Social Vulnerability Indicators
White Sulphur Springs and Rainelle

FEMA

Vulnerability Indicators	White Sulphur Springs	Rainelle	State Ratio	National Ratio
Poverty Rate	14.4%	**37.0%**	17.3%	12.9%
Unemployment Rate	21.4%	**33.6%**	23.8%	14.7%
Vulnerable Ages Ratio	**41.7%**	**39.8%**	30.8%	28.3%
Disability Ratio	17.8%	**26.9%**	18.7%	13.0%
Population Growth Ratio	**-9.1%**	**-20.9%**	-3.2%	7.4%
Renter-Occupied Ratio	**42.8%**	**43.0%**	26.8%	36.0%
Housing Values Less than $50K	3.9%	**37.5%**	16.9%	6.6%
Housing Median Value	$125,700	**$59,400**	$119,600	$229,800

The red texts show more than 5% of difference, to the vulnerability side, from the state ratios.

Description, Rationale, and Data Sources

Vulnerability Indicator	Description	Rationale	Data Source
Poverty Rate	Percentage of households with incomes below poverty level	The poor are less likely to have the income or assets needed to prepare for a possible disaster or to recover after it occurs (Cutter et al., 2003; Flanagan et al., 2011; Morrow, 1999; Thomas, 2017).	Census 2019 ACS 5-Year Estimates
Unemployment Rate	Percentage of families (two or more people residing together and related by birth, marriage, or adoption) with no workers in the past 12 months (from 2019)	In addition to income problems, unemployed persons lack benefit plans providing health cost assistance when injuries or deaths occur due to disasters (Brodie et al., 2006; Flanagan et al., 2011).	Census 2019 ACS 5-Year Estimates
Vulnerable Ages Ratio	Percentage of population younger than 15 or older than 65	Children and the elderly are generally more vulnerable to disasters such as flooding due to the lack of experience or physical and cognitive limitations to protect themselves (Cutter et al., 2003; Flanagan et al., 2011; Morrow, 1999).	Census 2019 ACS 5-Year Estimates
Disability Ratio	Percentage of civilian noninstitutionalized population with disabilities of independent living, self-care, ambulatory, cognitive, vision, or hearing difficulties	Disabled people are more vulnerable to natural hazards such as flooding (Cutter et al., 2003; Flanagan et al., 2011; Morrow, 1999).	Census 2019 ACS 5-Year Estimates
Population Growth Ratio	Percentage of population change from 2010 to 2020	Although rapid population growth in dense urban areas can contribute to the risk (Cutter et al., 2003) we believe population decrease can be a factor of social vulnerability in WV communities.	Decennial Census (DEC) of 2010 & 2020
Renter-Occupied Ratio	Percentage of renter-occupied residential units of the total occupied housing units	Low ratios of home ownership can indicate a community with a faltering economy and a population with less long-term commitment to the community. Renters generally have less ability or motivation to make their homes resistant structurally or buy flood insurance (Cutter et al., 2003; Morrow, 1999).	Census 2019 ACS 5-Year Estimates
Housing Values Less than $50K Housing Median Value	The dollar values of owner-occupied residential units (Percentages of less than $50K and median)	The value can be an indicator of building quality. Buildings of low quality cannot withstand flooding adequately and are more vulnerable. It can also be related to the personal wealth. Therefore, the physical and social vulnerabilities to floods are generally tied at this point (Flanagan et al., 2011; Morrow, 1999; Thieken et al., 2008).	Census 2019 ACS 5-Year Estimates

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