

## Our climate debt

By **Laura Campbell**

Who is going to pay our debt?

The psychology of debt is fascinating. Isn't it? I think so. It has so many similarities with other human conditions that revolve around our desire for immediate gratification.

For instance, too much debt is like an unhealthy diet that is making life unenjoyable. "Oh what the heck!?" you think, as you reach for another cookie- ? since you're already 20 pounds overweight and that thought alone is making you so miserable that the extra cookie is the only thing that will ease that misery for a single second. So it goes with debt: I'm already broke, so "what the heck??" that new thing will make me feel better.

But eventually we have to pay. Eventually the party stops. We know that to be true if we've been eating poorly for way too long, or spending money recklessly. The longer we take to wake up to the reality, the more painful the repair period will be.

This is what we are facing with regard to the climate crisis. How many more times must someone tell us that our planet is doomed if we don't change now? We aren't listening. We are reaching for another cookie: our federal government is purchasing a pipeline with our pension money so it can ship even more Alberta crude oil to "market"? ? all because, truthfully, the transition to a clean green economy appears to be too painful right now. They're even lying to us and themselves when they say, "we need to keep Canadian oil going because it will help us transition!?" It's like I said that one time: "I need to just eat this LAST cupcake. When it's gone, then I won't be tempted to eat them anymore.?" There is no transition happening. There may have been a single, seemingly heroic, but ultimately useless trip to the gym (like when the Wynne liberals decided to give people some modest subsidies for electric cars). No one is going to pay off your credit card for you. No one can help you lose those extra 10 pounds. There is no magical force that will make the transition to a truly sustainable way of life a painless one. I don't want to over-simplify this analogy, since our environmental crisis is very complex, with a million moving parts. But we have no choice but to face it head-on. We can't afford to wait another 20 years to build proper public transit infrastructure, to shift to renewable energy, to make massive structural changes in our economy.

The good thing is, the answers are out there. Economists, Green industry leaders, indigenous elders, and every other expert on environment has been shouting at us from the rooftops since the late 1980s: "Here's how we survive!?" But like every single personal finance book we've merely skimmed or salad bar we've walked past, we are collectively failing to change quickly enough to save ourselves. And if we don't act now, when will the suffering come for Canadians? It's here. Or rather, it's starting? out West. In conversation about the forest fires, folks will say, "There have always been fires.?" But every expert will tell you that the fire seasons of the past decade are unlike anything they've ever seen. "Beautiful BC?" has been burning for weeks with no end in sight ? year, after year. California, too. In a recent New York Magazine essay, author David Wallace-Wells charts in several sections the effects of climate change through extensive interviews with the experts. The evidence shows that every degree of warming costs 1.2 percent of our GDP. That is massive. And our governments are ignoring these facts in their desire to spur short-term spikes in "growth.?" They're creating jobs NOW (in the oil patch) while forgetting about the future of our children. But somehow the conversation dominating all of our airwaves is about refugees and whether we can accommodate them. People crossing the borders in an irregular fashion is just the beginning. This is the reality in the age of climate change. And we have a moral imperative to welcome them.

How can we break the cycle of our collective mentality "buy now, pay later"? Personal habits matter, no doubt. And people are becoming increasingly aware of our impact on the planet ? especially regarding plastic pollution.

But make no mistake, it will take political organizing ? in particular, at the level of our provinces, and cities ? to change the way we do everything. And it will be uncomfortable. But this discomfort now ? like tightening your budget, or spending those hours at the gym ? is necessary and will pay off in the long run.