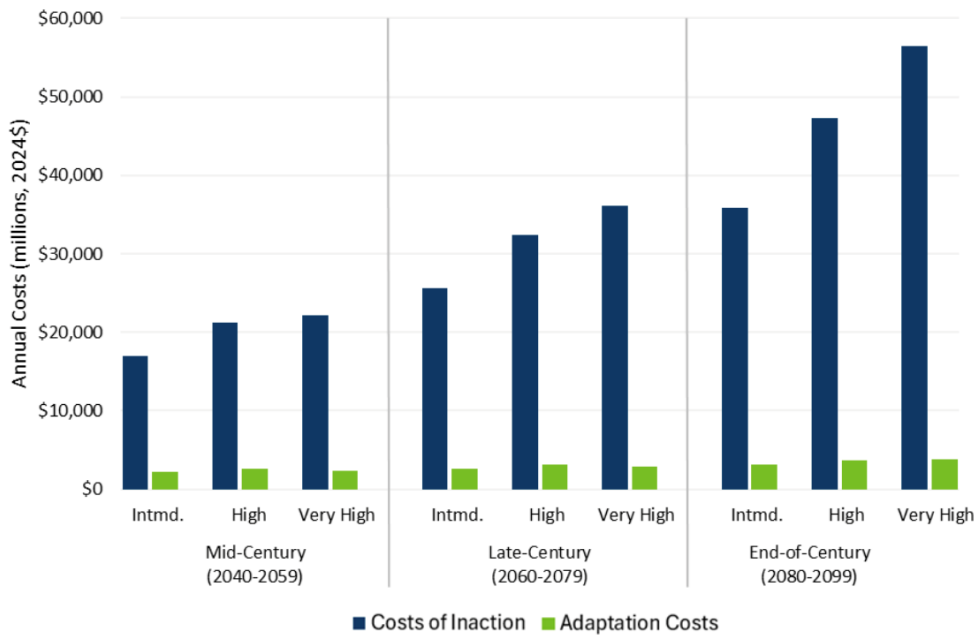


New Minnesota 2026 PCA report shows what we know:

The costs of inaction on climate change are high.

Figure ES-1. Annual Costs of Inaction and Adaptation Costs by Emissions Scenario

Summarized costs of inaction (first set of bars, in dark blue) and adaptation costs (second set of bars, in green) per year, above baseline, for three time periods and three emissions scenarios (defined as Intermediate [Intmd.], High, and Very High; see Section 2.2.2 for more details). For accurate comparison, this figure excludes adaptation costs that don't have a corresponding cost of inaction and costs of inaction without a quantified adaptation cost. It addresses costs of inaction not quantified in this study and costs of inaction without quantified adaptation costs.



A major new report just dropped — and it's one every Minnesotan should see.

The Minnesota Pollution Control Agency, alongside researchers from Industrial Economics, the University of Minnesota Climate Adaptation Partnership, Two Degrees Adapt, and the Consensus Building Institute, has released the **Minnesota Climate Adaptation and Resilience Cost Study**.

It answers a question we don't talk about enough:

What is climate change already costing us — and what will it cost if we don't act?

[Read the full report here](#)

Here are a few takeaways that stopped us in our tracks:

1. Climate change could cost Minnesota tens of billions every year

Without additional action, the state is projected to face **\$17–\$22 billion annually by mid-century — and up to \$50+ billion per year by the end of the century.**

2. Doing nothing is far more expensive than acting

Investing in climate adaptation costs an estimated **\$2.5–\$4.1 billion per year** — but avoids far greater damage. In fact, the report finds **inaction costs are 8–15x higher than adaptation investments.**

3. The impacts are already hitting everyday life

This isn't abstract. The biggest costs come from things people are already experiencing:

- Extreme heat and air pollution harming health
- Flooding damaging homes and infrastructure
- Lost crops and rising food system pressures
- Strain on roads, electricity, and public systems

4. The biggest “cost” is human

About **half of the projected costs come from premature deaths linked to heat and air quality** — a stark reminder that this is about people, not just dollars.

Why this matters right now:

This report makes something crystal clear:

We're already paying for climate change.

The only question is whether we pay more later — or invest now to protect our communities.

For those of us working toward a just and sustainable Minnesota, this is a powerful tool. It gives us the data to back up what we already know:

Climate action isn't just necessary — it's the fiscally responsible choice.

We'll be digging into this report more in the coming weeks and sharing what it means for policy, funding, and real solutions here in Minnesota.

For now, [take a look](#) — it's worth your time.