Some economic models of climate change come out with low damages because they assume smooth and effective adaptation efforts. That never made much sense. There's a lot of inertia in social systems, and planning major projects can take a long time. Some of what we're seeing lately is worse than that, however. We're seeing cases in which people are doubling down on strategies that don't work or even moving away from resilience. Here are three examples:

First, in 2012, Congress made a major move toward market-based flood insurance rates, rather than subsidized rates for existing property owners. This was a big step forward, because subsidized rates encourage people to stay in high risk areas. Property owners who had been getting a free ride protested bitterly at having to pay fair rates, and Congress promptly responded by reinstating most of the subsidies. So we're once again paying people to stay in high risk areas and then paying again to help them rebuild there.

Second, the U.S. has been committed to fighting floods by building higher levees. Levees may be a useful tool, but they're not enough. But the Washington Post recently reported that jurisdictions along the Mississippi were competing to raise their levees higher — if your levee is higher than your neighbor's or the folks across the river, their land will flood first and take the pressure off your levees. This is an intensely counterproductive way of approaching flooding.

Third, states like Florida have adopted stringent building codes to improve storm resilience — obviously important in places exposed to hurricanes and other major storms. But Bloomberg environmental service report that Florida is just decided to weaken its building codes. Why? Property owners complain about the expense. So Florida is less prepared than ever for the storms of the future.

Fourth, FEMA purged all references to climate change from its strategic plan. It's pretty hard to engage in climate change adaptation if you're afraid to even utter the phrase. Yet as climate change is accelerating, the government is backpedaling on address climate risks.

There seems to be a peculiar psychological mechanism at work here. As risks increase, dealing with them becomes more expensive. To avoid the unpleasantness of experiencing those costs, people become all the more motivated to deny the existence of the risk and increase counterproductive strategies. The same thinking makes conservative deny the realities of climate change in order to avoid the painful thought of the necessary governmental actions. Until we find away around

this kind of destructive denial, we won’t begin to respond appropriately to the increasing risks of a changed climate.