

[Read this WSJ article](#) and you will see some “small ball” optimism about adapting to increased fire risk. Permit me to quote one wise retired professor;

“Paul Ohlenbusch, a 73-year-old former professor, lives in a retirement community north of Austin, Texas, an area plagued by drought for several years. To protect his home from possible wildfires, he keeps his house gutters free of leaves and twigs, clears tree limbs from the roof and trims shrubs at least six inches from the house. While he tries to persuade neighbors to do the same, he said, “Many of them are in denial.”

Paul O. is living proof of [my Climatopolis optimism](#). Yes, there are “Homer Simpsons” who are lazy or don’t update their subjective risk probabilities of fires but they will learn the hard way. Hopefully Paul O’s neighbors will learn from him. To an economist, the cost of climate change in this specific setting is the marginal cost that people such as Paul O. bear by taking the small steps to protect his house. When we anticipate a new threat, we take protective actions to shield ourselves. If someone refuses to take such sensible (and low cost) actions are they a victim or a fool? Are adults adults?