

Responding to the Signs of the Times: A Theological Reflection on Loss and Damage

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A true ecological approach always becomes a social approach; it must integrate questions of justice in debates on the environment, so as to hear both the cry of the earth and the cry of the poor.

Laudato Si, 49

Overview

As wildfires rage, storms intensify, earth is scorched and rivers burst their banks across the world, it is said that **we are now in the era of Loss and Damage**. Climate change is no longer a future crisis that we can prevent, but **a crisis now**. It is already causing immense suffering to the planet and its people, especially communities already marginalised by the global economic system. As a result, the issue of addressing Loss and Damage is fast becoming a top priority for developing countries in global policy debates on climate change. The concept dates back to the origins of the United Nations Framework Convention on Climate Change (UNFCCC) in the early 1990s, and refers to the incurred impacts of climate change. That is, the impacts that we already see on people and planet as a result of climate change, and which are so often experienced by the poorest people who did little or nothing to contribute

to the climate crisis. As things stand, the UNFCCC focuses only on reducing future impacts on climate change - leaving people who are already suffering out to dry. This approach to dealing with climate change as only a *future crisis* derives from a position of privilege and reflects the domination of the convention by rich countries who are more concerned with maintaining their economies than protecting those already suffering from the climate emergency. The issue of Loss and Damage is therefore inherently related to climate justice, a priority for impacted people, and a fundamental concern for Catholics. This paper takes a pastoral cycle approach to reflect on the issue of Loss and Damage and its impact on people in light of Catholic Social Teaching principles and with reference to scriptures, before undertaking analysis to discern what action ought to be taken to address the issue globally.



A Brief History of Loss and Damage

Loss and Damage can be defined as the impacts of climate change that cannot (or have not) been avoided through mitigation or adaptation. The concept was first proposed by the Alliance of Small Island States (AOSIS) to be an element of the UNFCCC in 1991. Originally, this was envisioned as a global insurance pool based on the polluters pay principle, whereby countries would pay-in based on their contribution to climate impacts and impacted countries could draw-down finance based on need. This proposal was roundly rejected by developed countries who sought to evade the full extent of their complicity in creating the climate crisis.

After a number of years of negotiations under the convention, Loss and Damage finally made a breakthrough at COP21 and was explicitly included in Article 8 of the Paris Agreement:

Parties recognize the importance of averting, minimising and addressing loss and damage associated with the adverse effects of climate change, including extreme weather events and slow onset events, and the role of sustainable development in reducing the risk of loss and damage.

Article 8.1, Paris Agreement, UNFCCC

This was significant progress. One of the outstanding problems of the Paris Agreement article on Loss and Damage, however, was that there was no accompanying finance for it. Developed countries have continually run from the question of finance in fear that it could act as admission of liability for the climate crisis, and on this basis have continually sought to block any discussion of this question at successive global climate meetings.

Since Paris, and especially at the 25th and 26th meetings of the COP in Madrid and Glasgow respectively, the call for finance for Loss and Damage has risen up the priority list of many civil society organisations and developing country negotiating groups. It is now a major sticking point in the negotiations, with many developing countries affirming that it is only with finance for Loss and Damage that they can meet their climate goals under the Paris Agreement.

On the first day of COP26 in Glasgow, the Scottish Government seized its opportunity as quasi-COP host to put down a bold signal of intent in this area, and pledged the first money ever from a developed country explicitly to address Loss and Damage. This announcement reverberated around the halls of COP26 and helped turbo-charge the case of Loss and Damage finance. Towards the end of the conference, a unified position was formulated amongst all developing countries to

support the creation of a Loss and Damage Finance Facility through the COP26 decision text. Ultimately this proposal fell at the final hurdle, blocked in particular by the US and the EU, and instead it was agreed to host a series of dialogues on options for finance. However, the hope to create a Loss and Damage Finance Facility remains and is expected to be one of the key issues to be discussed at COP27 in Sharm-el-Sheikh.



The Preferential Option for the Poor

The articulation of Loss and Damage in the Paris Agreement compels parties to avert, minimise and address Loss and Damage. In separating the concept into these three imperatives, Loss and Damage can be seen as a neat way of conceptualising all climate action under the UNFCCC in the following way:

- **Averting Loss and Damage = emissions reductions a.k.a. mitigation**
- **Minimising Loss and Damage = adaptation**
- **Addressing Loss and Damage = ex-post efforts to deal with impacts**

This conceptualisation helps re-frame a way of seeing the convention from the perspective of impacted communities. The discourse on climate change in the Global North often conceptualises climate action as focused on mitigation. This discourse is borne of privilege, shaped by countries that are not yet experiencing the full extent of climate impacts, and which have extensive social security and safety nets to help them deal with extreme events. The conceptualisation of Loss and Damage above promotes a way of seeing the value of the UNFCCC from the perspective of impacted people – whereby all actions are framed around the need to either avert, minimise or address the climate impacts they are already experiencing.

The way that the global climate financial architecture is built currently leads to ex-ante action on aversion and minimisation (mitigation and adaptation), but leaves out ex-post action to deal with the impacts already experienced. As it stands, in effect, the UNFCCC will mandate support from your government to build new solar power plants or retrofit your home. It might also help build flood defences or offer you advice on the development of early warning systems. However, if you are already left homeless due to a cyclone or left destitute because your livelihood is gone, the UNFCCC will not help you.

The only financial solutions currently proposed which have backing from rich countries are the provision of private insurance to help developing countries when they are hit by extreme weather. These schemes simply

do not work for the most impacted people due to the extreme likelihood of climate impacts, their slow-onset nature, and are inadequate for countries reliant on informal markets¹⁶. These schemes are preferred by developed countries because of the potential for profit and the obsession with finding market-led solutions to the climate crisis, regardless of their effectiveness in actually reducing human suffering.

Conversely, the dominant climate discourse in the west is currently focussed on changing their economies to achieve “net-zero” emissions, and innovating in order to achieve this, in a way that can prop-up continued levels of prosperity. For many in the Global North, achieving “net-zero” in a way that does not harm their economies is regarded as the only way of preventing complete climate breakdown. From the perspective of those already suffering climate impacts, however, this approach draws from a discourse that privileges material goods and wealth over human dignity: reducing the climate crisis to a mere chapter of history which will herald a new era, without any effort for value-based transformation to improve human dignity. It fails to address the fact that people are already suffering, and stems from a nationalist and inward-looking approach, rather than one concerned with the principles of solidarity and the common good. The disregard for the issue of Loss and Damage reflects the wider discourse which prioritises the pursuit of profit not the protection of peoples.

In many parts of the world Loss and Damage is already a matter of life and death. Families with homes along the coastline of Southern Africa in a city like Beira, Mozambique, built below sea level, subsists on fishing. They have built their makeshift homes near the sea so they can access the sea quite easily. When cyclones such as Idai hit the coast they lose not only their livelihoods but in some cases lose lives as well.

As a faith community, we see phenomena like cyclones through the eyes of the poor. We draw inspiration from our faith traditions that place the interest of the poor first before anything else. This leads us to the principle of the preferential option for the poor.

The preferential option for the poor is a key principle of Catholic Social Teaching, which invites us to see reality through the perspective of the poor and act in their interest. The opening statement of “The Church in the Modern World - *Gaudium et Spes*”, an output of the Second Vatican Council, reads:

The hopes and sorrows, the joys and griefs of the people of this age, especially the poor, are the hopes and sorrows, the joys and griefs of the people of Christ.

As a faith community, our starting point is always the situation of the poor and how it is impacted by such issues as climate change.

The aforementioned council aligned its teaching to that of our Lord Jesus Christ when he states in Luke 4: 18 that his project is about:

Bringing good news to the poor, liberty to captives, sight to the blind, letting the oppressed go free and announcing the year of favour of the Lord.

This teaching draws from, is founded in, and is consistent with the prophetic tradition which reminds the people of God to take the interest of the poor, widows and strangers seriously (Amos 5, Micah 8). Furthermore, ultimately taking the interest of the poor first and seriously is in line with the Lord’s stated aim of assuring that all have life to the full in John 10:10.

Pope Francis in his encyclical, *Laudato Si*, collapses the two crises of the environment and the poor into one and states that there are no longer two crises but one (*Laudato Si*, 139). We cannot focus exclusively on mitigation and adaptation as this does not fully take into account the needs of the poor in relation to climate change. Loss and Damage is a priority issue for the poor, it is the poor who are most affected by it between states and within states, and the current global climate architecture is failing the poor by not providing finance for this issue. Finally addressing Loss and Damage, rather than a pure focus on emissions, can therefore be interpreted as the preferential option for the poor.



Experiences of Loss and Damage

The human face of Loss and Damage is becoming more and more plain to see across the world, and especially in the world’s poorest countries. People who once lived on the coast have had to uproot and move to the mountains, losing their traditional culture and home. People are having to flee across borders, losing their national identities and social connections. Fisherfolk¹, coffee farmers² pastoralists³ and indigenous people⁴ are just some examples of peoples who are losing irredeemable parts of the culture to climate change, alongside degradation of their livelihoods through permanent loss of income without recourse to support from the polluters who are responsible for their plight.

Loss and Damage is separated by the UNFCCC into different categories. So-called **slow-onset** Loss and Damage refers to the incurred impacts of anthropogenic climate change which develop over a long period of time. Included in this category are processes such as desertification, sea-level rise, salinization of groundwater, ocean acidification, glacial retreat, loss of biodiversity, land degradation and increasing temperatures. This is distinct from **sudden-onset Loss and Damage**, which refers to the incurred impacts

of Loss and Damage through extreme events, which can be experienced in a moment but have long term consequences for people and planet. Extreme events include drought, cyclones, storm surges, floods and heat waves.

Each of these categories can also be split into those which can be calculated monetarily, **economic Loss and Damage**, and those which cannot, **non-economic Loss and Damage**. Economic Loss and Damage includes the monetary losses to businesses, to property, to infrastructure or to supply of food and water. Non-economic Loss and Damage includes the loss of cultures, loss of identity or social cohesion, loss of heritage and loss of lives¹⁷.



Economic Loss and Damage

The poorest countries in the world are already bearing the costs of Loss and Damage Cyclones Idai and Kenneth hit Southern Africa in 2019. These cyclones caused more than \$3bn in damages in Mozambique alone, roughly 20% of its GDP, with long-lasting knock-on effects, not to mention the irreversible losses of lives and livelihoods⁶. Some estimates suggest that the economic costs of Loss and Damage could reach \$300–700bn annually by 2030, and projected to increase to approximately \$1.2 trillion per year by 2060¹¹. This is not to mention the incalculable loss of livelihoods, lives, family relationships, heritage and culture⁷.

Some of the costs of these impacts are already being met by national and local governments, public institutions, and by households. Costs are being incurred by those who already cannot afford to meet basic needs or duties to citizens, and there is a deep injustice at the heart of this reality that it's those who are least responsible already paying for the consequences.

In all this, it is essential to recognise that impacts are disproportionately borne by those that have traditionally been socially, economically and politically excluded from the benefits of modern society, and are largely felt in developing countries where economic and social inequities within communities exacerbate ever worsening climate change impacts. Scientists are revising their estimates of climate change impacts, warning that even current levels of warming will lead to far higher population exposure to sea-level rise and associated coastal flooding than had previously been anticipated⁸. The countries that contributed least to increasing the risk of such impacts – and whose ability to withstand climate impacts has been reduced as a result of slavery, colonialism and neo-liberal economic policies – must not be left to bear the greatest costs.

For slow onset events, the economic costs are already

being experienced through further degradation of livelihoods. Fishing communities dependent on marine resources are particularly vulnerable, with little assets to their name to sell and retrain into new employment – in short, with no fish in the sea, they have nowhere to go. Similarly, many pastoralist communities across Africa have lost their livestock due to increasingly frequent and more intense droughts. Without animals to tend their livelihoods have been lost and they have few assets to rely on or other livelihood options that are viable in their ecological context.

In the case of extreme events, the intensity and frequency is simply too great for countries to deal with, and many “costs” are simply left unmet. In 2017 the Caribbean faced 3 category 5 hurricanes, which is unprecedented, causing damage in some countries that exceeded their GDP. In 2019 hurricane Dorian in the Bahamas did serious damage and there were so many storms that they ran out of the alphabet to name them and had to go to the Greek alphabet⁹. In Malawi and Mozambique, communities still recovering from Cyclones Idai and Kenneth in 2019 were again hit in 2022 by Tropic Storm Ana and Cyclone Gombe, devastating local livelihoods and national infrastructure¹². In Trinidad & Tobago beaches and sandy cliffs have been lost permanently and the vulnerability profiles of local groups have changed because the livelihoods on which they relied upon cannot be pursued any longer¹³.

Humanitarian aid is not enough and doesn't always cover costs to help communities rebuild. Governments themselves do not have the finance available to recover quickly, leaving people in a perpetual state of recovery. Furthermore, because the external support that does exist through humanitarian aid is not subject to a global UN convention, levels of support are therefore based on diplomatic relationships and the whims and fancies of Global North governments.



Economic Loss and Damage

It is a moral imperative that those who contribute the most to our current crisis should bear more responsibility to act in a just way. We cannot simply act in our narrow interests of self preservation or be indifferent to the suffering of those on the frontline of the crisis. This according to our faith is tantamount to the action of the priest and Levi in the parable of the good samaritan (Luke: 10). We are each other's keeper (Genesis: 4) a teaching picked up by the Lord in Matthew: 25. Social justice demands that we act in line with the principle of the common good which urges us to work towards putting in place those conditions, social, economic, social, environmental that supports life (Gaudium et Spes, 26). This is because the goods of the earth belong to all (Gaudium et Spes, 69). Moreover, we

do not stop at drawing attention to the adverse impact of climate change on the poor. We are moved to act as in the days of Moses, a patriarch who was sent by God to liberate the Hebrew captives in Egypt. God had seen the suffering of the poor and elected to intervene through a human being called Moses (Exodus 3). We too are being invited to do something to address the suffering of the poor.



Non-Economic Loss and Damage

The terminology used by the UNFCCC of “non-economic Loss and Damage” refers to that which cannot possibly be quantified in monetary terms. This area of Loss and Damage ought to be a particular concern for Catholics who, unlike technocrats or policy makers, are fundamentally concerned with those things of value which cannot, and ought not, ever be compared only by their value on the market place.

Included in this category are the basic needs for people to live with dignity, many of which are now being lost due to climate change, including access to health care, education, water and food, alongside precious things that are even harder to touch such as heritage, cultures, social cohesion, daily practices, identities and relationships. Whole species and threatened with extinction and human lives are already being lost.

The concept of non-economic Loss and Damage has two particular aspects which should concern people of God in relation to climate change. Firstly, it should inspire and further entrench the resolve for us to seek to avert, minimise and address Loss and Damage. Secondly, the approach towards *Integral Human Development* can offer means to policy makers and those implementing projects with communities affected by Loss and Damage to address some of these non-economic losses.

In relation to the latter, some of the academic literature in this field such as Barnett et al (2016) has called for a new “science of loss” that can support policy-makers to address Loss and Damage¹⁰. In this, the authors call for “socially engaged research that explains what people value highly, how climate change imperils these phenomena, and strategies for embracing and managing grief”. The Integral Human Development (IHD) approach offers a highly effective framing through which understanding of such a “science of loss” could be interpreted.



Non-Economic Loss and Damage

Pope Francis established the Dicastery for IHD in 2017, which brought together ministries for ecology with those for charity, health, and “people on the move”. This amalgamation was in recognition of the interconnectedness of the plight of our planet with the plight of God’s people. The IHD approach is rooted in the theological belief that all things are fundamentally connected and strive for a state of harmony, but sins can lead to harm and disharmony within and between the constituent parts of God’s creation. At the local and individual level, this can be expressed through the profound pain and suffering caused by loss. The IHD approach also helps us value:

“the whole life, including the transcendent. IHD respects traditional cultures, values and institutions – it works through them so that participants own their own development, and programmes are shaped around their beliefs”¹⁸.

By considering the whole person, social in nature, and their material, conceptual, social and spiritual needs, the IHD approach can help those trying to address Loss and Damage to support communities to firstly name and then deal with the losses that they have experienced. Through this we can help to understand (1) what people value, (2) the social and political drivers of impacts, (3) the means of addressing loss to minimise suffering¹⁹.

In short, the prevalence of so-called non-economic Loss and Damage should be a clarion call for Catholic actors to prioritise action on this issue. God’s creation, His planet and His people, are being irrevocably changed by anthropogenic climate change, causing distress, trauma and suffering to millions. As things stand, under the UNFCCC, there is no recourse to action for these people. It is our duty as Catholics, therefore, to call for an adequate response to Loss and Damage, and we can do so mindful that our IHD approach is uniquely well placed to inform approaches towards helping communities of all faiths and none to recover from the devastation of such climatic impacts.



Reparations

As described above, the concept of Loss and Damage is inherently connected to the polluter pays principle, compensation and restorative justice. The original proposal for a Loss and Damage mechanism in the early 1990s was explicitly premised on a model whereby funds would be provided based on levels of contribution to climate change (i.e. from rich countries based on their emissions) and provided to countries based on their need (i.e. by countries most impacted in the

Global South). Whilst the emphasis on compensatory models has been diminished a little over the years to make progress at the UNFCCC negotiations (due to the persistent resolve of developed countries to shut down conversations around compensation) it remains a core element of the concept of Loss and Damage.

The economic case for financial compensation for climate change is relatively straightforward: to make the global economy fairer and more efficient, the price of industrial activities that cause harm must be increased to better reflect their real costs. In short, Loss and Damage is a global economic externality as businesses can make profit from causing climate change without ever having to pay for the real costs of their activities. The financial gains from this correction in price should be used to help rehabilitate and compensate for resulting disutility, both locally, and internationally.

However, there are also strong moral imperatives to act through the lens of reparations. In recent years, widespread attention has gained momentum around the legacy of colonialism in the Global North and Global South. Much of this discussion has centred around reparations for the slave trade and the ongoing economic exploitation by countries in the Global North using colonial era channels to exploit loopholes and extract wealth. However, climate change too can be seen as a legacy of colonialism. The disregard of Global North countries to act sufficiently on this crisis betrays their sense of superiority over the tropical regions of the world most hit by climate impacts. The fact that the climate crisis has its origins in the industrial revolution which was itself fuelled by colonial exploitation is an interwoven reality that indicates the shared expression of power and knowledge that shapes western ideology. As the contemporary discourse around colonialism and how to atone for it develops across the world, progressing a financial mechanism for Loss and Damage ought to be front and centre of these calls for action.

Furthermore, action on Loss and Damage can be seen as an expression of goodwill, solidarity and a signal of a commitment to justice in global diplomacy. The success of the UNFCCC and the Paris Agreement is vital to securing a future for all peoples across the world. Yet to achieve this requires the cooperation of states with wildly different experiences and complicities in the climate crisis. On this basis, the convention includes the principle that countries will act in accordance with their “Common But Differentiated Responsibilities and Respective Capabilities”. That the Paris Agreement committed to work on Loss and Damage, therefore, ties them to do so in line with this principle. Taking such an approach requires a restorative justice model based on the polluter pays principle.



Restorative Justice

Progress on Loss and Damage can help the countries and businesses complicit in the climate crisis to atone for their sins to build balance, peace and prosperity in the future. At the moment, the global policy framework on climate change seeks to tinker around the edges, pledging efforts towards reducing the possible future impacts of climate change. But this denies the reality of the world today, the *signs of the times*, that climate change is a real and present danger causing suffering to millions. For the sake of those people, and for the atonement of those responsible, a restorative Loss and Damage fund is required which can help the process of healing for both victims and perpetrators. This can help create balance to the injustice of the climate emergency, nourishing global harmony instead of disunity and exploitation. Through this, we can aspire to the vision of *Fratelli Tutti*, that we can one day dream as one human family.



Dialogue, Encounter and Kindness Among Nations

In his latest encyclical, *Fratelli Tutti*, Pope Francis proposes dialogue and encounter as a means of building a more just and healthier world. This is a framework that could be useful in discussing and enacting the needed response to Loss and Damage. The encyclical teaches that the ‘universal scope’ of fraternal love should animate the world’s response to political, social and economic ills of our world. The Pope uses the Good Samaritan as a model of the solidarity that is needed in the world by which he calls the rich countries to reach out to poorer nations and help them in their need. Francis’ proposals are akin to what Walter Bruggemann calls “prophetic imagination” – “[t]he task of prophetic ministry is to nurture, nourish, and evoke a consciousness and perception alternative to the consciousness and perception of the dominant culture around us.”¹⁴ In the spirit of prophetic imagination, the proposal of a human community founded on dialogue and encounter is not merely an intellectual or spiritual exercise. It is an engagement with the lived realities of oppression and apathy in our global community, of grief and despair, like the Loss and Damage facing poorer nations precipitated by climate change that is also caused by the process of industrialisation in the North. It is a call to imagine a different world and to see governments, especially the rich northern governments as centres of such imagination, kindness, and compassion toward poorer nations.

This encounter and dialogue that Pope Francis speaks about is not only interpersonal but also international and global. It is an encounter of nations in the promotion

and establishment of global justice in a borderless world. The Pope speaks of the power and importance of “kindness,” which is an attitude that can be adopted by nations, especially the powerful nations toward the weaker nations. It is a star “shining in the midst of darkness” and frees us from the cruelty and the anxiety that plague the contemporary era (cf. FT, 222–24). In the contemporary era, nations are clearly not in dialogue; we live in a divided world split into the richer Global North and the poorer Global South. We live in a scandalous “global jungle,” notorious for its inequality, injustice, unfairness, absurdity, and widespread poverty amidst obscene wealth. With Mosse¹⁵, we laud Pope Francis’s call for dialogue and encounter and argue for a dialogical and “relational” approach to global poverty analysis. This approach views the “Loss and Damage” add persistent poverty experienced by poorer nations as a consequence of divisive economic and political relations and as effects of a failure in dialogue and care. It is an approach that encourages an analysis of the gap between poor regions and rich regions that not only looks at the internal conditions of each country, but also draws attention to the balance of global power that influences the current global order through global institutions and rules, which determine global economic policy in favor of the interests of the more powerful nations and business elites of those nations. Authentic dialogue and encounter among nations is what will heal the current global poverty and imbalances and adequately repair the climate-induced “Loss and Damage.”

emissions. However, with the new evidence now available, we should measure success or failure based on human impacts. This would serve to increase focus, attention and thus ambition on actions to not only accelerate adaptation but more importantly address Loss and Damage. Through this, we should also ensure that Loss and Damage data is included in countries national communications (such as in the nationally determined contributions (NDCs), long-term strategies (LTS) and in submissions to the Global Stocktake).

3. Make Loss and Damage a standing item on the COP agenda: Whilst funding for Loss and Damage is on the provisional COP27 agenda, developed countries may yet aim to have it struck off in the first days of the conference. Making Loss and Damage a permanent item on the COP agenda (under the Subsidiary Bodies) would ensure that Loss and Damage is discussed each year alongside mitigation and adaptation. This would give real meaning to discussion of the topic at annual meetings of the COP, help recalibrate attention, and mobilise real action. This would also reinforce the need for Loss and Damage agreed to be developed as an indicator of progress on delivering the Paris Agreement.



The Change We Need to See on Loss and Damage

1. Establishment of a Loss and Damage Finance Facility: At COP26, the G77+ China (a negotiating group representing all developing countries) proposed the creation of a Finance Facility for Loss and Damage. This proposal fell towards the end of COP26 but remains a priority for developing countries at the UNFCCC, and the issue of finance for Loss and Damage is on the provisional agenda for COP27. The creation of a Finance Facility of Loss and Damage is therefore a priority for COP27 in November in Sharm el-Sheik. Furthermore, this facility should be:
 - a) Financed in line with the polluter pays principle
 - b) Based on needs
 - c) Accessible to impacted communities
2. Loss and Damage as an indicator of progress on delivering the Paris Agreement: As described above, Loss and Damage offers a way of conceptualising the issue of climate change through the lens of those most affected. Until now, the only accepted indicator to monitor progress on achieving the Paris Agreement is reduction in greenhouse gas

Endnotes

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16. Sharma-Khushal, S. Schalatek, L. Singh, H. White, H. (2022) The Loss and Damage Finance Facility: Why and How. [Accessible here](#)
17. Each of these types of impacts are referred to by the IPCC as resulting from the soft and hard limits to adaptation being breached⁵. Soft limits refers to impacts which could have been avoided if there were resources available for adaptation, with hard limits referring to the impacts beyond the adaptive capacity of countries
18. MacLaren, D. (2021) Promoting Integral Human Development in the light of the Gospel, SCIAF: Glasgow
19. Furthermore, the explicit recognition of the social nature through which loss should be interpreted is an insight from Catholic Social Teaching that can help practitioners globally in supporting communities affected by Loss and Damage. This is particularly true because of the relative conceptual vulnerability of the term Loss and Damage, which partly relates to the fact that the extent of losses & damages may vary extensively within a district, community or even a household. The extent of the experienced losses and damages, therefore, ought to be agreed socially and politically by local communities rather than determined by a central body or scientific authority, in line with the principle of subsidiarity. Furthermore, the IHD model offers us a way of conceptualising and finding ways to respond to the often intangible losses of the goods of God's ethereal creation due to climate change.