

The Economics of a Changing Climate: How Global Disruption Hits the Consumer Wallet



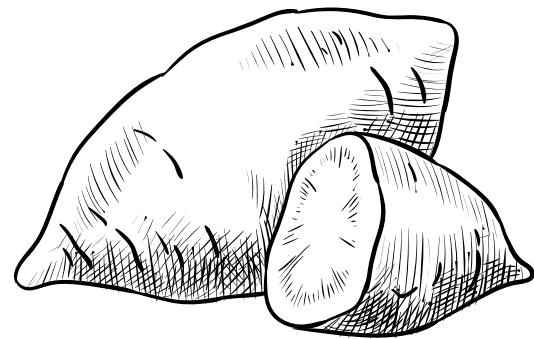
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"We will pay for climate breakdown one way or another, so it makes sense to spend the money *now* to reduce emissions rather than wait until later to pay a lot more for the *consequences*. . . It's a cliché, but it's true: *An ounce of prevention is worth a pound of cure.*"

(Cho, 2019)

Overview & Agenda

The macro-level economic toll of climate change on infrastructure, agriculture, and human productivity (Cho, 2019).



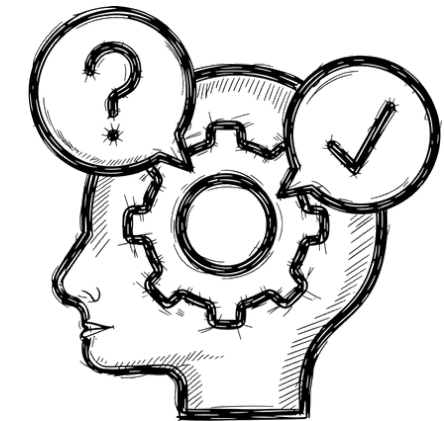
Sweet
Potatoes
(Agricultural
Pressures)



Bird Seed and
Roasted In-Shell
Peanuts
(Commodity &
Supply Chain
Volatility)



Annual Road
Trip & Festival
Tourism to Las
Vegas (Event &
Travel Inflation)



Synthesis and
comparative
analysis of
household financial
vulnerability

Why Climate Disrupts *the* Wallet

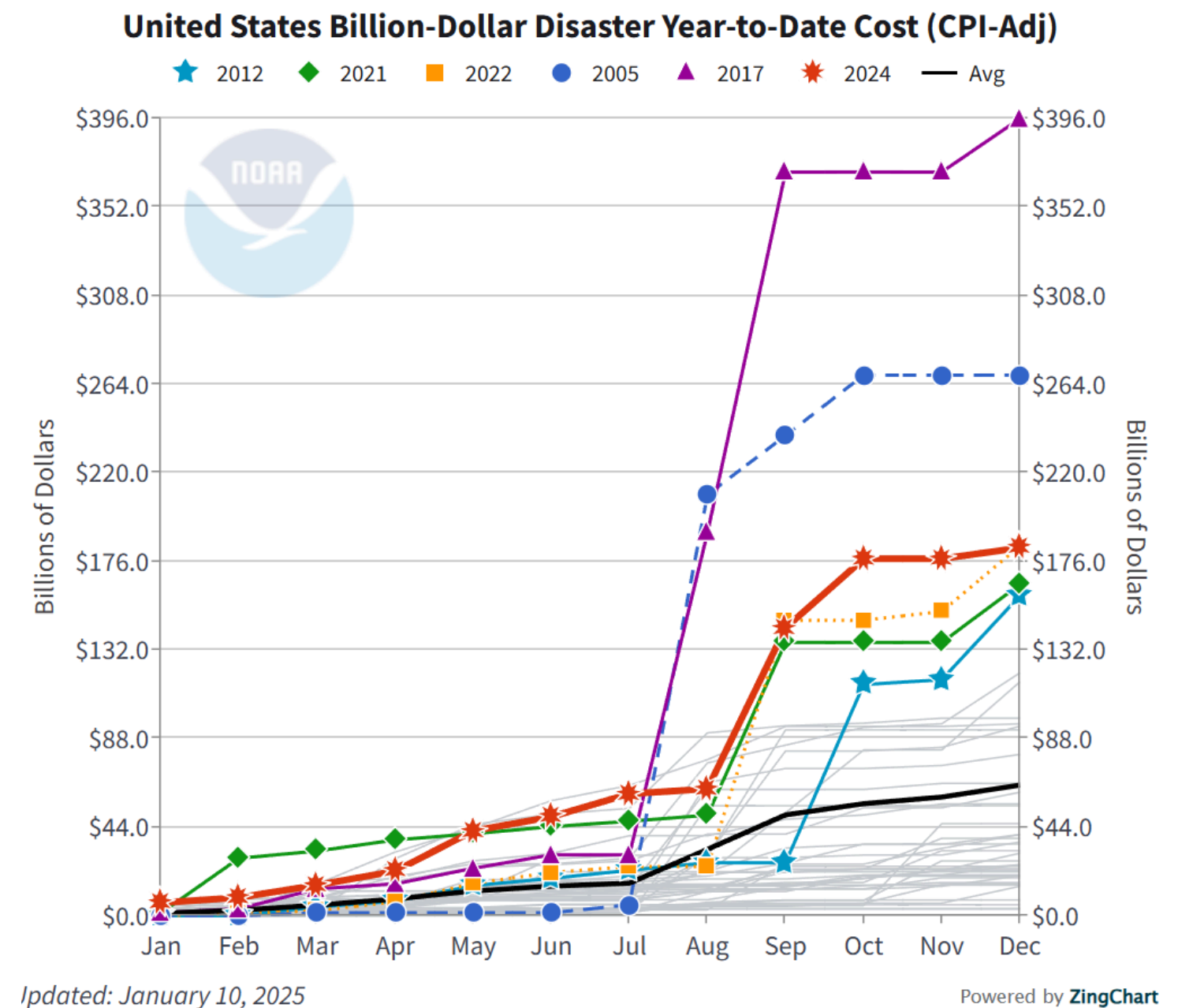
From 1980 to 2024, the U.S. sustained 403 weather and climate disasters where damages reached or exceeded \$1 billion each, totaling over \$2.915 trillion in cumulative costs (NOAA NCEI, 2025).

While the historical annual average stands at 9.0 events, the most recent 5-year average (2020–2024) has surged to 23.0 events per year (NOAA NCEI, 2025).

These rising costs are driven by a combination of increased exposure, societal vulnerability, and climate variability affecting extreme weather frequency (NOAA NCEI, 2025).

NOAA National Centers for Environmental Information (NCEI) [Chart: United States Billion-Dollar Disaster Year-to-Date Cost (CPI-Adj)].

Retrieved from <https://www.ncei.noaa.gov/access/billions/> (NOAA NCEI, 2025).



Item #1: Sweet Potatoes & *Agricultural Vulnerability*

Cost Impact: Projected moderate to significant retail price increases over time.

The Economic Driver: Agriculture is highly sensitive to climate risk; for every 1°C global temperature rise, overall crop yields drop by 5% to 15% (Cho, 2019).

Why It Changes: Extreme heat, drought, and water scarcity reduce crop yields, forcing producers to pass adaptation and supply shortage costs down to grocery consumers (Cho, 2019).



*Photo: Sweet potato. (n.d.). In Wikipedia.
Retrieved September 14, 2026, from
https://en.wikipedia.org/wiki/Sweet_potato*

Item #2: Bird Seed & Roasted Peanuts



Cost Impact: Steady upward price drift driven by commodity market volatility.

The Economic Driver: Peanuts, grains, and oilseeds depend heavily on stable seasonal weather thresholds.

Why It Changes: Extreme weather events and localized droughts in farming corridors reduce harvest outputs, tightening supply and inflating retail prices for wildlife feed and packaged snacks (Cho, 2019).

Annual Travel & Tourism

Las Vegas / Sick New World Festival



Cost Impact: Substantial cumulative price increases across travel services (gasoline, hotel rooms, rental cars, and event tickets).



The Economic Driver: Tourism and hospitality face escalating operational overhead under climate volatility.



Why It Changes: Extreme heat waves drive up cooling overhead for desert venues, while climate disruptions strain transportation networks and fuel supply chains, inflating lodging, vehicle rental rates, and event ticket costs (Cho, 2019).

Comparative Analysis: *How Climate Shakes Up Consumer Spending*



Agricultural Goods (Sweet Potatoes & Feed): Directly exposed to biophysical limits and yield loss, causing immediate grocery inflation (Cho, 2019).

Discretionary Services & Travel (Las Vegas Trip): Exposed to cascading infrastructure, energy, and operational cost hikes passed down by service providers.

Core Takeaway: Consumers face an unavoidable redistribution of wealth as environmental risk is factored into everyday market prices (Cho, 2019).

References

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