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CLIMATE CHANGE AND YOU

This chapter will explore some of the more personal questions that climate change raises for individuals and their families.

How will climate change impact you and your family in the coming decades?

The transition to a low carbon economy is inevitable this century, and indeed it has already begun. It will have significant consequences for both you and your family, whether the transition comes fast enough to avoid dangerous warming of more than 2°C or not. As we have seen, because climate action has been so delayed for so long, humanity cannot avoid very serious climate impacts in the coming decades—impacts that will affect you and your children. Therefore, you need to understand what is coming so that you and your family will be prepared. At this point, it seems likely that climate change will transform the lives of your children more than the Internet has.

The defining story of the 21st century is a race between the impacts our cumulative carbon emissions will increasingly have on our climate system and humanity's belated but accelerating efforts to replace fossil fuels with carbon-free energy. Some of the most significant impacts of climate change are ones that we likely have not foreseen. For instance, a couple of decades ago, few people imagined that the most consequential near-term impacts of climate change on large parts of both the United States and Canada would be the warming-driven population explosion of a tiny pest, the tree-destroying bark

beetle. Only through a comprehensive and ongoing understanding of climate impacts and the clean energy transition will you be able to determine how climate change might affect your family. This chapter will explore (1) a few of the bigger and more obvious consequences that could affect a large fraction of the people reading this book as well as (2) some choices you may face in the coming years.

How might climate change affect the future price of coastal property?

Because of climate change, coastal property values in the United States and around the developed world are all but certain to crash. The latest science suggests this could well happen sooner rather than later. Such an event would have a profound impact on the local, national, and global economy. In the United States alone, at least $1.4 trillion in property lies within 660 feet of the U.S. coast, as a detailed analysis by Reuters found. Worse, "Incomplete data for some areas means the actual total is probably *much* higher." Globally, coastal property is worth many times that.[66]

In 2014 and 2015, a wealth of observations and analyses revealed that large parts of the great ice sheets of Antarctica and Greenland are unstable and headed to irreversible collapse, and some parts may have already passed the point of no return (see Chapter Three). Another 2015 study found that global sea-level rise since 1990 has been speeding up even faster than we knew. Other studies have found that the U.S. East Coast in particular is experiencing faster sea-level rise than the rest of the world, and this is a trend that could well continue for the rest of the century.

The recent findings have led many experts to revise their sea-level rise prediction upward and conclude that we are headed toward what used to be the high-end of projected global sea-level rise this century, 4–6 feet or more. The consequences of such sea-level rise to low-lying developing countries

will be catastrophic, as tens of millions will be forced to abandon their homes and move inland. It will also be catastrophic to the developed countries. A 2013 National Oceanic and Atmospheric Administration study found that, under the kind of rapid sea-level rise scientists now worry about, the New Jersey shore from Atlantic City south would see Sandy-level storm surges almost every year by mid-century.

And this is not even the current plausible worst-case scenario any more. In July 2015, a number of top scientists, led by James Hansen, one of America's most renowned and prescient climatologists, warned that failure to curb carbon pollution rapidly could even lead to 10 feet of sea level rise by 2100.

Informed people such as John Van Leer, an oceanographer at the University of Miami, worry that one day, they will no longer be able to insure or sell their houses. "If buyers can't insure it, they can't get a mortgage on it. And if they can't get a mortgage, you can only sell to cash buyers," Van Leer says. That is particularly true in a place such as Miami where, as discussed, conventional efforts to deal with sea-level rise, such as sea walls and barriers, will not work because South Florida sits above a vast and porous limestone plateau.

Despite the reality of accelerating sea level rise, coastal properties are soaring in many places. One of the most vulnerable spots in the developed world to both warming-driven sea-level rise and storm surge is Miami. However, between the first quarter of 2013 and the same period in 2014, Miami property values were up 19%. The sales price for luxury homes—the top 10% of the market—jumped even more, 34%. By itself, the United States appears to be in a coastal real estate bubble of over 1 trillion dollars. Florida is ground zero because it leads the country with $484 billion in "property covered by the National Flood Insurance Program, often at below market." The Miami area is so flat that even with a mere 3 feet of sea-level rise, "more than a third of southern Florida will vanish; at six feet, more than half will be gone." For all these reasons, Harold Wanless, chair of University of Miami's

geological sciences department, said in 2013, "I cannot envision southeastern Florida having many people at the end of this century." In 2014, he said, "Miami, as we know it today, is doomed. It's not a question of if. It's a question of when." Yet Chuck Watson, a disaster-impact analyst with a great deal of Florida experience, has pointed out: "There is no serious thinking, no serious planning, about any of this going on at the state level. The view is, 'Well, if it gets real bad, the federal government will bail us out.' It is beyond denial; it is flat-out delusional."

The federal government and American taxpayers may well be willing to bail out Florida if a major hurricane hits Miami or Tampa in the next decade or two. However, it seems unlikely that they will continue to do so repeatedly as it becomes increasingly obvious that seas are going to keep rising and devastating storm surges are going to become commonplace. At some point, then, it will be all but impossible to get flood insurance, and so the only people who could afford to buy coastal property will be cash-buyers wealthy enough to lose their entire investment in the next storm.

Coastal property values will almost certainly collapse once homes become uninsurable or when governments decide that spending money to constantly rebuild or "nourish" coastlines makes no sense. For instance, currently many communities on the East Coast dealing with sea-level rise and storm surges nourish their beaches and slow down erosion by strengthening them with large amounts of sand. The Federal government currently covers on average about two thirds of the cost. A March 2015 journal article concludes "a sudden removal of federal nourishment subsidies, as has been proposed, could trigger a dramatic downward adjustment in coastal real estate, analogous to the bursting of a bubble." Their model suggests that sudden removal would cause property values to decline 17% to 34% if it happened today, and a much more dramatic decline will occur if that seemingly inevitable policy change were to happen in a decade or two.

So, when will coastal property values crash? The exact time is unknowable since it might be triggered by New York and New Jersey, or South Florida or New Orleans, being hit by a Sandy-like storm surge in the next decade or so. However, the crash does not have to wait for seas to engulf an area. It could occur when the smart money figures out we have dawdled too long to save the coast from rapid sea-level rise and constant devastating storm surges. We have not hit that critical mass of knowledge yet. If we had, construction and property values certainly would not be soaring in so many coastal areas. However, the attention given recent observations of Antarctic and Greenland instability—with the *New York Times* pointing out in 2014 that this could lead to "enough sea-level rise that many of the world's coastal cities would eventually have to be abandoned"—suggests we are closer to the tipping point than people realize.

What does all this mean for you? A peak in coastal property in the next decade or two seems plausible. Certainly buying coastal property today as a long-term investment seems to fly in the face of science. Whether it makes sense to keep coastal property you already own is a decision that can be made only at a personal level. However, if your family is planning on selling the property someday, you will want to beat the bursting of the bubble, whenever you imagine that is going to occur.

How might climate change affect decisions about where to live and retire in the coming decades?

A great many people who retire, especially in the developed countries, do so to places that are warm or near the coast or both. It already seems clear that coastal property is probably not a wise investment for someone planning to retire in the next decade or two, unless you are so wealthy can afford to lose your entire investment. Many retirees choose a relatively warm and dry climate, such as the Mediterranean or U.S. southwest. Coastal Mediterranean will eventually not be

an option thanks to sea-level rise. However, as we have seen, virtually all of the warm semiarid climates in the world—what are typically labeled the subtropics—are going to become hot and arid. They are going to Dust-Bowlify, and water will become much scarcer and more expensive, perhaps leading to rationing. That is particularly true if we do not get on the 2°C path quickly.

Ultimately, the best places to live are ones that are neither coastal nor semiarid nor already hot today. Because so many places in the world will eventually have problems providing enough food or water to their inhabitants, places where there is relatively abundant water and arable land would seem to be the best choice for where to retire. Those places will also be the among the most desirous places to live by mid-century. This includes the northern mid-west United States and northern Europe and the like. Presumably, smart investors will figure this out in the next decade or two. That said, there are no locations that qualify as "winners" in a changing climate. Many may have thought Russia would see nothing but benefit from global warming. The devastating heat wave that hit in the summer of 2010 made clear that was not true, as tens of thousands of Russians died and the country was forced to stop all grain exports for a year, causing food prices to skyrocket.

I do not think anyone can say exactly when the population movement in, say, the United States reverses from its current north-to-south direction, or when soaring food prices become commonplace. However, these changes are inevitable, and the people who plan ahead for that outcome will come out ahead.

What should students study today if they want to prepare themselves for working in a globally warmed world?

In the coming decades, more and more money and resources and people will be devoted toward (1) adapting to whatever climate change we fail to stop and (2) stopping climate change from getting even worse. Climate change and our response to

it will create trillion-dollar industries in low-carbon energy, energy efficiency, sustainable agriculture, and every type of adaptation imaginable. Students who want to be employable in a carbon-constrained world while contributing to the solution will have a great many choices and options available to them, if they start studying and planning now.

The transition to a more efficient, low-carbon economy is inevitable because of the reality of climate change. The question has only been "How fast?" Because of the significant (and growing) commitments to clean energy by China, the European Union, most U.S. states, and many other countries, the transition has been jumpstarted. Investment in clean energy is already a few hundred billion dollars a year, and over the next decade or so it should hit $1 trillion or year, and then double again in the next decade or two after that. Therefore, there will be a great need for engineers and researchers and entrepreneurs of all type. There will also be a great need for people with specific expertise in solar power and wind power, energy storage, electric cars, and energy efficiency in every sector, from buildings, to industry, to transportation. These projects will need financing and legal contracts and the like. Many will need architects and urban planners. Thus, simply being well schooled and experienced in, say, sustainable architecture or green financing will be valuable.

Although the low-carbon transition is now irreversible and accelerating, it is still is a long way from stopping catastrophic warming, let alone stopping dangerous warming. Thus, there will be similarly large investments made in critical aspects of adaptation. Providing food (and water) for 9 billion or more people by mid-century in a world of rapid climate change is going to be the greatest challenge humanity has ever faced. Therefore, we will need experts in sustainable agriculture, marine biology, agronomy, hydrology, and on and on. The combination of ever-rising seas and storm surges means that all of our major coastal areas that are not abandoned will need to be protected. Thus, the sea wall and levee business will

boom. Because we are looking at a rate of sea-level rise that could approach one foot a decade by century's end, ports and other key coastal infrastructure will have to be completely reimagined. It is going to get hot, so the air conditioning business will boom.

I advise students to learn as much as they can about climate science and climate solutions, while they are figuring out what type of career area they are interested in and have talent for (i.e., science, engineering, law, design, medicine and health care, media, and so on). Then, I encourage them to find the intersection of those two areas. For example, a doctor could become an expert in tropical diseases, since many are not going to be purely tropical anymore, or she could become an expert in heat-related illnesses. Moreover, a doctor could go into urology, since a hotter world means more dehydration and more kidney stones. The point is, the entire world is going to be transformed in ways both easy and hard to imagine. The more you know, and the more you apply your imagination to what you know, the more employable and adaptable you will be.

Should climate change affect how you invest for the future?

It already seems clear that certain investments are riskier than others and getting more so every passing year. A clear example is coastal property. Also, in Chapter Six, I discussed a study that found "globally, a third of oil reserves, half of gas reserves and over 80% of current coal reserves should remain unused from 2010 to 2050 in order to meet the target of 2°C." It is entirely possible that we will use more of our fossil fuel resources than that and exceed 2°C. However, it seems very unlikely that we would burn all of our known fossil fuel reserves, since that would mean warming beyond 6°C (11°F) and an irreversibly ruined climate that would have trouble sustaining 1 billion people. It would also mean that (1) the Earth ends up with very large areas that are uninhabitable or unfarmable and (2) the

ocean would suffer a mass extinction, with large and growing dead zones.

If you think humanity is going to be smart enough to leave a large fraction of our fossil fuel resources in the ground, then that would mean trillions of dollars worth of reserves will become essentially valueless, probably sometime in the next couple of decades. In that case, it seems inevitable that fossil fuel companies and companies that service the industry are overvalued. They would be in a bubble of their own that must burst. Should that affect your decision on how to invest? More and more major institutions in the United States and around the world are divesting from fossil fuel-related investments, either because they think those investments are "wrong" or because they think their bubble must burst or both. In addition, more and more financial institutions and advisors are offering portfolios for individuals who want to divest of this risk.

In terms of investing in the possible "winners," that has its own risks. A company could be in exactly the right business area (i.e., solar power, sea walls, or drought-resistant crops) but still be poorly managed and go bankrupt—or a competitor could have a better product. Thus, there are no recommendations here for specific companies. However, if making wise (and sensibly diversified) investments is important to you, then being highly informed on climate science and solutions will certainly give you an edge.

How can you reduce your carbon footprint?

You may decide that you would like to reduce your impact on the climate—either because you think it is the right thing to do or because you want some experience in an inevitable transition that ultimately the vast majority of people will be making. Here is a brief discussion of the most important things that you can do now and in the near future to reduce your family's carbon footprint, the total greenhouse gas (GHG) emissions released as a result of your purchases and choices.

The biggest contributors to your carbon footprint are your home, your transportation, your stuff, and your diet (which is discussed separately below). As of today, perhaps the single biggest thing you can do to reduce your home's carbon footprint is get a solar panel installed on the roof. In a growing number of locations, companies will do that without your having to put any money up front. In that scenario, you will lease the solar panel—and increasingly the deal is that your monthly lease is guaranteed to be lower than the cost of the electricity you had been purchasing. Therefore, it is a good deal if this option is available in your area, although it may be that other financing options make more sense depending on where you live and what incentives are available to you. If you cannot install your own solar system, then you should find out whether your local utility or other service provider will sell you zero-carbon electricity, such as from new wind turbines. You should also make your home more energy efficient. Most utilities offer energy audits that identify your biggest opportunities for savings, and many utilities offer rebates and other incentives for more efficient lighting and other appliances.

In terms of your transportation emissions, the most basic thing that you can do is not travel by air as much. If you or your family are traveling by air more than once a year, then that may well be the biggest single contributor to your carbon footprint. Vacation spots you drive to are almost certainly much less carbon intensive than those you fly to. Trains are best of all. If you do fly a lot, you probably know that you can ostensibly "offset" those emissions, since the option is offered by many travel websites and airlines. However, many of these so-called offsets simply represent payments to existing clean energy facilities, rather than money going to fund new low-carbon infrastructure. Thus, if the offsets are cheap, they probably do not actually offset a lot of new emissions.

The other key piece of reducing your transportation footprint is your personal vehicle. You will certainly save a lot of

carbon if you can telecommute part-time, use mass transit, or ride a bike. For the driving you cannot avoid, the primary thing you can do today is purchase the most fuel-efficient or high-mileage car that will suit your needs. The Toyota Prius, which is the car I have driven for 10 years, remains one of the most efficient vehicles ever designed in its class. Other hybrids and even modern diesel cars are also worth considering.

Ultimately, if you want to reduce your vehicular emissions, then you will want to look into the growing array of plug-in hybrid electric vehicles and pure electric vehicles (see Chapter Six). That is particularly true if you live in a state like California or a country like Denmark, where the electricity supply generates far less carbon emissions than other states and countries. Over the next few years, as the price of batteries continues to drop and more and more major car companies offer electric vehicles with a 200-mile range and relatively fast charging, this option will become more and more attractive. By 2020, the combination of an electric car with home solar panels (and possibly home storage batteries) is likely to be a cost-effective zero-emissions solution.

Hydrogen fuel cell cars are unlikely to be a cost-effective and practical way to reduce your vehicular GHG emissions for a long time, if ever. That would require a number of technology breakthroughs, as Ford Motor Company has said. It will also require there to be hundreds (if not thousands) of fueling stations that provide affordable carbon-free hydrogen—and not hydrogen from natural gas. Finally, it would require that there is no electric vehicle that will meet your needs, because electric cars travel approximately three times as far on a given amount of carbon-free electricity as hydrogen fuel cell vehicles.

Finally, there is the carbon embedded in all of the stuff that you buy, the carbon dioxide released in producing the materials stuff is made out of, in manufacturing your stuff, and then in transporting it. As noted in the last chapter, physicist Saul Griffith calculated "A quarter of the energy we use is just in our crap." Ultimately, everything you purchase adds to your

current footprint. In general, the more material it is made out of and the more expensive it is, the more GHGs were released in making it and getting it to you. Therefore, if you want to trim your family's carbon footprint, remember the motto, "small is beautiful."

What role can dietary changes play in reducing your carbon footprint?

If you have a diet rich in animal protein, then it is likely you can significantly reduce your greenhouse gas emissions by replacing some or all of that with plant-based food. That is particularly true if your diet is heavy in the most carbon intensive of the animal proteins, which includes lamb and beef but also dairy. Globally, the GHG emissions from producing beef is on average more than a hundred times greater than those of soy products per unit of protein.[67]

According to the world's top scientists in their 2014 survey of the scientific literature, various world diets that reduced meat and dairy consumption, "resulted in GHG emission savings of 34–64% compared to the 'business-as-usual' scenario." Also, if the world adopted the Harvard Medical School's "healthy diet," in which meat, fish, and egg consumption are no more than 90 grams per capita a day, the cost of avoiding catastrophic warming would be cut by 50%.

As with the other ways to reduce your carbon footprint, this is of course a matter of choice for you and your family. Also, many studies point to diets lower in meat as healthier. As discussed earlier, if some of the business-as-usual projections discussed in this book occur, then the world will lose one third of its most arable land to near-permanent drought and Dust-Bowlification post-2050. At the same time, acidification and rising saltwater infiltration of rich agricultural deltas will threaten more sources of food. In such a ruined climate, we still have to figure out how to feed another 3 billion people. There

is unlikely to be sufficient arable land and fresh water available to sustain all those people on a Western meat-intensive diet. Some combination of rising food prices and government policy and societal pressure to avoid mass starvation could well bring about dietary change.

What is the best way to talk to someone who does not accept the growing body of evidence on climate science?

Having read this book, you now know more about climate change than most people you will meet, unless you work at a place like NASA or the International Energy Agency. Because there is a growing national and global conversation on climate change, with major world figures like the Pope joining in, you are likely to encounter people who do not know basic climate science or actually "know" things that are not true. In particular, certain flawed arguments against the science of human-caused climate change have become very commonplace. These myths have become popular for two key reasons. First, most of them are repeated again and again by the disinformation campaign discussed in Chapter Five. Second, they sound plausible on the surface.

Anyone who plans to talk about climate change with their friends or family or colleagues should spend some time at the website SkepticalScience.com. Skeptical Science tracks and debunks the most popular climate science myths. It provides both simple and more detailed responses to all of the myths, complete with detailed citations of and links to the recent scientific literature. It even has an app for that purpose. Furthermore, it also includes the best strategies for effective communications based on the social science literature. By permission, I will make use of their material below—with tweaks and additions—to provide short answers to the myths and questions you are most likely to hear (which are in quotation marks).

1. "The climate has changed before" or "The climate is always changing." This assertion is actually true, but it is meant to imply that because the climate changed before humans were around, humans cannot cause climate change. That is a logical fallacy, like saying smoking cannot cause lung cancer because people who do not smoke also get lung cancer. In fact, climate scientists now have the same degree of certainty that human-caused emissions are changing the climate as they do that cigarette smoking is harmful. The key point is that the climate changes when it is forced to change. Scientific analysis of past climates shows that greenhouse gases, principally CO_2, have controlled most ancient climate changes. The evidence for that is spread throughout the geological record. Now humans are forcing the climate to change far more rapidly than it did in the past mainly by our CO_2 emissions—50 times faster than it changed during the relatively stable climate of the past several thousand years that made modern civilization (and particularly modern agriculture) possible.
2. "Warming has stopped, paused, or slowed down." In fact, 2014 was the hottest year on record (and 2015 is on track to be even hotter). The warming trend in the past two decades is nearly identical to the warming trend in the two decades before that. Also, empirical measurements of the Earth's heat content show the planet is still accumulating heat. Global warming is still happening everywhere we look, especially the oceans, where more than 90% of the extra heat trapped by human carbon pollution goes.
3. "There is no scientific consensus on human-caused warming": In fact, our understanding that humans are causing global warming is the position of the Academies of Science from 80 countries plus many scientific organizations that study climate science. More specifically, surveys of the peer-reviewed scientific literature and the opinions of experts consistently show a 97%–98% consensus that humans are causing global warming.

4. "Recent warming is due to the sun." In fact, in the last 35 years of global warming, the sun and the climate have been going in opposite directions—with the sun actually showing a slight cooling trend. The Sun can explain some of the increase in global temperatures in the past century, but a relatively small amount. The best estimate from the world's top scientists is that humans are responsible for *all* of the warming we have experienced since 1950.
5. "Climate change won't be bad." As the scientific literature detailed in this book makes clear, the negative impacts of global warming on agriculture, the environment, and public health far outweigh any positives. The consequences of climate change become increasingly bad after each additional degree of warming, with the consequences of 2°C being quite damaging and the consequences of 4°C being catastrophic. The consequences of 6°C would be almost unimaginable.
6. "Can climate models be trusted?" A related question is, "Since we can't predict the weather a few weeks from now, how can we predict the climate a few decades from now?" Although there are uncertainties with climate models, they successfully reproduce the past and have made predictions that have been subsequently confirmed by observations. Long-term weather prediction is hard because on any given day a few months from now or a few years from now, the temperature could vary by tens of degrees Fahrenheit or even Celsius. Similarly, there could be a deluge or no rain at all on any given day. The weather is the atmospheric conditions you experience at a specific time and place. Is it hot or cold? Is it raining or dry? Is it sunny or cloudy? The climate is the statistical average of these weather conditions over a long period of time, typically decades. Is it a tropic climate or a polar climate? Is it a rainforest or a desert? The climate is considerably easier to predict precisely because it is a long-term average. Greenland is going to

be much colder than Kenya during the course of a year and during almost every individual month. The Amazon is going to be much wetter than the Sahara desert virtually year-round.

7. "Are surface temperature records reliable?" Independent studies using different software, different methods, and different data sets yield similar results. The increase in temperatures since 1975 is a consistent feature of all reconstructions. This increase cannot be explained as an artifact of the adjustment process, the use of fewer temperature stations, or other nonclimatological factors. Natural temperature measurements also confirm the general accuracy of the instrumental temperature record.
8. "Isn't Antarctica gaining ice?" Satellites measurements reveal Antarctica is *losing* land ice at an accelerating rate, leading many scientists to increase their projections of sea-level rise this century. Why, then, is Antarctic *sea ice* growing despite a strongly warming Southern Ocean? The U.S. National Snow and Ice Data Center explained in 2014 that the best explanation from their scientists is that it "might be caused by changing wind patterns or recent ice sheet melt from warmer, deep ocean water reaching the coastline. . . . The melt water freshens and cools the deep ocean layer, and it contributes to a cold surface layer surrounding Antarctica, creating conditions that favor ice growth."[68]
9. "Didn't scientists predict an ice age in the 70s?" The 1970s ice age predictions you hear about today were predominantly from a very small number of articles in the popular media. The majority of peer-reviewed research at the time predicted warming due to increasing CO_2.

Do we still have time to preserve a livable climate?

There is definitely time to avert the worst impacts of climate change, and I personally have become more optimistic of humanity's chances in the last year. Yes, if you focus only on

the latest climate science and the inadequacy of our political leadership, then you can to fall into despair and pessimism—and perhaps even denial. Even for pessimists, though, a key point of this book is that trying to live your life without thinking about climate change is a losing strategy for you and your family. The more you know, the better you will be able to plan for the future.

But recently there have been many hopeful signs. For instance, in the year leading up to the December 2015 Paris climate talks, the leading nations of the world have made public commitments to reverse their unsustainable greenhouse gas emissions trends. My June 2015 trip to China to meet with top governmental and non-governmental experts on clean energy and climate made clear to me the country's leaders are serious about cleaning up their polluted air, beating their climate targets, and deploying carbon-free energy even more rapidly. It will still take considerably more effort to keep total warming below the 2°C defense line that top scientists increasingly tell us we must not cross. But we have collectively started to take actions needed to keep that possibility alive, albeit barely.

Another hopeful sign is that the key technologies needed to avert catastrophic warming—solar power, wind, energy-efficient lighting, advanced batteries—have seen a steady and in some cases remarkable drop in prices. This price drop has been matched by a steady improvement in performance. Maybe at some point in the past you could believe that climate action was too expensive, but not any more. The nation's top scientists, energy experts, and governments have all spelled out in great detail that even the strongest climate action is super cheap.

Finally, we have seen more and more opinion makers speak out on climate change. Perhaps the most significant among them is Pope Francis, whose 195-page encyclical in June 2015 has spurred a global debate about the moral urgency for climate action. I would urge anyone needing motivation to accept

and tackle the challenges we face in the years ahead to read it. The Pope's message is at its core a simple one: "We must regain the conviction that we need one another, that we have a shared responsibility for others and the world, and that being good and decent are worth it."