0.08	0.27	0	1	30,304
Sick in last mo. (diarrhea, fever, cough)	0.16	0.36	0	1	30,304
<b>Men</b>					
Ever attended school	0.87	0.34	0	1	28,715
Years of education (never=0)	8.23	4.56	0	15	28,704
Lower primary school completed	0.80	0.40	0	1	28,704
Upper primary school completed	0.70	0.46	0	1	28,704
Have or had long-term disease	0.05	0.21	0	1	28,762
Sick in last mo. (diarrhea, fever, cough)	0.09	0.29	0	1	28,762



# Labor outcomes

	Mean	SD	Min	Max	N
<b>Women</b>					
Worker with any job	0.47	0.50	0	1	30,304
Salary worker paid monthly or annually	0.06	0.24	0	1	30,304
Full-time worker with any job	0.08	0.26	0	1	30,304
Full-time salary worker paid monthly or annually	0.03	0.18	0	1	30,304
<b>Men</b>					
Worker with any job	0.87	0.33	0	1	28,762
Salary worker paid monthly or annually	0.21	0.40	0	1	28,762
Full-time worker with any job	0.43	0.50	0	1	28,762
Full-time salary worker paid monthly or annually	0.16	0.37	0	1	28,762



## Summary statistics on disaster exposures

- 38% of individuals are exposed to severe disasters in early-life
- 27% are exposed to 1 disaster; 9% are exposed to 2 disasters
- For individuals exposed, average # of disasters exposed to is 1.33

	Mean	SD	Min	Max
<b># of severe disasters exposed</b>				
Early-life	0.51	0.74	0	4
In utero	0.11	0.32	0	2
Birth year	0.13	0.34	0	2
Age 1	0.13	0.34	0	2
Age 2	0.14	0.35	0	2

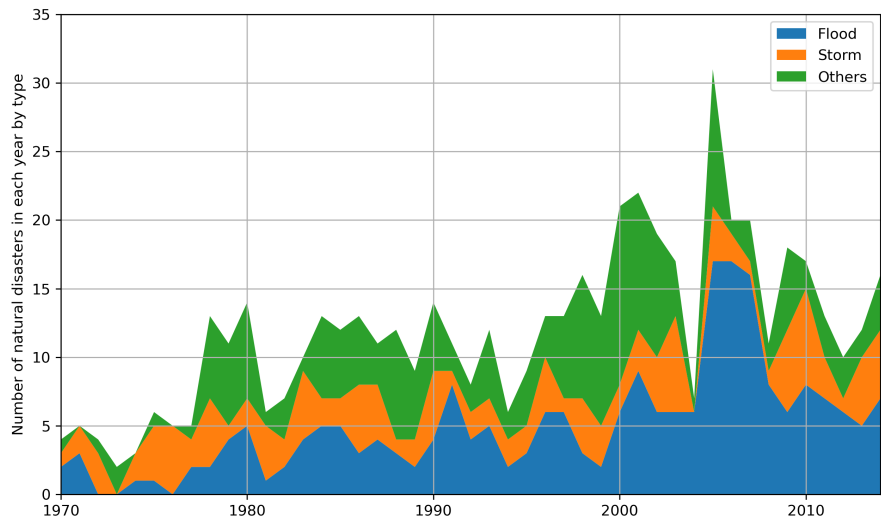


# Summary statistics on disaster exposures by gender

	Mean	SD	Min	Max	N
<b>Women</b>					
<b>No. of severe disasters</b>					
Early-life	0.51	0.73	0	4	30,304
In utero	0.11	0.32	0	2	30,304
Birth year	0.13	0.34	0	2	30,304
Age 1	0.13	0.34	0	2	30,304
Age 2	0.14	0.35	0	2	30,304
<b>Men</b>					
<b>No. of severe disasters</b>					
Early-life	0.51	0.75	0	4	28,762
In utero	0.11	0.32	0	2	28,762
Birth year	0.13	0.34	0	2	28,762
Age 1	0.13	0.34	0	2	28,762
Age 2	0.14	0.35	0	2	28,762




# Heterogeneity by types of disasters





Disasters	# of Events	1st quartile	Mean	3st quartile	SD
<b>Flood</b>	205				
Deaths		30	276	225	612
Affected		15,000	4,857,821	3,000,000	12,979,584
<b>Storm</b>	117				
Deaths		23	448	117	1,901
Affected		2,000	1,197,424	485,910	2,882,593
<b>Epidemic</b>	53				
Deaths		46	298	296	578
Affected		205	11,095	5,642	28,942
<b>Extreme temperature</b>	42				
Deaths		82	285	275	443
Affected		25	25	25	0
<b>Mass movement (wet)</b>	35				
Deaths		26	87	87	96
Affected		92	239,945	8,850	662,277
<b>Earthquake</b>	16				
Deaths		23	3,313	1,404	6,564
Affected		5,712	1,900,127	526,547	5,257,667

Table 6: Disaster characteristics 1970-2013
 



# Effects of any disasters on education and health

	(1) Ever educated	(2) Years of education	(3) Complete low primary sch	(4) Complete upper primary sch	(5) Long- term disease	(6) Short- term sickness
<b>All individuals</b>						
Early-life shock	-0.002* (0.001)	-0.009 (0.015)	-0.002 (0.001)	-0.001 (0.001)	0.001 (0.001)	-0.000 (0.001)
<b>Women</b>						
Early-life shock	-0.002 (0.002)	-0.007 (0.019)	-0.002 (0.002)	-0.002 (0.002)	0.000 (0.001)	-0.001 (0.002)
<b>Men</b>						
Early-life shock	-0.003* (0.001)	-0.007 (0.021)	-0.002 (0.002)	0.000 (0.002)	0.000 (0.001)	0.001 (0.001)



# Effects of any disasters on labor force participation

	(1) Worker with any job	(2) Salary worker	(3) Full-time worker with any job	(4) Full-time salary worker
<b>Women</b>				
Early-life shock	-0.001 (0.002)	0.001 (0.001)	-0.001 (0.001)	-0.000 (0.001)
Mean	0.47	0.06	0.08	0.03
<b>Men</b>				
Early-life shock	-0.005*** (0.002)	-0.000 (0.002)	-0.001 (0.002)	-0.002 (0.002)
Mean	0.87	0.21	0.43	0.16



# Non-linear effects on education and health

	(1) Ever educated	(2) Years of education	(3) Complete low primary sch	(4) Complete upper primary sch	(5) Long- term disease	(6) Short- term sickness
Women						
Dummy: exposed to 1 disaster	0.008 (0.007)	-0.161** (0.075)	0.002 (0.007)	-0.006 (0.007)	-0.006 (0.004)	-0.011* (0.006)
Dummy: exposed to 2 disasters	0.002 (0.010)	-0.187* (0.104)	-0.007 (0.011)	-0.016 (0.011)	-0.015*** (0.006)	-0.010 (0.008)
Dummy: exposed to 3+ disasters	-0.042* (0.024)	-0.672*** (0.226)	-0.042* (0.024)	-0.075*** (0.020)	-0.009 (0.014)	-0.016 (0.018)
Men						
Dummy: exposed to 1 disaster	-0.012** (0.006)	-0.221*** (0.077)	-0.015** (0.007)	-0.011 (0.008)	-0.000 (0.003)	-0.006 (0.004)
Dummy: exposed to 2 disasters	-0.008 (0.008)	-0.281** (0.113)	-0.015 (0.010)	-0.005 (0.011)	-0.002 (0.005)	0.002 (0.006)
Dummy: exposed to 3+ disasters	-0.024 (0.017)	-0.480 (0.294)	-0.037 (0.025)	-0.034 (0.027)	-0.005 (0.008)	0.000 (0.016)



## Non-linear effects on labor force participation

	(1) Worker with any job	(2) Salary worker	(3) Full-time worker with any job	(4) Full-time salary worker
<b>Women</b>				
Dummy: exposed to 1 disaster	0.016** (0.008)	-0.002 (0.004)	0.004 (0.004)	-0.004 (0.003)
Dummy: exposed to 2 disasters	0.016 (0.011)	0.004 (0.006)	0.003 (0.006)	-0.002 (0.004)
Dummy: exposed to 3+ disasters	0.067*** (0.025)	0.021 (0.014)	0.033** (0.013)	0.011 (0.012)
Mean	0.47	0.06	0.08	0.03
<b>Men</b>				
Dummy: exposed to 1 disaster	0.017** (0.007)	-0.014** (0.007)	-0.005 (0.008)	-0.012* (0.007)
Dummy: exposed to 2 disasters	0.001 (0.009)	-0.028** (0.011)	-0.008 (0.013)	-0.030*** (0.010)
Dummy: exposed to 3+ disasters	-0.028 (0.024)	-0.028 (0.026)	-0.029 (0.028)	-0.021 (0.025)
Mean	0.87	0.21	0.43	0.16

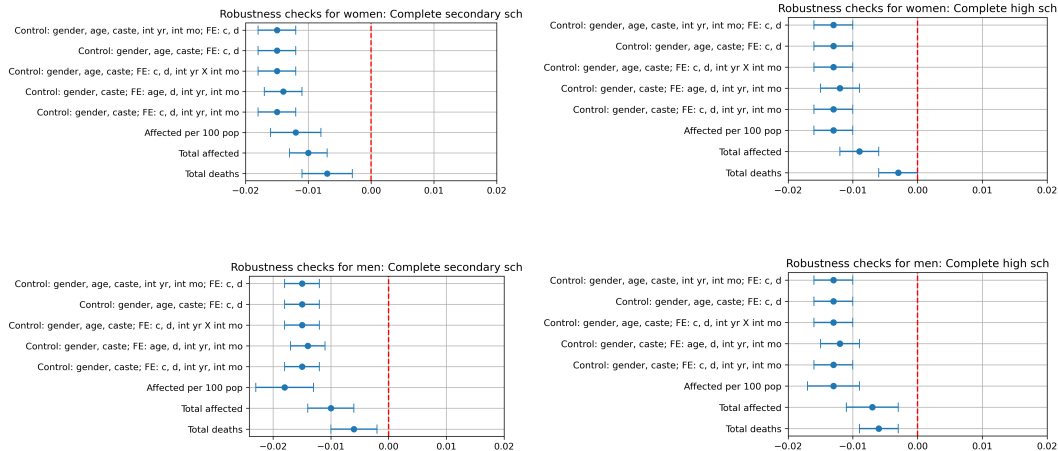


# Control for spousal characteristics, men

	(1) Worker with any job	(2) Salary worker	(3) Full-time worker with any job	(4) Full-time salary worker
Dummy: exposed to 1 disaster	-0.002 (0.005)	-0.017** (0.009)	-0.017* (0.010)	-0.016** (0.007)
Dummy: exposed to 2 disaster	0.002 (0.007)	-0.021* (0.012)	-0.001 (0.015)	-0.025** (0.011)
Dummy: exposed to 3+ disaster	-0.023 (0.021)	-0.001 (0.029)	0.019 (0.040)	0.005 (0.028)
Spouse year of edu	-0.002*** (0.000)	0.015*** (0.001)	0.006*** (0.001)	0.014*** (0.001)
Spouse work for anything	0.036*** (0.005)	-0.054*** (0.009)	-0.062*** (0.012)	-0.057*** (0.008)
Spouse income 2nd quartile	-0.001 (0.007)	0.034*** (0.010)	0.008 (0.015)	0.034*** (0.010)
Spouse income 3rd quartile	-0.003 (0.007)	0.007 (0.013)	0.033** (0.017)	0.021* (0.012)
Spouse income 4th quartile	-0.043*** (0.012)	0.018 (0.019)	0.041* (0.024)	0.037** (0.018)
Mean	0.87	0.21	0.43	0.16
Observations	18492	18492	18492	18492

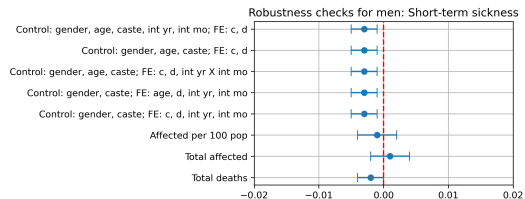
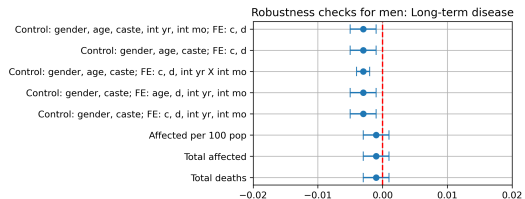
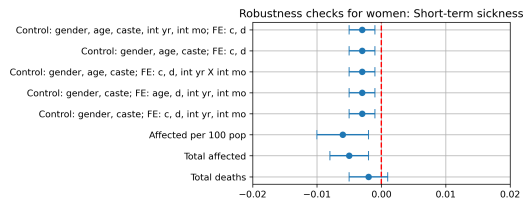
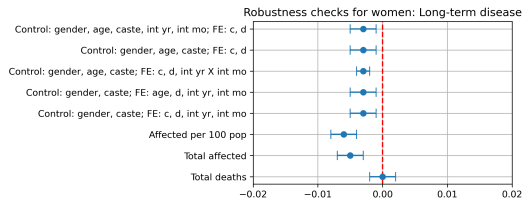


# Robustness checks: women/men, education





# Robustness checks: women/men, health





Robustness checks: women/men, labor force participation

