

## Nature on the Warpath

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One of the few clear indications that something is happening to our global weather, and how that might be impacting all of us, is to track whether severe weather events costing more than \$1 billion are rising or falling. Rising numbers cause property destruction, homelessness, rising property insurance rates, increasingly expensive government cleanups and, of course, death rates that are hard to measure in purely economic terms. If the number is falling, then Mother Nature is more relaxed and accommodating.

Last year, the National Centers for Environmental Information—a government agency—tracked 27 events with losses exceeding \$1 billion each, including one drought event, one flooding event, 17 severe storm events, 5 tropical cyclone events, one wildfire event, and two winter storm events. You can see them on tis U.S. map: <a href="https://www.ncei.noaa.gov/access/billions/">https://www.ncei.noaa.gov/access/billions/</a>, where most were clustered in the Midwest, Gulf coast and Florida. (The wildfires in southern California are counted in 2025 data.)

Is this more or fewer than in the past? From 1980 through 2023, the annual average was 9 such events a year; 3.3 a year in the 1980s, 5.7 per year in the 1990s, 6.7 per year in the 2000s, 13.1 per year in the 2010s, 23 events a year from 2020-2024. These counts are CPI-adjusted to account for the impact of inflation that might have otherwise skewed the results. Meanwhile, the death tolls have risen from 302 per year in the 1980s to 511 per year over the last two years.

The argument about global warming will continue, but there seems no question that it's more dangerous, and more costly, to live in many regions of America today, due to weather events, than it was 20 or 30 years ago. And if you do decide to look at the map, know that it may be your last chance to see these statistics. a note on the NCEI website notes that 'in alignment with evolving priorities, statutory mandates and staffing changes... NCEI will no longer be updating the Billion Dollar Weather and Climate Disasters product.'



If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number (215) 325-1595 or you can click here to schedule a meeting.

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



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