

JAN 8, 2026 6:00 AM ET

Climate and Weather Disasters Cost the U.S. \$115 Billion in 2025

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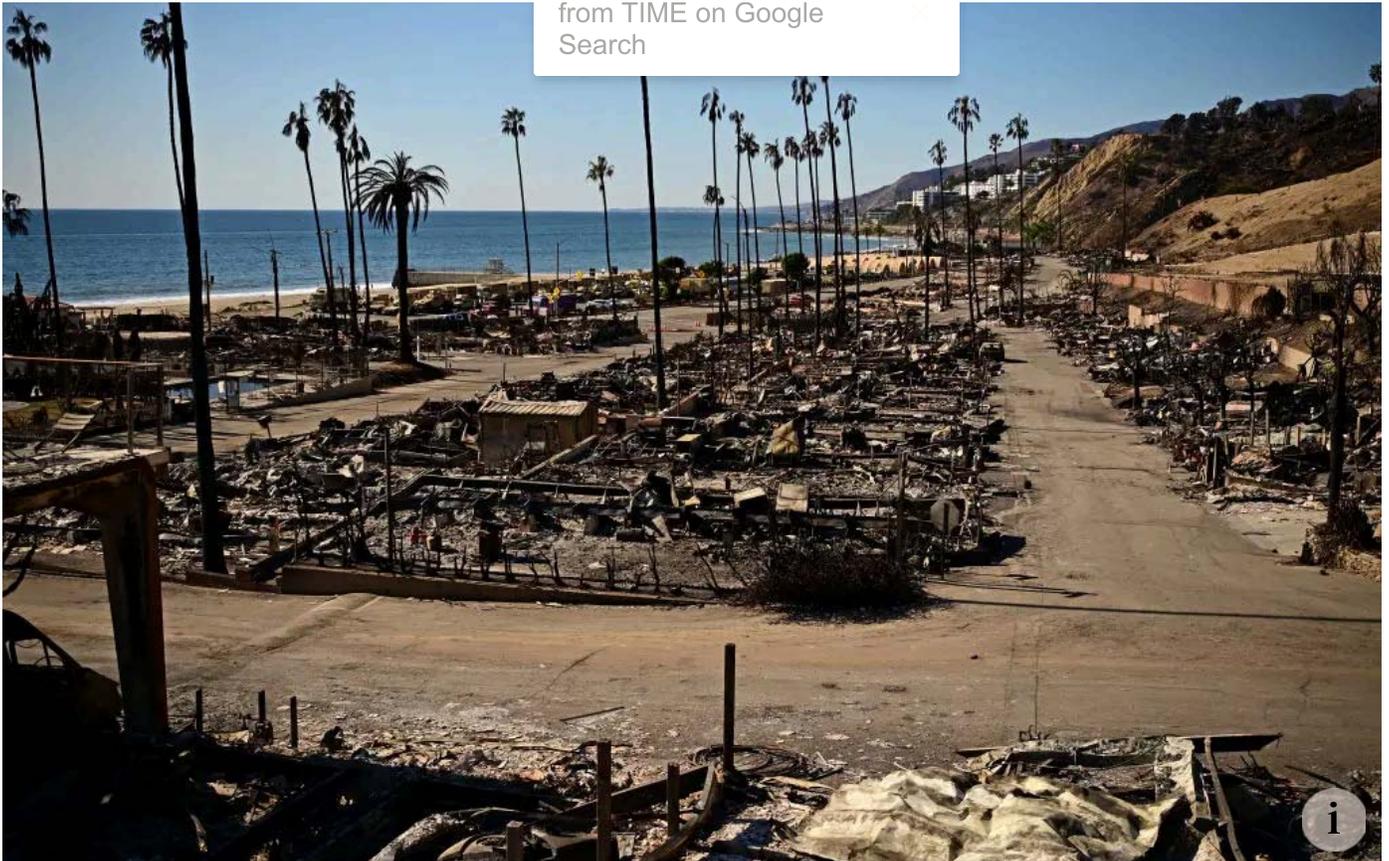
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by **Simone Shah**

REPORTER

Last year was the third-highest year on record for billion-dollar weather and climate disasters, according to new data from Climate Central. There were 23 such events in 2025, causing 276 fatalities and a total of \$115 billion in damages.

“2025 is another very active year that we’ve seen in a series of years, dating back about a decade,” says Adam Smith, senior climate impact scientist at Climate Central and former lead scientist for the National Oceanic and Atmospheric Administration’s (NOAA) U.S. Billion-Dollar Weather and Climate Disasters program.



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The wildfires that swept through Los Angeles last January had the highest toll of the year—and were the costliest wildfires on record. With over \$61 billion in losses, the fires were twice as damaging as the previous record—the 2018 wildfire season. “That continues a trend of these costly, mega disaster fires that we unfortunately have seen out west in recent years,” says Smith.

Severe weather—from a derecho that hit the Northeast in April to a string of tornado outbreaks in the spring and summer—made up 91% of the billion-dollar disasters.

“The total cost of all these severe storm events, as a subset of the entire year, was about \$51 billion which is one of the highest on record for that hazard type,” says Smith.

There was one silver lining: 2025 marked a quiet year for hurricanes in the United States, with no major hurricane making landfall—despite an active season over the Atlantic ocean.

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“Three Category Five hurricanes formed over the Atlantic, which is only the second time that's happened on record,” says Smith. “We were just lucky that meteorological conditions helped steer away those very powerful storms from making landfall, otherwise it would have been an even costlier year.”

NOAA began tracking billion-dollar disasters in 1980. Since then the U.S. has sustained 426 billion-dollar disasters, with a total cost exceeding \$3.1 trillion. But they are occurring with increasing frequency—2023 and 2024 broke previous records with 28 and 27 billion-dollar disasters, respectively, with 2025 ranking third with 23 events.

The average length of time between billion-dollar disasters has fallen as well—from 82 days during the 1980s to 16 days during the last 10 years. In 2025, the U.S. experienced a billion-dollar weather or climate disaster once every 10 days.

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“Climate change is increasing the frequency and severity of some types of extreme [weather] events, leading to more damages, and that, combined with growing our built environment in harm's way, is what amplifies the total damage in terms of the frequency and cost of these impacts,” says Smith.

Last May, NOAA decommissioned its billion-dollar disaster tracking, citing "evolving priorities, statutory mandates, and staffing changes." The change came amid major cuts to the federal workforce, as over 2,200 NOAA employees were let go. Climate Central took over and relaunched the database in October.

The work is essential, says Smith, who chose to leave NOAA last year after 20-year career—especially as we look to adapt to increasing climate risks.

“2025, is the 15th year in a row that there's been an above average number of these billion dollar disasters. So we're on this elevated long-term trend, and within that last 15 years, the last 10 have really been on another level as far as the frequency and intensity of these impacts in all parts of the nation,” says Smith. “So this information is increasingly important, as we plan for and try to live in the future.”

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