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Extreme weather – how well will the UK cope?

Paul de Zylva reflects on how the A Well Adapted UK report shows that good governance, financial prudence and national security demand concerted action to keep us safe from climate breakdown.

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> **“Climate change is undermining the UK’s security and prosperity. We are already experiencing serious impacts now, and further impacts are inevitable. By the middle of the century,?the UK’s climate will be much more extreme than today. Hotter heatwaves could see 92% of existing homes overheat, creating dangerous conditions for vulnerable people. ”**

That is the stark warning in *A Well Adapted UK*, the new report from the Climate Change Committee. It's the fourth independent assessment of the risks faced by the UK from its changing climate, with recommendations on how to address them?UK wide, sector by sector.

Politicians and the media?like to claim climate change is?a long-term?issue.?That looks wrong-headed?when?households,?farmers,?landowners?and businesses?are?already experiencing the very real impacts of climate change now. The well-timed report came out in May, during the UK’s first heatwave of 2026. **It's estimated that the two heatwaves in May and June caused 2,877 heat-associated deaths**. And we're not only seeing wildfires across in Europe and north America – there have already been 717 wildfires in England and Wales during 2026 up to the end of July.

If the duty of the State is to defend the nation, it is a dereliction of duty to ignore the effects of climate breakdown now being seen, and to?either fail to respond well enough, or to play down or even seek to weaken action.

A Well Adapted UK?– what?the report says

The report:

- Is?a?warning of?what's?coming?for our way of life and?our?wallets, business costs and government budgets.
- Forecasts how the kind of extremes?now being?seen and felt across the UK could be just the beginning.
- Sets out?how to either avoid or limit effects so that?damage and harm is minimised and lives and livelihoods are protected?and costs minimised.
- Sets?out?the consequences for?UK communities,?infrastructure?and different economic sectors,?if our political and business leaders and representatives?fail to?take climate change seriously enough.

In?telling?it?straight,?the?report gives?the?UK?government?– and devolved administrations?– all the evidence, trends, science, costs and ideas?they need to start?to change, starting with?the current inadequate National Adaptation Plan which Friends of the Earth is challenging in the courts.

Rising risk of death from 'Very High' heat

Unprecedented high temperatures with risks to life during weeks of Amber and Code Red heat warnings show that things are out of kilter. We all want to plan our lives with more certainty based on dependable weather and comfortable conditions, rather than prolonged harmful heat. The impacts are already stark.

Between 2020 and 2024 in England, the UK Health Security Agency (UKHSA) estimated there were **a total of?10,781 heat-associated deaths?as a direct consequence of heatwaves.?**

The *A Well Adapted UK* report forecasts a tripling of heat-related deaths without proper action:

- The number of heat-related deaths across the UK by 2050 could rise to 3,800-10,000 a year if there is low to moderate (2°C) of global warming.
- Heat-related deaths across the UK could triple by the 2080s, dependent on?any rises in? population and?how well the UK acts to?adapt.
- Harm and deaths will disproportionately affect those who are already at risk due to existing health, housing and other conditions, and will particularly affect people in health care, hospitals and care homes.

Our increasingly unstable weather, including extreme heat, is making things less predictable. For a nation that struggles to cope with even moderate storms, floods and a rise in temperature, allowing things to get worse makes no sense.

Unprepared and lacking in leadership

The report concludes we're strikingly unprepared to face the many risks caused by climate breakdown costing many lives and livelihoods, and that we lack responsible leadership to get adaptation underway at the scale and speed needed to keep people safe.

As the climate becomes more unstable, we're facing increasingly unpredictable weather patterns. This doesn't just impact our already stressed wildlife and natural environment. Shifting seasons and weather extremes affect people's health and?wealth – from our daily lives?at home, at?work?and when we travel, to food prices, the ability of farmers to raise crops and livestock and our culture,? heritage?and sports events.

Weather extremes, swinging between extensive flooding and prolonged drought, are not only tough on our already hard-pressed farmers, wildlife,?rivers and ground waters, but also on our wider natural environment – from the soil we need for food to our seas that are warming faster than marine life can cope with.

This all has far-reaching and lasting consequences and costs for almost every aspect of UK life – from lives and livelihoods lost especially in communities most at risk, to costs for householders and businesses from the impact on the nation's transport, housing, food, energy infrastructure and economy as a whole.

The forecast that matters?most

We British are obsessed with the weather. The novelty of a few days of sustained sun becomes national news. The?media?loves?headlines?that?proclaim that?the UK is hotter than Corfu. It?also? reports?some of?the?downsides, from roads melting and railways buckling to homes and workplaces overheating,?often with health threats and early heat-related?deaths. But?much of the media rarely tells the?whole story.

Behind daily weather forecasts?we pay?close?attention to, the same scientists and meteorologists track the?trends?and their big forecast – the one that really matters – is in?the?*Well Adapted UK?* report.

The?report came out?in May 2026, during the year's first heatwave, and coincidentally,?the?risks of extreme heat were the report's headline warning.?Its?advice covers?other threats to lives and livelihoods?–?pretty much every aspect of life we have grown used to in the UK and may like to think will always be the same?– and?is clear that:

- Climate change-related conditions are here and are already disrupting daily life across the UK.
- UK weather conditions are more unseasonable and increasingly unpredictable.
- We have wild swings between more forceful storms and extensive flooding and heat and drought,?all with?increased costs?for?householders and businesses?from?food?prices to? repairs?and?insurance?cover.
- Lives and livelihoods are already being affected,?and harm will worsen as climate emissions and temperatures rise, with few upsides.
- Adapting?well?will cost,?but?it?will be money well spent if?that is?done properly with up to an 8-fold return for money spent. That contrasts with the cost of cuts to fire and rescue service. In short, investing now saves costly damage later.
- The alternative is for the?UK?to?face, "economic losses in the order of billions of pounds per year" (page 57).

- **It is a basic ‘duty of the state’ to plan now for the?likely consequences?for everyday life ?of?having?let climate change get out of hand**.

Report highlights?the UK’s 3 big hazards

> **“The UK was built for a climate that no longer exists today?and will be increasingly distant in years to come. While efforts to keep global warming well below 2°C above pre-industrial levels must remain a priority, the world is not yet on track for this. At a minimum, the UK should prepare for the weather extremes that will be experienced if global warming levels reach 2°C above pre-industrial levels by 2050. ”**

The?report leads on the?“three key hazards that drive fundamental challenges to the functioning of the UK”:

1. **Intensifying heat** – as well as harming health and threatening lives, record heat in 2018, 2022, and again in 2025 and 2026 has placed extra stress on?farmers’?ability to raise and harvest crops and livestock. The combination of drought and heat works across seasons and years as soils are depleted, crops fail and farmers use up feed for livestock and must then buy it in at higher cost.?The report says future heatwaves?are likely to?last?at least a week?and will be more?common, putting people most at risk and on the frontline – especially disabled and older people. Across southern England, heat?could regularly exceed 40°C, and?be?as high as 45°C.

   Risks to people from heat are already causing deaths in the UK, and this is projected to rise significantly in the future, increasing by several thousand people per year by the 2050s.

2. **Rising flood risk**?–?the intensity of heavy rain?all year round?could be around 15?-?60% higher than in the late 20th century. The report says that will drive “more risk of flash flooding and potential risks to life. Storms will have stronger extreme winds and bring more rain, and it is possible that they will be more frequent. This raises their potential to cause damage and disruption to property and infrastructure. Sea levels will be 20–45 cm higher around UK coasts than today, raising the severity and frequency of coastal flooding and coastal erosion.”

   Flood risk to buildings and communities across the UK, despite significant public investment in flood?defences, is expected to affect approximately 6.3 million properties in England, 45,000 in Northern Ireland, 400,000 in Scotland and 245,000 in Wales.

3. **Higher?drought and wildfire risk** – apart from?increasingly heavy rain?bursts,?the average?summer will?be?drier. Fire risk will?double, the?normal?wildfire season?will lengthen,?all?with ?rising?risk to?health?from?smoke and?from fire damage to?infrastructure and buildings.

Other examples of the impacts we're facing

The number of risks assessed to have Very High?magnitude?underlines the increasing level of risk faced. For example:

- Risks to UK macroeconomic performance and stability, with even the most cautious estimates of Gross Domestic Product (GDP) losses, project damages that?greatly exceed?1% of GDP.
- Risks to the delivery of infrastructure services (such as road, rail, digital communications, and water) from interdependencies with other infrastructure?systems, result in economic impacts potentially costing billions of pounds per year by the 2050s across the UK.
- Risks to terrestrial and coastal ecosystems meaning that, for example, UK seabirds such as puffins, storm petrels, and Arctic skuas are?possibly declining?by up to 80% due to warming seas.

The report's eight headline recommendations are geared toward what government, agencies, business and communities can start doing now with the aim of keeping future risk to the levels we have already reached in the mid 2020s – i.e. broadly making things no worse than they are now. See our commentary at the end of this article.

The?UK's?stark situation and what we need to do to adapt

The report is stark in?setting out?what the UK faces.

"We know what needs to be done to start preparing for a 2°C level of global warming by 2050. Cooling to protect from heat, increased flood preparedness, and improved water management are the highest priorities. Deploying these adaptations at scale will help avoid loss of life – particularly amongst those most vulnerable to climate impacts – and unnecessary damage and disruption to people and to the economy."

Costs and affordability

The government is already spending?an estimated?£4-5 billion a year?on current?climate impacts in the UK.?(Ref: CCRA4-IA Technical Report: Executive Summary, page 41?*Well Adapted UK*)

The?report?estimates?the costs?of making the UK well adapted?and says?that?every £1 spent on adapting to climate effects?will?avoid having to pay out £5 in costs to health services,?to?repair storm, flood and fire damage to road, rail and transport infrastructure,?and other costs?to farms, businesses, landscapes and?householders.

- "…investment of around £11 billion per year (range £7– £22 billion, 2025 prices) is needed? from the public and private sectors. This will generate returns in the tens of billions…
- "However,?not every?possible adaptation?will be affordable. Government needs to?lead a public dialogue about the level of resilience people expect and their willingness to pay for it. This can build on the results of our citizens' panel, published alongside this report. The panel found that?people want adaptation to limit harm and disruption to levels which are no greater than at present, recognising the costs of going further. People want to see adaptation happening now and for it to be done 'properly',?with long-lasting preventative solutions".

Serious emission cuts and investing to make the UK ‘well adapted’ is money well spent. Ministers will always say money is tight, but the government can and should make polluters pay. The fossil fuel lobby for example, has led us into climate instability and continues to profit at everyone’s expense while our home energy, transport and food costs spiral. Polluters must pay for harm they have caused and for protections the nation now needs.

On?taking action?now

The?report?says?action is needed now and is a basic duty of government and the?State:

- “…adaptation cannot wait.?Keeping people secure is a fundamental duty of the State. This is already being compromised by climate change. Adapting to climate change needs the same level of focus and commitment as geopolitical and other security threats.
- “Damage is already happening which can be avoided.?Taking action?today is cheaper than?taking action?tomorrow. The main challenge is leadership, getting adaptation underway at sufficient scale and speed.
- “A well-adapted UK can only be created with action right across society. We need?a new approach?to adaptation in our governments to create national adaptation frameworks capable of driving the necessary action.”

What the people’s panel?says

A particularly interesting section of the report is?the view of a?panel of citizens?who were asked to look at the evidence, data, and to give feedback.

In terms of priorities

- Government support should be to keep vulnerable people (often identified as young children, older people, and people with health conditions) safe, and support those on low incomes.

Other highlights...

On getting action going

- Start?adaptation now and?do it?‘properly’.
- Effective adaptation means keeping levels?of harm and disruption from climate?impacts?the same as today or slightly lower, despite a worsening climate.
- In a well-adapted UK, if all the right decisions were made, the nation would experience the same or slightly less harm and disruption than?now,?also?despite a worsening climate.

Money and investing in adaptation

- Investing in long-term, preventative solutions?matter more than?relying on short-term fixes?or focusing solely on recovery?after a flood,?storm?or fire.
- Money for adaptation should be ring-fenced and seen as a value for money investment.

- Investing money in adaptation?needs?to be targeted?effectively on where?it's?most needed and would?be done properly.
- Because of low trust and confidence in government, there needs to be transparency?in?how money is spent by?government and?by?private companies.
- Many households are already overstretched, household costs have significantly increased, and it would be unacceptable or not possible for the public to shoulder high additional costs for adaptation.

The role of companies

The private sector has also not fulfilled its responsibility to invest in resilient infrastructure.? **Companies should contribute their share?to adaptation investment** and where costs of adaptation are passed on through bills or consumer?good prices, there should be full transparency to ensure funds are directed to adaptation rather than company profits.

Personal responsibility

The panel members?also, "felt comfortable arguing for elements of personal responsibility. This included choosing where to live, adapting one's home, and making behavioural changes to prepare for climate impacts. They saw?an important role?for government in providing the information needed to enable these actions."

So why is the UK strikingly unprepared?

We?can't?say we?weren't?warned.?Successive?UK governments have been told, in clear terms,? how unprepared?we are for what's already locked-in due?to?past failures to curb climate emissions when we had?the?time to act.?Along with the scale of measures needed to adapt well.

Warnings?of a lack of preparedness?have come not just from?climate scientists but from the insurance?and?health sectors,?and from parliament.?For decades, Friends of the Earth has called for action to make the nation's homes – both old and new – better able to cope with both cold and heat. Housing developers have thwarted action on both.

A first official report warned that landscapes, water supplies, coastal areas and the tourism and financial sectors all faced the potential 'shock waves' of climate change in the UK. That was in 1991. (*The Potential Effects of Climate Change in the United Kingdom*, United Kingdom Climate Change Impacts Review Group, Department of the Environment, HM Stationery Office 1991).

By 2022,?a national security committee of both elected MPs and House of Lords peers reported?" overwhelming evidence that the effects of climate change are already with us" and warned that "poor adaptation to climate change is a major threat to the UK's national security and prosperity?".

The parliamentarians lambasted ministers for not taking the risks seriously. They?identified?"a severe dereliction of duty on the part of the government," adding that "it's hard to imagine the Government taking such a lax approach to any other recognised national security risk."

In 2023, the UK Health Security Agency said?climate change is a significant risk and growing threat to people's health in the UK: "There is no doubt that our changing climate is a growing health? security concern."

Also in 2023,?when?the?government?issued?the?National Risk Register,?the then Deputy Prime Minister Oliver Dowden MP?was clear?that "The UK is facing an ever-changing and growing set of risks...(including)?the increasing impact of climate change on our day-to-day lives."

Mr Dowden added: "We are giving businesses and other organisations as much information as possible about the risks they face, so that they can use this knowledge to support their own planning, ?preparation?and response. By focusing on our collective resilience, we can help the nation be more safe, more secure – and in turn, more prosperous. This National Risk Register plays a vital role in that process, allowing us to build towards an even brighter future."

Political irresponsibility and dereliction of duty

The?UK?has?many problems – from a?faltering?economy,?weakened public services facing high demand and?creaking infrastructure to our depleted natural environment and stark extremes between those with and those without.?None of these can be made better by letting climate chaos reign.

Yet, in the face of such overwhelming evidence of rising harm, risks and costs,?some?politicians,? their?donors and?media cheerleaders?(many of whom are funded by oil and gas?interests)?prefer? either?outright denial?or?to indulge in a race to the bottom. They boast?about cutting UK climate action, claiming it costs too much.?Neither their claims nor their sums add up.

Some?even?want to?fund?yet?more?climate-changing fossil fuels?and other?false solutions?that would make things worse.?Deepening our?dangerous?dependence on volatile?fossil fuels is not cost free -?and?failing to adapt?well will cost more than acting properly now.?Far from being cheap and affordable,?our dangerous?dependence on oil and gas locks everyone into high?volatile energy costs,?as the Iran and Ukraine?wars?underline.

It would mean?yet more pollution and climate-changing emissions – all?with lasting consequences,? costs?and liabilities over many years to come. Just?as the 2008 banking crisis and the 2020 Corona virus pandemic?still?cast long social and economic shadows, the costs of?deepening our? dependence on dirty energy?are more than the price of petrol and diesel at the pumps today. It adds to the?costs we?will?pay?over years and decades.?Those are the?kind of costs the Well Adapted report looks to avoid.

Conclusions

We see the costs and effects of ignoring climate action in every part of society and the economy – from nurseries, hospitals, care homes to farms, melting roads and warping rail lines – yet some politicians and commentators dismiss climate change or claim the nation can't afford to act.

Too many prefer to push their usual remedies – cutting budgets, slashing regulations, blaming someone or something else –?but they are?playing?as?fast and loose with good governance and financial prudence, as they are with the facts. Are they really acting in?national?interest, or their own?

If the duty of the State is to defend the nation, it's a dereliction of duty to ignore climate change and its impacts and to?seek?to weaken action.?Everyone has a role in making the UK safe and well adapted, not least?all of?our elected representatives.

A Well Adapted UK is a clear roadmap for the UK to follow to ensure we adapt to climate breakdown. However, action to mitigate those impacts must remain on the agenda as well, and not counterposed to adaptation as is happening in some local councils. The 2100 scenario is for 4 degrees which will have unimaginable consequences – hence the continuing need for polluters to pay, cuts to emissions and greater ambition from the government.

Appendix: Our comments on the report's recommendations

Heat:?On risks to people from extreme heat the report says that future deaths from health-harming heat should be "no greater, and ideally lower, than today's annual average".

- **?Our comment:**?This is achievable with concerted action from developers, the NHS, care homes and in communities, to build and retrofit building and other places to be cooler in warm weather?and?warm in winter. The government, media and Climate Change Committee refer to 'vulnerable' people, but here's why we disagree with that framing.

Floods:?On risks of damage, disruption, and deaths from flooding, the report says future flood risk should be below today's level across the UK.

- ?**Our comment:**?Deaths from flooding are entirely preventable but that require a keener public understanding of flood risk, and how the way we have developed land, covered towns and streets with concrete and impermeable surfaces is adding to flash flooding that heightens risk.

Drought:?On risks to the available of plentiful quality water, the report says that "By 2040, water supply should be resilient to a 1 in 500-year drought."

- **?Our comment:**?This will be a big challenge because water flow in rivers is in decline, groundwaters are depleted and public attitudes to water don't reflect the reality – it's a dwindling resource that cannot be resolved by just building more reservoirs, which tends to be the only thing the government and water industry refer to. Successive governments have failed to grasp and communicate the need to dramatically cut water waste in homes and businesses, including making sure there's enough in our environment and for farmers to grow crops.?The government's National Risk Register rates the possible impacts of a lack of drinking water supplies, including as a result of cyber-attacks on water infrastructure, as 'catastrophic' – the same level as a pandemic.

Nature:?On risks to the UK's already dire state of wildlife, nature and eroded ecosystems, the report says,?"By 2030, 30% of land should be protected for nature and by 2050 should be in good condition."

- **?Our comment:**?This is interesting because the government is way?off?its?pledge?to make at least 30 per cent of?UK?land and seas properly protected for nature, and the condition of our rivers, top nature sites and protected landscapes needs?attention with?proper and sustained funding.

Farming:?On risks to the viability of farming, the report says,?"domestic food production as a share of food consumed should be sustainably maintained at 60% at least."

- **?Our comment:**?The UK should?produce more of?its food but that depends on farmers being properly supported to do so in nature-friendly ways. Farm budgets have not kept pace with what we're asking farmers to do to cut water pollution?and?restore depleted soils while growing?healthy plentiful crops.

- Political promises made during the Brexit debate have not been kept.?Friends of the Earth has long called for UK?farmers to be paid properly?for what they are asked to do.

Food security:?On risks of food insecurity and food price inflation, the report says the effect of? climate-related food price inflation on household budgets “should be minimised.”

- **Our comment:**?It’s?hard to control food prices at the best of times. It's not clear how the UK will control prices to meet that aim without a radical change to more healthy diets and less dependence on foodstuff that have been pushed at consumers for decades. UK farmers have warned about food shortages and rising prices and dependence on imported foods. Crops and harvests have also been devastated across Europe as well as continuing to be squeezed by Russia’s illegal war on Ukraine, a major grain-growing nation.

- ?Ironically, those calling?to intensify land use to grow food ignore the fact that food production in the UK?depends?on a healthy natural environment, including healthy soils and?rivers. Those conditions?are?not?only falling short but are directly undermined by?insensitive intensive forms of farming, government underfunding and bungling of farming policy.

Insurance:?On risks to the availability?and affordability?of insurance, the report says,?“the UK insurance protection gap should not grow due to climate change.”

- **?Our comment:**?This is already a problem because many householders are not properly insured and even more would struggle to pay future premiums for fire, flood and other insurance cover, especially as many new houses are being located in places that are vulnerable to flood and other risks. Insurers may also alter policies to limit their cover and liabilities. The cost of the January 2025 California fires has been put as high as $250 billion and many people who lost their homes and property still struggle to secure payouts.

Infrastructure:?On the risks of cascading impacts on infrastructure, the report says,?“critical infrastructure systems should continue to deliver reliable services and recover quickly from any disruption.”

- **?Our comment:?**Of course, everyone would like rail,?road?and other infrastructure to carry on but the UK tends to?grind to a halt?at the first snowflake or millimetre of rain. The combined, and ‘cascading’ knock-on effect of fires, landslides, buckling roads and rails and flood damage on infrastructure require a credible national plan.