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When climate risk becomes a hefty household expense

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AS Malaysians continue to grapple with rising living costs, there is another challenge that we must prepare for. Climate change is bringing longer heatwaves, more severe floods, unexpected bouts of heavy rain, and worsening air and water quality.

These changes are likely to affect not only how we live, but also how much we spend to keep our homes, health, and livelihoods protected.

For 37-year-old Yizhen Fung, it is not only her electricity bills that have spiked due to increased air-conditioning usage, but also her maintenance bills, as she now finds herself having to service her aircond units more frequently.

"Aircond servicing can cost up to RM150 per unit each time. I used to do it twice a year, but now it's every quarter," says Fung, who works for a digital travel company.

"During months with heavy aircond use, my bill is 20% to 25% higher than usual. The fact that heatwaves are longer and more unpredictable from year to year also changes our lifestyles. We have to cut down on outdoor activities and move indoors, which ends up being more costly," she explains.

Senior executive Siti Hajar, 37, has started purchasing more

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From flood-proofing homes to paying for repairs and protection, Malaysian families are facing costs that rarely appear in the headline climate numbers.

masks, vitamins, medicine, and cough drops for her household. Beyond higher aircond usage, she has also invested in a home air purifier.

"I mostly buy paracetamol, eye drops, cough drops, and antihistamines for my husband. I also get heat headaches and I've had to switch cleansers as well because my skin gets dry and breaks out due to the weather," she says.

Siti Hajar notes that these additional costs are expenses she will have to account for in future monthly budgets, as she expects them to become a permanent cost.

Najwa Ahmad, 36, has made renovation decisions to keep her house cool without relying entirely on air conditioning.

"I've installed window tinting throughout and added blackout curtains. I even chose exterior

paint designed to reflect heat," says the public relations manager, who has also set up solar panels on her roof.

"Aside from immediate comfort, it's a long-term investment to avoid higher electricity bills down the road. I view it as a higher upfront cost that hedges against potential tariff hikes and erratic temperatures," she says, adding that she was looking into sustainable solutions.

While Patrick Lee, 42, initially saw a slow, steady increase in regular expenditure across the board, recent extreme weather has caused sharper spikes in his household utility use, he says, and he expects costs to continue rising over the next five years.

"We're an electricity-saving family, but now our electricity use has doubled, partly due to the haze and the El Nino heat. I'm also using more water for show-

ers and my plants because conditions are continually dry," says the content director of Critical2, an environmental video network.

Beyond immediate utility costs, Lee points to broader systemic threats like food and energy security.

"I have no doubt that we are paying a bit more for food supplies due to floods or extreme weather in other parts of the world. If a major flood, drought, or emergency hits a producer nation that exports to us, they may stop selling to supply their own citizens first. We'll be left without necessary foods like vegetables, grains, and meat, or prices will go up," he warns, advocating for funded urban farming and diverse food sources.

He also emphasises the need to fortify the country's power infrastructure.

"Climate change will have a big

effect on our grid and energy infrastructure, which is why we need an aggressive push for greener technology and energy. We must ensure our systems, forests, and wildlife are fully climate-resilient," he says.

Concerned about the increasing incidence of flash floods and falling trees, 39-year-old consultant L. Lavanya has taken out special perils vehicle insurance for the past four years.

"I work remotely, so I definitely feel the increase in my electricity bill as well. I feel like soon we won't be able to live without air conditioning. It makes me sick, but the heat makes me feel worse," she says.

To cope with the heat, Lavanya has also stopped wearing jeans, opting instead for lighter, more breathable clothing. She has also bought a UV umbrella and handheld fans to help keep cool.