# Inequality Knocks Again

FAIRNESS FOUNDATION

18 July 2025

KING'S College LONDON

## How wealth inequality exacerbates the risks of extreme heat in the UK, and what to do about it

**Report of an expert roundtable held at King's College London on 13 June 2025**

## About this report

This report summarises the discussions from an expert roundtable at King's College London on 13 June 2025, on how wealth inequality exacerbates the risks of extreme heat in the UK, and what to do about it

The online version of this report is at https://fairnessfoundation.com/inequality-knocks-again.

## About the authors

This report is authored by:

Will Snell, Chief Executive, Fairness Foundation
Dr Jeni Mitchell, Lecturer in War Studies and Founder of the Future Threats Lab, King's College London
Suzanne Hall, Director of Engagement, The Policy Institute, King's College London

We are grateful for the research assistance provided by Anita Sangha (Research Assistant at the Fairness Foundation) and Robert Millar (Research Assistant at the Future Threats Lab at King's College London), and for additional facilitation support from the following researchers during the workshop:

Jack Jeffrey, Researcher, Fairness Foundation
Zachary Kallenborn, PhD candidate in the Department of War Studies, King's College London
Pablo Mathis, MA graduate in the Department of War Studies, King's College London
Gemma Smith-Bingham, MA graduate in the Department of War Studies, King's College London

Thank you to our 25 participants for their time, energy and insights. We very much hope that they remain involved in the next phase of this project. As the workshop was held under Chatham House rules, we are not disclosing their identities or institutional affiliations.

## About the organisations

The Fairness Foundation works to change the debate around fairness in the UK. We work to persuade politicians of the importance of reducing inequality in the UK, by building and popularising a vision for a fairer Britain that can attract broad support (the *moral* case), demonstrating that the public are more concerned about inequality and supportive of action by government to tackle it, and less divided in their views, than we think that they are (the *political* case), and showing that tackling inequality must be a national priority, by promoting evidence of the various ways in which inequalities undermine sustainable economic growth, social cohesion, democracy and action on net zero (the *policy* case).

The Department of War Studies at King's College London is one of the only academic departments in the world focused on understanding the complex realm of conflict, security, and international politics through inter-disciplinary teaching, research and engagement. The Future Threats Lab is a collaborative research, learning and creative space within the Department of War Studies. Taking a human-centric approach to the most serious threats facing communities and habitats worldwide, we bring together a diverse range of scholarly, policy, security, ethical and artistic perspectives within King's and beyond.

The Policy Institute at King's College London works to solve society's challenges with evidence and expertise. Part of the Faculty of Social Science and Public Policy, we combine the rigour of academia with the agility of a consultancy and the connectedness of a think tank. Our research draws on many disciplines and methods, making use of the skills, expertise and resources of not only the institute, but the university and its wider network too.

# Contents

# Introduction

In the brutal heatwave of July 2022, when the UK experienced temperatures of 40 degrees for the first time, more than 1,000 people died across England and Wales. In our most recent heatwave in mid-June 2025, researchers predicted more than 500 excess deaths in a single day. As climate change continues and such heatwaves become more frequent, death tolls will rise. But will they rise equally across society – or will some individuals and communities suffer more than others?

We convened a group of 25 experts in climate and heatwave resilience, vulnerability and inequality to examine how wealth inequality in the UK affects our ability to respond to extreme heat events, and in particular:

- How wealth inequality increases the vulnerability of key groups in society to heatwaves
- How wealth inequality undermines the feasibility and effectiveness of some of the main heatwave adaptation measures
- What we can do to reduce the negative impacts of wealth inequality on our ability to respond to extreme heat, both through targeted interventions and through broader measures to reduce wealth inequality and its impacts on our society and economy

The workshop followed a similar event on wealth inequality and societal collapse, Inequality Knocks, hosted by King's College London and the Fairness Foundation in November 2024.

# Background

**Wealth inequality in the UK is extremely high**

Britain is a wealthy country, but its wealth is increasingly concentrated in few hands. While wealth inequality has remained fairly stable in relative terms over recent decades (with the richest 10% owning about 60% of the UK's wealth), substantial rises in the value of assets between 2011 and 2019 increased the absolute wealth gap between the richest and poorest households by 50%, to a level that is second only to the USA among OECD countries. As a result, wealth – or its absence – has a bigger impact on people's lives than ever before, from their housing to their health. Wealth inequality is distinct from both income inequality and poverty, but all three are related, which complicates efforts to tease out their downstream impacts.

**Wealth inequality is bad for our society, economy, democracy and environment**

Wealth inequality has negative impacts for our society, economy, democracy and environment. We identified 41 such impacts in our Wealth Gap Risk Register.

Wealth inequality fuels inequalities in public health, with those living in the most deprived areas living 7-9 years less than those in the least deprived areas. People in less wealthy communities also cope with more long-term illnesses compared to wealthier individuals, who can afford better quality housing, food, and lifestyles. Higher levels of wealth inequality are associated with greater anxiety, stress and psychological distress due to increased negative social comparisons, and the cognitive burden of economic insecurity.

Large wealth gaps are negatively correlated with the quality of social interactions. As individuals become more wary of those from different economic backgrounds, this breakdown in trust leads to reduced civic participation alongside people from different backgrounds. Social networks weaken and become more segregated along economic lines. Less wealthy households find it harder to build connections and are more likely to experience social isolation.

Higher levels of wealth inequality are associated with higher levels of crime, particularly property and violent crimes. This relationship has been explained with reference to the effects of economic deprivation, whereby crime may be the only way left to access basic resources. Resentment brought on by higher levels of perceived inequality can erode social cohesion and weaken adherence to social norms.

Wealth inequality undermines access to good quality, affordable housing. Those who do not come from wealthy families are effectively locked out of the housing market because they cannot rely on parental wealth to help them afford the rising cost of housing. Private and social renters pay a far larger portion of their monthly income on rent and often suffer worse health outcomes due to poor quality housing.

With the increase in the value of absolute wealth and stagnating wages, it becomes harder for those from less wealthy backgrounds to become socially mobile and to move up into a higher wealth decile. Wealth affords educational, health, employment, and other benefits that cannot be realised by the less wealthy, who are then less able to move up the socio-economic ladder.

# Impacts

**Wealth inequality exacerbates the impact of extreme heat on vulnerable groups**

At the individual or household level, people with less wealth are less likely to benefit from extreme heat risk mitigation and adaptation strategies than their wealthier counterparts, despite being more likely to be affected. For example, they are less likely to be able to afford cooling measures such as installing air-conditioning or shutters, as well as lower-cost approaches such as fans or repainting external walls white.

The less wealthy are more likely to work in jobs that mean that they are more exposed to extreme heat, working in healthcare, hospitality/kitchens, construction, and other gig-economy jobs. In contrast, people who can work remotely or from home are more able to stay cool during periods of extreme heat because they are less directly exposed.

The less wealthy are more likely to live in over-crowded, poor-quality housing than their wealthier counterparts. With poorer households living in insecure, unsafe housing, their risk of mental and physical health issues is greater, making them more vulnerable to the impacts of extreme heat.

Should they need support to address these health issues, poorer households are less able to access timely, quality healthcare, leading to much worse health and mortality outcomes. The less wealthy are more reliant on accessing public services, such as healthcare and public transport, but due to a lack of government investment in extreme mitigation and adaptation in these sectors, they are more impacted by the effects of extreme heat on these services.

Inequality undermines civic participation: those with less wealth are less likely to engage and have their interests represented in public policy decisions. Their experiences and insights are less likely to be incorporated in community and national risk mitigation and preparedness strategies.

There is a feedback loop in operation, since climate breakdown can reinforce poverty and wealth inequality. Increases in temperature over time have a larger effect on poorer households than wealthier households and can increase wealth inequality. Poorer households are less able to absorb price shocks from extreme heat on energy, water, and food prices for example, which can increase due to the effects of extreme heat on supplies of basic goods.

**Wealth inequality exacerbates the risks of extreme heat at a societal level**

More broadly, wealth inequality undermines our society, economy and democracy, undermining economic growth and people's access to opportunity, and reducing the strength of our democracy. These impacts interact and reinforce each other. Lobbying by wealthy elites can undermine progress on net zero as well as on tackling the wealth inequality that exacerbates its impacts. The under-taxation of wealth, combined with sluggish economic growth, reduces the available funding for public services that indirectly mitigate against the impacts of extreme heat, as well as for direct mitigation strategies such as retrofitting houses or investing in heat-resilient public infrastructure.

And finally, wealth inequality damages social cohesion and resilience to extreme heat and other climate risks. Wealth inequality can lead to heightened corruption and poorer decision-making that benefits the elite rather than the public good. This makes it harder for institutions to effectively adapt to changing circumstances, while reducing public faith in politicians and increasing public discontent. Taken together, these dynamics increase the risks of societal unrest and, eventually, societal collapse, as we explored in the previous workshop.

*To explore the evidence base in more detail, please see the Wealth Gap Risk Register.*

# Discussion

A central theme throughout the workshop was the recognition that wealth inequality is a fundamental driver of vulnerability to extreme heat. While wealth and income are closely linked, they are not interchangeable; financial wealth provides a buffer for unexpected costs, such as retrofitting homes or purchasing air conditioning, whereas income affects day-to-day resilience. Low-wealth households and communities are disproportionately affected by extreme heat, as they have fewer resources to adapt, lower-quality housing, and less access to green spaces or cooling centres. These communities also face greater health risks, with pre-existing conditions such as obesity, diabetes, and mental health issues being more prevalent and exacerbated by heatwaves.

At the societal level, wealth inequality was seen as both a driver and amplifier of broader social, economic, and political risks. The UK's centralised governance and underfunded public services mean that councils in low-wealth areas struggle to provide adequate emergency responses, maintain infrastructure, or fund adaptation measures. This leads to a cycle of declining public trust in institutions, as people perceive that the system is not working for them. The workshop highlighted how wealthy individuals and communities have greater influence over policy, often shaping adaptation measures to their own advantage, while the needs of the most vulnerable are overlooked. This dynamic undermines social cohesion and increases the risk of unrest, particularly in deprived areas where frustration and anger can boil over during prolonged heatwaves.

The workshop also explored the practical challenges of implementing adaptation measures in the face of wealth inequality. For example, retrofitting homes for heat resilience is expensive and often inaccessible to renters or low-income households, while green infrastructure projects tend to benefit wealthier neighbourhoods first. Cooling centres and other public services are more likely to be underfunded or overcrowded in low-wealth areas, and digital exclusion can prevent vulnerable groups from accessing critical information during emergencies. Participants stressed the importance of community engagement and co-design in developing adaptation strategies, but acknowledged that these processes are resource-intensive and can be dominated by more vocal or privileged groups.

Participants worried that the government's response would be inadequate, hampered by underfunded public services and a lack of political will to address underlying inequalities. There was scepticism that even a catastrophic event would prompt radical policy change, given the inertia and vested interests within the current system, as well as the absence of significant reforms after events such as the COVID pandemic and the 2022 heatwave.

# Recommendations

The workshop identified a range of potential interventions to address these challenges, including progressive taxation (such as taxing wealth) to generate more revenue to support adaptation measures, stronger and better enforced regulations to improve minimum standards in key areas such as housing, and more investment in public services and the social safety net to reduce the degree of vulnerability of disadvantaged groups. There is a clear need for systemic change to address the root causes of inequality and vulnerability, including strengthening our regulatory system as well as investing in human, social and physical infrastructure.

Drawing parallels with the social determinants of health, the workshop reinforced that addressing the root causes of vulnerability is more effective, less costly, and less controversial than reactive measures. As with public health, early prevention is better than late cure. It is much better – more effective, easier, cheaper, less controversial - to tackle the underlying causes of vulnerability and lack of resilience to extreme heat than to put in place expensive and ineffective measures to try to cope with them after the fact. Ultimately, meaningful progress requires tackling both the causes of wealth inequality and its wide-ranging societal impacts.

However, the main barrier to progress was seen as political rather than technical or financial. Wealthy individuals have more influence over policy, which can lead to solutions that benefit them at the expense of the poor. The current political system was described as lacking the will or capacity to implement the necessary structural reforms, with wealth inequality undermining public trust and fuelling populist narratives. The workshop concluded that without decisive action to address wealth inequality, the UK risks a period of deep social deterioration, with extreme heat events acting as a catalyst for further instability.

Participants were clear that wealth inequality is a critical factor in determining who is most vulnerable to extreme heat in the UK, shaping both individual outcomes and broader societal resilience. Addressing these challenges requires more equitable distribution of resources, inclusive policy design, and a renewed focus on building trust and social cohesion. Without such action, the risks posed by extreme heat will continue to grow, with the most vulnerable bearing the brunt of the impacts.

# Lessons

Designing and running this workshop underscored the difficulty of facilitating conversations about deep structural issues, such as wealth inequality, that cut across disciplines and topic areas. It is much easier to identify problems and solutions when focused on the impact on heatwaves of 'surface-level' issues such as poverty and vulnerability, which have clear knock-on effects on individuals and communities. When we look at underlying, structural issues such as wealth inequality, the evidence base is patchier, the causal links are more hidden and more interlinked, so harder to discern and pull apart, and the solutions needed are more challenging and ambitious. Many of the impacts are indirect – such as the ways in which wealth inequality exacerbates poverty and vulnerability – while others are diffuse, such as the negative impacts of wealth inequality on broader societal cohesion and resilience. Finally, while income inequality and poverty are critical drivers of vulnerability in the short term, wealth inequality becomes more significant over time due to its systemic, far-reaching, and rapidly growing effects, and because it is inexorably growing over time, as Piketty identified (r>g).

How to respond to these challenges? We need more of these difficult conversations about deep, long-term, structural issues and their role in driving or exacerbating more obvious or immediate problems. We need more interdisciplinary and cross-sector discussion and collaboration. We need to broaden and deepen the evidence base (something that we at the Fairness Foundation are trying to do through our evolving Wealth Gap Risk Register). And we need to better communicate the existing evidence as to how wealth inequality exacerbates climate risks (alongside a range of other societal risks), while acknowledging that many of the immediate impacts of inequality on climate risks are more directly related to income than to wealth. We're all learning to better understand and respond to these complex systemic issues.

# Full workshop notes

## Session 1: How wealth inequality exacerbates the impacts of extreme heat

Participants were asked to consider a 'red alert' scenario, first on day three of a severe heatwave and then on day eight, exploring individual, community and societal impacts. Discussions were structured around two key questions: how extreme heat impacts individuals and communities, and whether the scale of wealth inequality exacerbates these impacts.

### Scenario: Day three of a heatwave

*On 2 July 2028, the Met Office issues a yellow warning for heat, predicting at least three days of temperatures above 30 degrees for most of the UK. Most people welcome the news and start planning barbecues and parties, not thinking about how vulnerable populations will be at risk – the elderly, the unwell, people in unsafe living conditions. When the heat arrives, the media is full of images of happy families enjoying the sun. After three days, things take a more worrying turn. The Met Office issues an amber warning for extreme heat, predicting three days of temperatures in the mid-30s across the country, with peaks of up to 38 degrees in the south of England. The heat is now causing difficulties even for people who do not fall into the usual categories of vulnerability. Just two days later, the Met Office upgrades to a red warning for extreme heat, with temperatures peaking in the low 40s during the day, but most worryingly, barely dropping below 30 degrees at night.*

The session began with a review of the day three scenario, where the immediate impacts of extreme heat were already severe and rapidly escalating. Participants discussed how pre-existing health inequalities are magnified during heatwaves. Wealthier individuals are generally better able to monitor and manage their health, access healthcare, and maintain good physical condition, while those with fewer resources often have underlying health conditions—such as diabetes, obesity, or mental health issues—that make them more susceptible to heat-related illness and mortality. The group noted that medications can react differently in hot weather, sometimes losing efficacy, which is particularly dangerous for people with psychiatric conditions or other chronic illnesses. There was concern that, at a certain point, the scale of excess deaths could overwhelm mortuary capacity, echoing the tragic scenes witnessed during the COVID pandemic.

The built environment emerged as a critical factor in determining vulnerability. The UK's housing stock is among the oldest in the world and is designed to retain heat, not keep it out. Poorer households are more likely to live in substandard, poorly insulated, or high-rise accommodation, which can become dangerously hot. Renters, in particular, have little agency to retrofit their homes or implement adaptation measures, unlike wealthier homeowners who can afford air conditioning or other upgrades. However, the use of air conditioning itself was seen as problematic, both for its environmental impact and for the way it can mask the true extent of the crisis from those who can afford it. This can lead to a lack of empathy and urgency among the wealthy, further entrenching inequalities.

Transport and infrastructure were also discussed as key amplifiers of inequality during heatwaves. Extreme heat can disrupt public transport, with railways and roads becoming unsafe. This disproportionately affects those who rely on public services and cannot afford alternatives.

School closures, another likely outcome, would hit low-income families hardest: wealthier parents can afford childcare or compensate for lost learning, while poorer families cannot.

Outdoor workers — often in lower-paid, less secure jobs — face heightened risks, with little recourse to mitigate exposure or lost income. The lack of a robust social safety net, such as adequate sick pay, means that many are forced to work in unsafe conditions, exacerbating health risks and deepening poverty.

Social cohesion and community networks were repeatedly identified as both protective factors and points of vulnerability. Drawing on research

such as Eric Klinenberg's study of the 1995 Chicago heatwave, participants noted that strong social networks can save lives, as neighbours check on each other and share resources. However, wealth inequality often undermines these networks, particularly in transient or insecure communities where social capital is low. In some cases, the fear of crime in poorer neighbourhoods can prevent vulnerable individuals—such as the elderly—from taking simple protective measures, like opening windows at night. Conversely, faith groups and certain subcultures were cited as examples of communities that can mobilise effectively in a crisis, regardless of wealth.

**Scenario: Day eight of a heatwave**

*The UK has been very unlucky with the weather patterns, and the red warning that was expected to only last a few days is still ongoing on the 8th day. Temperatures are still peaking in the low 40s and are not dropping much below 30 at night.*

As the scenario progressed to day eight, participants discussed how the impacts would intensify and become more systemic. The energy grid risked being overwhelmed by soaring demand for cooling, leading to blackouts that would hit the poorest hardest. Communication failures were seen as likely, with misinformation and conspiracy theories filling the void, further undermining trust in institutions. Participants drew parallels with the COVID-19 pandemic, noting that crises often accelerate administrative decision-making, sometimes to the benefit of the wealthy who can influence policy or profit from emergency contracts. There was concern that unrest and even riots could break out, particularly in deprived areas, with a risk of heavy-handed policing disproportionately affecting ethnic minorities and the poor.

The discussion also addressed the broader societal consequences of extreme heat exacerbated by wealth inequality. Food and water security were raised as pressing issues, with disruptions to supply chains and rising prices hitting the poor hardest, as food and energy costs make up a larger share of their budgets. Environmental impacts—such as the loss of green and blue spaces, increased pollution, and the risk of fires—would further degrade living conditions, particularly in urban areas with little access to nature. Participants worried that the government's response would be inadequate, hampered by underfunded public services and a lack of political will to address underlying inequalities. There was scepticism that even a catastrophic event would prompt radical policy change, given the inertia and vested interests within the current system.

Throughout the session, participants reflected on the psychological and cultural dimensions of vulnerability. The British tendency to "cling to the current way of life" was seen as an obstacle to adaptation. There were calls to rethink social norms, such as working hours and school schedules, to better align with the realities of a hotter climate. The need for more ambitious, collective responses — such as communal cooling centres, better regulation of housing standards, and public investment in green infrastructure — was clear. However, there was also recognition that such measures risk "eco-gentrification," where improvements benefit the wealthy first and may even displace poorer residents.

The session concluded with a sense of urgency but also frustration at the scale of the challenge. Wealth inequality was seen as both a driver and amplifier of vulnerability to extreme heat, shaping everything from health outcomes and housing quality to political voice and social trust. The group agreed that addressing these issues requires systemic change, including more effective taxation of wealth, investment in public services, and a reimagining of the social contract. Without such action, the UK risks a vicious cycle of deteriorating living standards, declining public trust, and increasing instability in the face of climate shocks.

The session revealed that the impacts of extreme heat are not distributed evenly across society, but are profoundly shaped by wealth inequality. The ability to adapt, respond, and recover from heatwaves is contingent on access to resources, secure housing, social capital, and political influence.

This session briefly explored how wealth inequality amplifies vulnerability to extreme heat through layered, mutually reinforcing mechanisms. At the societal level, it erodes trust, stifles equitable policy, and heightens fragmentation. At the individual or community

level, it entrenches health disparities, housing insecurity, and economic precarity. The session also underscored how wealth inequality can create or exacerbate a set of feedback loops, such as:

- Energy demand spikes: Reliance on air conditioning by the wealthy increases strain on the national grid, leading to blackouts that hit the poorest hardest.

- Eco-gentrification: Green infrastructure improvements risk displacing low-income residents.

- Political disenfranchisement: Distrust in institutions, exacerbated by high levels of wealth inequality, undermines support for collective solutions, perpetuating inaction.

The discussions underscored the need for holistic, inclusive, and forward-looking policies that address the root causes of vulnerability, rather than relying on piecemeal or short-term fixes. The challenge is not only technical or financial, but also political and cultural, requiring a fundamental shift in how society values health, equity, and collective resilience. Addressing these challenges requires systemic reforms — such as progressive taxation, community-led adaptation, and inclusive governance — to break cycles of vulnerability and build resilience across all strata of society.

A recurring point of confusion and debate was the workshop's focus on wealth inequality, as opposed to income inequality. Many participants questioned the distinction, noting that both forms of inequality are deeply intertwined and together shape people's ability to cope with extreme heat. For example, asset-rich but income-poor individuals — such as farmers or elderly homeowners — may appear wealthy on paper but lack the liquidity to respond to urgent needs, such as purchasing cooling equipment or paying for care. This highlighted the need for a more nuanced understanding of vulnerability that goes beyond simple wealth or income metrics.

## Session 2: How wealth inequality undermines heatwave adaptation measures

This session was a 'backcasting' exercise to identify systemic barriers posed by wealth inequality in adapting to extreme heat, and ways to overcome them. Participants worked with a scenario depicting London in 2035 as a city successfully adapted to extreme heat through six key interventions, considering in each case what barriers to adaptation might have been posed by wealth inequality and how these barriers could have been overcome:

- *Green canopy revolution*: Expanding tree cover to 30% of the city to reduce urban heat islands
- *Cool down network*: Establishing a city-wide network of publicly owned cooling centres and mobile cooling units
- *Retrofitting buildings*: Mandating heat-resilient building designs and subsidising retrofits
- *London Stay Cool app*: Providing real-time information on cool routes and emergency alerts
- *Health system preparedness*: Deploying mobile health units and prioritising preventative care
- *Cooling transport networks*: Improving air conditioning and shading on public transport and cycle routes

### How wealth inequality undermines each intervention

*Green canopy revolution*

Wealthier areas already enjoy mature tree cover and have the resources for maintenance. In contrast, low-wealth, densely populated neighbourhoods face space constraints, infrastructure conflicts, and lack funding for planting and upkeep. This means benefits are unevenly distributed, with poorer areas less likely to see sustained improvements.

*Cool down network*

Establishing and maintaining cooling centres requires resources that low-wealth councils often lack. Without adequate funding, these centres risk being underused or poorly maintained. There is also a risk of "eco-gentrification," where improvements attract wealthier residents, potentially displacing existing communities and failing to serve those most at risk.

*Retrofitting buildings*

Grants and subsidies for retrofitting often benefit wealthier homeowners who can afford upfront costs. Renters and low-income households, who are more likely to live in poorly adapted housing, are frequently excluded. This risks widening existing inequalities, as the least wealthy remain in the most vulnerable homes.

*London Stay Cool app*

Digital solutions risk excluding those without smartphones, reliable internet, or digital literacy —issues closely tied to wealth. Without analogue alternatives like billboards or radio, the most vulnerable may not receive critical information during heatwaves.

*Health system preparedness*

Poorer communities have higher rates of pre-existing health conditions and less access to well-funded health services. These factors increase vulnerability to heat and limit the effectiveness of emergency and preventative health measures.

*Cooling transport networks*

While improvements to public transport cooling would benefit low-wealth households (who are more likely to use these services), there is a risk that measures may not be appropriately targeted or funded, limiting their impact where most needed.

### How wealth inequality undermines heatwave adaptation more generally

Wealth inequality is a systemic barrier that shapes who benefits from adaptation measures, who pays for them, and who has influence over their design and implementation. Key challenges include:

- *Political feasibility*: Wealthier groups have more influence and can lobby against redistributive policies, while centralised governance can stifle local innovation and the prioritisation of equity-focused adaptation
- *Funding and equity*: Grants and investments often fail to reach the most vulnerable, and community-led programmes require sustained support that is rarely guaranteed in low-wealth areas
- *Community engagement*: Meaningful participation is resource-intensive, and rushed consultations risk excluding marginalised voices, whereas wealthier communities are better equipped to engage effectively
- *Interconnected risks*: Heat adaptation cannot be separated from other systemic inequalities (e.g. food insecurity and health inequalities), and prolonged heatwaves can exacerbate these issues

**Overcoming the obstacles posed by wealth inequality to heatwave adaptation**

Several strategies were proposed to address these challenges:

- *Cross-sector coalitions*: Building alliances among local governments, NGOs, unions, and community groups to advocate for systemic change and ensure adaptation measures are co-designed and community-owned
- *Narrative shifting*: Framing adaptation as a collective benefit, highlighting job creation and health savings to build broader support
- *Legal and fiscal reforms*: Introducing stricter building regulations, wealth taxes, and reforms to government project appraisal processes to prioritise equity and direct resources where most needed
- *Scalable pilot projects*: Testing community-led solutions in specific boroughs before wider implementation, ensuring that successful models can be adapted and scaled up

Wealth inequality is a direct and indirect barrier to effective heatwave adaptation. Directly, it limits the ability of individuals and communities to invest in their own resilience. Indirectly, it undermines social cohesion, trust, and the political will needed to implement ambitious, long-term solutions. Participants argued that unless wealth inequality is addressed, even the best-designed adaptation measures will fall short, as the underlying drivers of vulnerability remain unchallenged. It determines access to resources, shapes political priorities, and influences who benefits from interventions. Without deliberate efforts to address these disparities, through targeted funding, inclusive design, and systemic reforms, adaptation strategies risk reinforcing the very inequalities they aim to mitigate. Technical solutions exist, but their success depends on dismantling structural inequalities and fostering political will. Without addressing wealth inequality, adaptation efforts risk entrenching disparities, leaving the most vulnerable exposed to escalating climate threats.

## Annex: Spotlight on London

Kirstie Hewlett presented findings from the Hopeful Futures project at King's College London, offering insights into how ordinary people experienced the 2022 heatwave and the ideas they have for addressing its unequal impacts. The project highlighted the importance of community cohesion and social networks in building resilience. However, economic deprivation and inequality undermine these buffers, making communities already under pressure even more vulnerable to heatwaves. Participations in the project called for stronger regulation to ensure that buildings are designed and maintained to withstand heat, as well as better communication and access to green spaces. There was a strong emphasis on protecting the most vulnerable and ensuring accountability in adaptation efforts. While there was a vision for more equitable and inclusive adaptation, participants recognised that structural change is difficult to achieve under current political and economic systems. The need for values-based change (e.g. prioritising health over profit) was a recurring theme.

Eleanor Nderitu from the Greater London Authority's Climate Change Adaptation team provided a briefing on current adaptation planning in London. She outlined London's multi-pronged approach to heat resilience, blending mitigation and adaptation. Key strategies included expanding green infrastructure, retrofitting buildings, and establishing cool spaces. She stressed that many measures — such as tree planting and public cooling hubs — are low-cost and high-impact, but require political will rather than technical innovation. However, funding disparities between boroughs and reliance on central government grants were flagged as critical barriers, particularly for councils serving low-wealth areas. Eleanor also highlighted the importance of integrating heat adaptation with broader climate resilience efforts, such as flood management, to avoid siloed policies.


**www.kcl.ac.uk/policy-institute**

**www.kcl.ac.uk/warstudies**

**www.kcl.ac.uk/research/future-threats-lab**

King's College London, Strand, London WC2R 2LS


**www.fairnessfoundation.com**

Charity #1044174 | Company #02912767

Dowgate Hill House, 14-16 Dowgate Hill, London EC4R 2SU