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Financial Security, Health Security, and Climate Change: A Global Perspective

Dr Allama ELMEHDI*Independent & International Consultant, MD - Biotechnologist, Expert in Health Economics, Financing, policies, diplomacy and Investment, Dubai, UAE*

ABSTRACT

Health security and climate resilience are increasingly shaped by financial stability. Economic hardship can undermine health systems and limit adaptive capacity in the face of climate change. This review explores how financial security influences global health outcomes and climate resilience, emphasizing the need for integrated policy approaches. A narrative review was conducted, drawing on international reports (WHO, IPCC, IMF), peer-reviewed research, and expert commentary by Dr. Allama ELMEHDI, a specialist in health economics. Findings show that financial resilience, at household and national levels, enhances access to healthcare, supports climate adaptation, and sustains economic productivity. In contrast, economic instability amplifies health vulnerabilities and climate risks. Integrating financial strategies into health and climate policies can generate co-benefits. Proactive investments in health systems, social protection, and green infrastructure improve resilience. Policymakers must prioritize financial stability as a cornerstone of health security and climate adaptation to ensure sustainable, equitable growth.

Keywords: Financial security; health security; economic stability; health financing; climate change; health policy; sustainable development; health economic.

*Corresponding Author Email: allama.elmehdi1@gmail.com
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INTRODUCTION

Financial security, broadly defined as stability and resilience in economic resources, underpins all aspects of societal well-being, including health outcomes and climate adaptation. A wealth of evidence shows that economic conditions shape health (as both asset and stressor)^{1,8} Likewise, climate change imposes severe health and financial burdens worldwide; WHO estimates an extra 250,000 deaths per year by 2030–2050 from climate-linked causes (malnutrition, malaria, heat stress, etc.), with direct health damages costing \$2–4 billion annually². Against this backdrop, financial security (at individual, community, and national levels) emerges as a critical determinant of health security and climate resilience. As one expert review notes, pandemics and weak health systems “pose some of the greatest risks to the global economy and security”³ underscoring the tight linkage between economy and health. Dr. Allama ELMEHDI, a health economist and global health leader, emphasizes in his LinkedIn posts that investment, economics, and financing are “the foundation for long-term sustainable health strategies and resilient healthcare systems”⁹ This review collates insights from Dr. ELMEHDI’s commentary and diverse sources (WHO, IPCC, IMF/World Bank, academic studies) to analyze how financial security impacts health security and climate challenges, arguing that policy-makers must prioritize financial resilience to safeguard health and sustainable growth.

MATERIALS AND METHOD

We conducted a narrative review of literature and expert commentary from late 2023–2025. Sources included recent WHO and World Bank reports, IPCC assessments, peer-reviewed health economics research, and international policy analyses. Key attention was given to Dr. ELMEHDI’s LinkedIn articles and posts on financial/economic security and health, which were manually reviewed via web search and cited directly. Where possible, we triangulated those insights with peer-reviewed findings (e.g. on social determinants of health and climate impacts) and with data from organizations (WHO, IPCC, IMF). Quotations and data points were extracted to support discussion of the financial–health–climate nexus.

RESULTS AND DISCUSSION

Financial security influences health outcomes. A 2020 study in PLOS ONE frames financial health (ability to manage expenses, save, and absorb shocks) as a key social determinant of health¹. Households with better financial resilience consistently show better physical and mental health outcomes; conversely, prolonged economic hardship directly harms health¹. In practice, deficits in financial security (e.g. lack of savings or high debt) manifest as housing/food insecurity and reduce access to care, undermining health protection.

Health financing underpins health security and economy. Large-scale evidence confirms that robust health investment promotes economic growth, whereas underfunded health systems threaten both lives and economies. A WHO/World Bank report notes that “investments in health, and more generally investments in people, are critical to build human capital and enable sustainable and inclusive economic growth.”⁸. Yet fiscal strain can undermine this: delayed post-pandemic health recovery worsens service gaps and burdens households, potentially derailing Universal Health Coverage goals. In short, weak financial management and underinvestment in health decelerate progress on health security and economic stability. For example, strategies that provide financial protection against healthcare costs (universal health financing) are crucial: countries that invested early in health financing saw faster economic development later⁸

Climate change amplifies health and financial risks. The IPCC and WHO highlight that “climate change will significantly increase ill health and premature deaths”⁴. Climate shocks (heat waves, storms, floods) directly cause deaths and disease, but they also disrupt livelihoods and public budgets. WHO estimates that by 2050 climate change could cause ~250,000 extra deaths per year, especially in Africa⁴. Simultaneously, climate disasters impose massive financial strains on households (repair costs, lost income) and governments (disaster relief). Vulnerable populations – the poor and those in weaker economies – suffer the most, lacking resources to prepare or recover^{4,5}. Indeed, one analysis warns that without intervention climate hazards will “cause compounding financial burdens for vulnerable households”⁵.

Intersections: finance–health–climate. Climate change and financial insecurity form feedback loops that undermine health. For example, extreme weather can derail local economies and strain health systems, while low household savings mean families fall deeper into poverty from climate impacts. An integrated framework (the “four pillars” cycle) shows that building resilience requires acting in mitigation, preparedness, response, and recovery phases⁵. Poor financial resilience (e.g. lack of savings or insurance) diminishes capacity to prepare for or adapt to climate-driven health threats. Conversely, health expenditures and climate adaptation require solid financial planning; one Lancet report notes that funding often flows into fossil-fuel activities that “jeopardise people’s wellbeing, health and survival” and set the stage for “financial turmoil” as we confront climate change⁶. In sum, climate risks can destabilize both public finances and health outcomes, unless systems are financially robust and well-coordinated.

DISCUSSION

This evidence underscores that financial security is foundational to health security and climate resilience. Dr. Elmehdi’s recent commentary captures this triad: by highlighting “investment,

economics, [and] financing” as pillars of sustainable health systems⁹, she echoes the broader finding that economic stability enables long-term health planning. Strong public finances allow governments to build adaptive health infrastructure (e.g. climate-resilient facilities, stockpiles, research) that protect populations from emerging threats. Similarly, secure household finances (through savings, insurance, robust banking) buffer individuals from health shocks and climate disasters. Indeed, resilience requires integrated policies: for example, designing urban infrastructure (housing, transport) that is climate proof and health-centric depends on financial investments agreed between sectors⁴.

On the other hand, neglecting financial security risks undermining these gains. If governments face fiscal crises (debt, inflation, or pandemics) they may cut health budgets or climate programs, weakening health security. The P4H network warns that failure to adapt to post-COVID fiscal realities will “harm the provision of essential health services. Delay progress on health-related SDGs, and undermine global health security”⁷. At the household level, when out-of-pocket health expenses drive families into poverty, public health goals suffer. Hence, experts call for shifting to proactive financing: designing health financing systems that protect citizens from financial hardship⁸, and allocating climate funding toward health adaptation⁶. Policy-makers must thus monitor economic indicators (debt levels, savings rates, insurance coverage) as closely as health metrics; financial instability is a leading indicator of health vulnerability.

Notably, embedding this perspective can yield co-benefits. For example, green investments (renewable energy, pollution controls) not only lower emissions but also reduce healthcare burdens from air pollution². Similarly, social policies that bolster household finances (like cash transfers or livelihood programs) can improve nutrition and health resilience. A coordinated approach, one that links economic policy, health planning, and climate action, is called for. Dr. Elmehdi and others advocate “health-proofing” policies: ensuring every climate or economic decision is assessed for health impact⁶.

CONCLUSION

Financial security, at individual, community, and national scales¹⁰, is a keystone for achieving lasting health security in a warming world. Without strong economic foundations (stable revenues, robust savings, sustainable debt levels), health systems remain fragile and unable to withstand climate or epidemic shocks. Conversely, neglecting health security (e.g. cutting health investment) weakens the economy through lost productivity and higher future costs. The evidence reviewed shows that investing in financial resilience pays dividends for health and for addressing climate change^{8,4}. We urge policy-makers to integrate financial indicators into health and climate strategies, prioritize financing mechanisms that protect the vulnerable, and

foster cross-sector collaboration. By doing so, leaders can “build a safer future for humanity” where a healthy population and stable economy reinforce each other^{3, 6}.

Key Messages:

Financial security underpins health security: Economic stability enables investments in health systems and social protection, which in turn support public health and pandemic preparedness⁸.

Climate change threatens both health and finances: Extreme weather events impose heavy economic costs on households and governments, exacerbating health risks and undermining resilience^{4, 5}.

Integrated policy is essential: Leaders should ensure health impacts are considered in financial and climate policies (“health-proof” decisions) to maximize co-benefits and equity^{4, 6}.

Invest in proactive financing: Strengthening health financing mechanisms and climate adaptation funding (e.g., insurance schemes, green investments) is critical for long-term sustainable growth⁴.

Monitor economic indicators as health indicators: Signs of financial strain (rising debt, poverty, unemployment) can signal looming health security threats and should inform public health strategies. Additional posts by Dr. ELMEHDI on health innovation, biotechnology, and global health leadership were reviewed to inform this paper, providing context on how emerging health technologies and youth leadership initiatives contribute to global health security

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