

Ageing in the climate crisis

Turning untapped wisdom into inclusive adaptation action

Sweden Sverige

HelpAge International



Nelson Andrés Tamayo Gaviria/ HelpAge International

Older people taking care of their urban garden in Ciudad Bolívar locality, Bogotá, Colombia.

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HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

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Front cover photo: Wisdom, dignity, and resilience endure as older people confront climate change with strength rooted in lived experience. Hari Krishna Nibanupudi/HelpAge International

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Hari Krishna Nibanupudi/HelpAge International

As younger people migrate, older farmers like Pallival continue cultivating Rajasthan's desert lands, sustaining livelihoods and local ecosystems.

Older people show leadership in community adaptation but remain invisible in climate adaptation policy and practice. This exclusion is untenable. Two realities converge: our planet is warming and could exceed 1.5°C, potentially approaching 2°C. At the same time, the world is ageing, and by 2050, more than one in five people will be aged 60 years or above. Policymakers and practitioners must urgently recognise and involve older people in climate adaptation efforts to ensure policies are effective and equitable.



FOPDEV/HelpAge International

Many older people's reverence for nature is not archaic belief, but a vital foundation for sustaining ecosystems.

Executive summary

Evidence shows that globally, older people disproportionately bear the impact of extreme weather events. This paper examines the intersection of climate change and global population ageing, arguing that climate adaptation systems remain structurally age-blind (rather than age-responsive) despite overwhelming evidence that older people face disproportionate climate risks.

Heatwaves, floods, droughts, and storms increasingly threaten older people's lives, health, livelihoods, and access to care, as shown by excess mortality during extreme weather events in Europe, the USA, and many low- and middle-income countries. These risks will intensify as the global population aged 60 years and over more than doubles by 2050.

This paper contends that the main barrier to older people's adaptation is not a lack of capacity or motivation – which are much in evidence – but their systematic exclusion from climate policy, data, finance, public services, and decision-making. Analyses of national adaptation plans[1] show that most fail to prioritise older people, with few exceptions, such as Bangladesh, while others, such as Thailand, remain largely symbolic in their responses.

Five interlinked failures explain this exclusion:

1. Most national adaptation plans do not explicitly recognise older people or translate recognition into funded, actionable measures.
2. Climate and disaster data are rarely age-disaggregated, distorting risk assessments and resource allocation.
3. Climate finance is both grossly insufficient and designed in ways that exclude older people's organisations through complex accreditation and administrative requirements.
4. Climate adaptation is poorly integrated with social protection, health, and care systems, allowing climate shocks to escalate into income, health, and care crises for older people.
5. Ageism and tokenistic consultation limit older people's meaningful participation in climate governance.

Despite this, and drawing on evidence from many countries, this paper shows that older people contribute substantially to adaptation through ecological knowledge, livelihood diversification, water governance, and intergenerational collaboration. When institutional barriers are removed, and older people's organisations are supported, these contributions deliver durable, community-wide resilience.

In countries like Vietnam, Ethiopia, Colombia, Nepal, and Uganda, older people have developed innovative solutions to restore soil health, diversify livelihoods, improve governance of clean water access, and create community-based, intergenerational responses to climate change.

Until climate governance systems become more inclusive and supportive of older people's involvement in climate adaptation, their contributions will likely remain limited.

To address the five intersecting challenges, five priority areas need support:

1. integrating ageing into climate policy and science;
2. including ageing in climate finance;
3. aligning adaptation with social protection, health, and care;
4. strengthening support for community and intergenerational collaboration;
5. improving the availability of reliable, age-specific data, accountability, and inclusive implementation.

Age-responsive, not age-blind, adaptation is essential for equity, effectiveness, and accountability in an ageing world. Embedding ageing considerations across climate science, governance, finance, data systems, and national adaptation planning is therefore not optional, but a foundation for credible and resilient climate action.



Climate adaptation policies and practices need to acknowledge the converging realities of a dangerously warming planet and a rapidly ageing world.



Ralph Dargham/IDRAAC/HelpAge International

Older people's spiritual traditions can deepen care for nature, strengthening resilience across generations.

1. Introduction: why climate adaptation cannot ignore ageing

In 2021, the Office of the High Commissioner for Human Rights (UN Human Rights) stated that climate change is not only an environmental disaster but also a human rights issue. UN Human Rights said climate change has "serious implications for the full enjoyment of all human rights", and imposes the heaviest burden on those whose disadvantages it exacerbates the most.[2] For older people, the effects of climate hazards are worse than for younger populations, due to their additional vulnerability as they age. The relationship between climate hazards and disadvantage is particularly evident in exposure to heatwaves.

Based on World Health Organization (WHO) projections, the number of people aged 60 years and over will grow to approximately 2.1 billion by 2050.[3] At least two-thirds of these older people will be living in low- and middle-income countries, which may experience an increasing rate of climate-related risks. One study[4] estimates that (under projected climate change scenarios) widespread and substantial increases in chronic heat exposure among people aged 60 years or older can be anticipated by 2050, with Asia and Africa hardest hit. If policymakers fail to account for population ageing in designing adaptation strategies, they risk misjudging and miscalculating the risks faced by growing segments of the population – risks that could lead to inadequate resource allocation and insufficient protection for many older people.

Recent catastrophes highlight this reality. In 2022, an estimated 61,672 excess deaths were attributed to heatwaves in Europe.[5] The death rate increased sharply with age and was especially high among older women. One study showed that the relative increase in heat-related mortality among individuals aged 65 years and older increased by 167 per cent, illustrating a continuing long-term trend of structural deterioration rather than an isolated event.[6] A similar trend is observed in the context of sudden-onset disasters. Following Hurricane Katrina in Louisiana, USA, data showed that at least 71 per cent of those killed were at least 60 years old, and 47 per cent were at least 75 years old.[7] Although these figures suggest that most heat-related mortality is not solely attributable to the hazard itself, extreme weather events create conditions under which hazardous situations escalate into lethal conditions when they intersect with vulnerable care systems, inaccessible evacuation procedures, sub-standard housing conditions, deficient communication systems, and social disconnection.



Hari Krishna Nibanupudi/HelpAge International

Livelihoods rooted in spirituality sustain older people's dignity, income, and community life in remote mountain areas.



In 2022, over 61,000 excess deaths were attributed to heatwaves in Europe, with the death rate increasing with age, and being especially high amongst older women

Despite structural neglect, older people play their part in climate adaptation

Older people cannot be viewed exclusively as casualties, as such framing creates analytical and political problems. They are also knowledgeable persons, caregivers, agricultural producers, fisherfolk, community leaders, voters, and rights holders. While they suffer disproportionate harm from climate change,[8] older people continue to make significant contributions toward reducing greenhouse gas emissions. The main concern is not older people's agency, but whether adaptation policies and systems are ready to acknowledge, support, and fund that agency.

Older people's potential contribution to climate resilience remains insufficiently recognised in mainstream adaptation discourse. Describing older people as 'agents of resilience' is an important corrective to vulnerability-only narratives, but it has limited practical value unless it is matched by structural change. Their knowledge, leadership, care roles, and community action must be backed by institutional recognition, sustained financing, accessible services, and clear implementation responsibilities. Without these conditions, local initiatives, however valuable, cannot compensate for weak policy design, inadequate public investment, or adaptation systems that fail to account for ageing.

This paper frames the issue differently. Recognising older people's agency in adaptation is not only about acknowledging their capabilities; it is also about asking whether policies, finance systems, community institutions, and services are deliberately designed to include, support, and sustain those capabilities.

2. Why climate adaptation neglects older people: five reasons

1. Older people are invisible in climate adaptation policy

The main reason ageing is overlooked in climate adaptation strategies is the systematic exclusion of older people from the policy frameworks that determine priorities, allocate budgets, and guide adaptation implementation. This lack of recognition is a significant failure to address the needs of older people.

A HelpAge review[9] of 20 National Adaptation Plans (NAPs) found that most plans ignored older people or mentioned them only superficially. These plans generally lacked specific measures, allocated funds, institutional responsibility, and clear implementation pathways for older people's inclusion. Only Ethiopia and the Occupied Palestinian Territories referenced 'older people' explicitly, and even then, only once. This indicates that ageing remains only marginally visible in many national adaptation planning processes.

At the same time, some NAPs are beginning to recognise the broader context of older people by acknowledging them among groups that may face heightened climate-related health, livelihood, and disaster risks. Thailand's NAP[10] is a welcome example, as it notes Thailand's transition into an ageing society and recognises that an ageing population may experience greater exposure and lower adaptive capacity to climate-related risks. This provides an important entry point for more age-responsive adaptation planning. Going forward, such plans could be further strengthened by recognising older people not only as vulnerable, but also as knowledge holders, caregivers, community leaders, and contributors to local resilience. They could also include more specific measures to address older people's needs and engage their capacities in sectoral planning, finance, monitoring, and local climate governance.

Bangladesh stood out as a rare exception. Its NAP explicitly identifies older people as a priority at-risk group and links that recognition to practical measures such as training, early warning systems, and safe shelters.[11] The significance of the Bangladesh example is not that it is perfect, but that it goes beyond symbolic mention and towards operational recognition.

Specifically mentioning different groups in policies is important as it means those groups can get targeted help, funding, and support. If older people are grouped simply as 'other vulnerable populations', their unique needs during disasters – such as accessible shelters, transport, warnings suited to hearing or vision impairments, keeping up with medication, staying cool, getting mobility aids, or receiving direct financial aid – might be overlooked.



Hari Krishna Nibanupudi/HelpAge International

In fragile local economies, older people sustain everyday commerce, resilience, and community continuity.

Age-blind policies do not treat everyone fairly; instead, they persistently ignore the actual needs of older people, leading adaptation systems to appear inclusive but fail to address the specific effects of ageing. So, not including older people in policies is not just about being seen – it is about fairness and whether government institutions can truly help during crises.

2. Older people are invisible in the data and evidence

A second reason climate adaptation ignores older people is that its evidence base – like its policy frameworks – is not age-disaggregated. Most climate and disaster datasets do not routinely distinguish risks among people in their 60s, 70s or 80s, nor do they show how age interacts with gender, disability, poverty, and geography. As a result, older people do not appear as a clearly analysed population with a wide range of exposures, capacities, and support needs. This is not a minor technical omission. It shapes what states can see, choose to count, and ultimately fund.

The implications are especially clear when it comes to planning for rising global temperatures. One study[12] showed that when population ageing was correlated to temperature projections, the scale and geography (the 'who and where') of future heat risks changed significantly. Chronic heat exposure among older people is projected to double by around 2050 across warming scenarios. Models that ignore age structure in relation to rising temperatures risk guiding the world towards woefully inadequate climate adaptation.

The same analytical problem extends beyond rising temperatures. It affects disaster mortality, displacement, food insecurity, insurance access, and recovery trajectories. As the UN Office for Disaster Risk Reduction (UNDRR) argues, stronger use of sex-, age-, and disability-disaggregated data is essential for designing

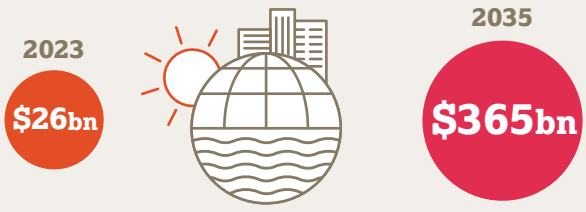
risk-reduction measures that properly respond to those most affected.[13] Age-disaggregated data, then, is not an optional extra. It is a core public infrastructure for accurate risk assessment, equitable adaptation, and accountable implementation.

3. Older people are not reached by climate finance

A third reason climate adaptation neglects older people is that climate finance is insufficient in scale and exclusionary in design. The UN Environment Programme (UNEP)[14] estimates that developing countries will need US$310–365 billion annually by 2035 for adaptation. In comparison, international public adaptation finance flows reached only US$26 billion in 2023. If that gap is severe (which it is), the problem for older people in relation to climate adaptation is yet more alarming. Even within this inadequate pool, there is little evidence that funding is systematically designed, tracked, or delivered to reach them as a distinct population.[15, 16]

The architecture of climate finance helps explain why. Large multilateral channels tend to favour technically complex proposals and strict accreditation, accounting, reporting, and administrative standards; require extensive reporting systems; and prefer intermediaries with strong administrative capacity. For example, evaluations of the Green Climate Fund show that direct access remains constrained by accreditation burdens, procedural complexity, and limited institutional capacity among national and local entities.[17, 18] When finance is organised this way, grassroots institutions such as older people's associations, older people's forums, and community committees rarely secure direct support.

The result is a distributional failure hidden within the adaptation finance gap. Funding often bypasses the institutions that know which older people live alone. These institutions also know who needs transport, medication, assistive devices, or care support, and which local practices are trusted and effective. In that sense, age-blind finance does more than overlook older people. It reproduces exclusion by diverting resources away from the community infrastructure through which equitable adaptation occurs.



By 2035, UNEP estimates that developing countries will need up to $365 billion annually for climate adaptation – compared with $26 billion spent in 2023.

4. Older people pay for the gap between adaptation and social protection and care

A fourth reason climate adaptation fails to address the needs of older people is that it is not designed to dovetail with income security, health protection, and care, even where such provisions exist. Climate change increases health risks for older people (e.g. through exposure to heat, floods, or drought), disrupting their care and straining health systems.[19] HelpAge's work in Africa and Vietnam shows that insecure incomes, chronic illness, weak health systems, digital exclusion, and poor access to basic services make older people more vulnerable. For older people who have no pension,[20] cannot afford healthcare, or whose treatment or care may be interrupted during a climate shock, such shocks quickly become livelihood, health, and care crises.

If adaptation is carried out in isolation from the systems providing pensions, primary healthcare, assistive devices, medication continuity, and shock-responsive cash support, it fails where risk is highest. This is why adaptation cannot be a standalone environmental-sector intervention. The message is clear: older people's resilience does not come from climate projects alone. It relies on strong social protection and care systems to help people endure, recover, and adapt.

5. Older people are excluded from participation

A fifth reason why climate adaptation fails older people is their exclusion from decision-making. Older people are often consulted late, superficially, or not at all when it comes to climate governance. While climate policy now rightly includes youth, women, and Indigenous Peoples, older people's involvement remains inconsistent and often merely symbolic. This failure weakens adaptation by ignoring their experience and knowledge. Leaving older people out of adaptation decision-making reduces the credibility and effectiveness of climate responses, as it fails to draw on their lived wisdom, community experience, caregiving roles, and practical knowledge of local resilience. As UN Human Rights[21] stresses, older people must participate meaningfully in climate decision-making that affects their rights and well-being.

The underlying problem is ageism – both institutional and attitudinal – which sidelines older people from consultation, leadership, and resources by casting them as dependents. Participation must be real, not tokenistic: not just inviting a few older people, but ensuring accessibility with appropriate formats, transport, language, timing, community intermediaries, and formal recognition of older people's organisations in governance. When these conditions are met, as HelpAge's intergenerational climate action illustrates, older people's participation builds social legitimacy, solves local problems, and grounds adaptation.[22] Thus, genuine participation is central to adaptation capacity – not just a courtesy.



Admasu Brook/HelpAge International

Livelihood diversification helps older people strengthen resilience, sustain income, and manage climate risk.

3. Regional realities, shared ageing risks

Climate change and population ageing are now converging across all regions, but the pattern is not uniform. The evidence shows that older people are exposed not only because of age, but because ageing intersects with poverty, disability, gender, care responsibilities, weak health systems, informal livelihoods, migration, and unequal access to water, housing, transport, and social protection.

The central policy lesson is clear: climate adaptation cannot be inclusive if it treats older people only as a passive, vulnerable group. It must also recognise their knowledge, labour, social authority, and role in sustaining households and communities.

Africa

In Africa, the challenge is particularly urgent because rapid demographic change is occurring in contexts of high climate exposure and limited public service coverage. Africa's population aged 60 and above is projected to rise from 74.4 million in 2020 to 235.1 million by 2050, the fastest growth rate of older populations in any world region.[23] This shift is unfolding alongside intensifying heat, drought, flooding, food insecurity, water stress, and reliance on climate-sensitive livelihoods. In many rural areas, older people remain economically active in farming, pastoralism, caregiving, and informal work, often without adequate pensions, health coverage, or adaptive infrastructure. The result is a compounding risk: climate shocks reduce income and food access while also increasing care needs, health burdens, and mobility constraints. At the same time, older people are central to local resilience: they often hold ecological memory, traditional weather knowledge, seed selection practices, roles in conflict mediation, and authority within community institutions.

Asia and the Pacific

In Asia and the Pacific, the convergence of rapid ageing and climate risk is already visible at scale. ESCAP estimates that the region had around 670 million people aged 60 or above in 2022, roughly one in seven people, and that ageing is advancing faster than in any previous demographic transition.[24] This matters because Asia is also experiencing rising temperatures, more intense floods, cyclones, glacial change, sea-level rise, and heat stress in densely populated and unequal settings. The World Meteorological Organization reports that Asia is warming nearly twice as fast as the global average, with serious consequences for lives, ecosystems, economies, and infrastructure.[25] Older people in this region are particularly affected, where they live alone, depend on informal work, face chronic health conditions, or are excluded from early warning, evacuation, cooling, and recovery systems.

Latin America and the Caribbean

Across Latin America and the Caribbean, climate risk is strongly mediated by inequality, urban precarity, water insecurity, weak care systems, and rural to urban migration. ECLAC's regional review of ageing emphasises that older people's rights, inclusion, care, income security, and health protection remain uneven across the region, despite important institutional progress.[26] These gaps become more severe under climate stress. In cities, older people may face dangerous heat in poorly ventilated housing, limited green space, high energy costs, and inadequate transport. In rural, Indigenous, and remote communities, younger out-migration may leave older people with increased responsibility for land, water, children, and cultural continuity. Recent *Lancet* Countdown evidence for Latin America indicates that adults over 65 have experienced a dramatic increase in heatwave exposure relative to late 20th-century baselines, underlining the urgency of heat-health protection, social care, and community-based adaptation.[27]

Middle East and North Africa

In the Middle East and North Africa (MENA), climate risks include extreme heat, chronic water scarcity, aridity, urbanisation, and food system stress. The World Bank warns that people across MENA face unprecedented water scarcity, requiring bold reforms.[28] These pressures directly affect older people, especially those with chronic illness, limited mobility, low income, or dependence on public water, health, and cooling systems.

Europe and USA

Evidence from higher-income countries is also compelling. Europe's 2022 heatwave caused an estimated 61,672 heat-related deaths, with mortality risks rising sharply among older age groups.[29] The *Lancet* Countdown reports that in 2024, people aged 65 and older experienced, on average, 304 per cent more heatwave days per person than in 1986–2005, showing how quickly climate exposure is changing for older populations.[30]

Adaptation must be age-responsive

Evidence from diverse regions of the world points to a clear conclusion: adaptation must be age-responsive. This means using risk data broken down by age, designing accessible early-warning and evacuation systems, linking adaptation with health and social protection, funding community-led solutions, and recognising older people as adaptation agents, caregivers, knowledge holders, and local leaders.

Spotlight on the regional effects of climate change



MENA (Middle East and North Africa) The World Bank warns that there will be unprecedented water scarcity.

USA At least 71 per cent of those killed due to Hurricane Katrina were aged 60+, and 47 per cent were 75+.

Asia The region is warming nearly twice as fast as the global average.

Latin America Over 65s have experienced a dramatic increase in heatwave exposure, relative to late 20th-century baselines.

Africa The population aged 60+ is projected to rise from 74.4m in 2020 to 235m in 2050, alongside intensifying climate conditions.

4. Closing the gaps: enabling older people-led adaptation in practice

The analysis shows that older people's exclusion from climate adaptation is systemic, rooted in policy invisibility, insufficient evidence, limited financial access, weak integration of social protection, and older people's restricted participation. The work of the HelpAge network demonstrates that these barriers can be overcome when older people are seen as leaders and agents of change rather than just a vulnerable group.

Experiences from Vietnam, Ethiopia, Nepal, and Uganda, among others, show that adaptation is more effective and equitable when older people's leadership is institutionally organised, resourced, supported, and integrated into governance. In sum, older people-led adaptation is integral to climate resilience and provides a practical pathway toward more inclusive, accountable, and effective adaptation from the local level up.



Duc Lee/HelpAge Vietnam

Older People's Associations (OPAs) advance biochar-based mitigation and carbon sequestration in Southeast Asia.

Older people-led adaptation and mitigation in Thailand and Vietnam

In Vietnam and Thailand, older people are showing that climate action can deliver both adaptation and mitigation when their leadership is recognised and supported. In Hòa Bình province, Vietnam, older people-led Intergenerational Self-Help Clubs piloted a bamboo-and-biochar model that combines livelihood recovery, soil improvement, carbon storage, and emissions reduction, while generating income from shoots, poles, and seedlings. In Thailand, Chiangmai province, older people's clubs have similarly produced biochar from branches, rice straw, husk, bamboo, and fruit waste, linking local knowledge with low-cost, climate-smart farming.

At the same time, HelpAge partners – VIOBA in Vietnam and FOPDEV in Thailand – are actively advancing the case that climate resilience must be built on stronger social protection systems, particularly universal social pensions. Together, these experiences show that older people are not passive victims of climate change but active agents of resilience, innovation, and low-carbon transition. What remains missing is stronger policy recognition, financial support, and institutional backing to sustain and scale their contributions.

Older women as engines of adaptation in India

Evidence from India shows that older people, especially older women, can be highly effective local adaptation leaders when they are supported through community institutions. In Rajasthan, older women have helped revive traditional water-harvesting systems such as *taankas* and *khadins*, strengthened seed banks, and contributed to improved food, water, and livelihood security. Older People's Associations, promoted by HelpAge partner GRAVIS, have supported collective action around natural resource management, early warning, and local resilience. It provides further evidence of a persistent contradiction: older people are actively contributing to adaptation, yet their roles remain under-recognised in policy, finance, and implementation systems. It also shows that closing this gap requires investment in the very structures that enable their leadership – local organisation, community knowledge, and intergenerational collaboration.

Resilient livelihoods led with dignity in Ethiopia

Locally-led adaptation by older people in Ethiopia's Borena and East Bale zones shows that resilience, dignity, and agency can be rebuilt after drought. Previously excluded groups – older people, widows, and women-headed households – adopted alternative livelihoods such as aloe vera soap-making, beekeeping, and drought-tolerant livestock. With access to improved resource information, such as satellite guidance, they made better decisions about grazing, migration, and management. As a result, women gained entrepreneurship and cooperative skills, and older people resumed productive, advisory, and leadership roles. These changes increased income, reduced vulnerability, fostered collective action, and restored social inclusion and value in later life.

Intergenerational adaptation in Nepal and Uganda

Nepal and Uganda show that older people's participation is not a soft add-on to adaptation, but part of its social infrastructure. Intergenerational climate dialogues brought older and younger people together to examine climate impacts, coping strategies, and future action in contexts shaped by floods, drought, forest fires, extreme heat, food insecurity, and migration. By linking older people's ecological memory and crisis experience with younger people's ideas, energy, and digital familiarity, these dialogues strengthened trust, social cohesion, and locally-grounded action. The lesson is clear: well-facilitated intergenerational participation can deepen community ownership and make adaptation more practical, inclusive, and resilient.

Older people-led urban EbA in Latin America

In Bogotá and Mexico City, older people are helping shape a more inclusive model of urban climate adaptation through age-friendly urban gardens. With support from the Global EbA Fund, communities are co-creating gardens that combine Ecosystem-based Adaptation (EbA) with accessibility, walkability, water harvesting, pollinator planting, and inclusive seating. Beyond creating green, age-friendly spaces, the initiative is generating evidence, partnerships, and practical guidance to influence age-friendly city policy and scale inclusive urban adaptation across the region, see photo on page 15.

Lessons from the case studies

These case studies show that older people-led adaptation can only be scaled when inclusion is measured, operationalised, and made accountable. Age-disaggregated data is therefore essential. Climate programmes should routinely assess who they reach, who they exclude, and whether adaptation measures are accessible to older people with different levels of mobility, health, disability, income, and social support.



Hari Krishna Nibanupudi/HelpAge International

Intergenerational collective action is vital for building climate resilience and strengthening adaptation.

This is especially urgent in heat and disaster planning, where older people must be explicitly prioritised in early warning systems, cooling plans, shelter design, water access, transport arrangements, and continuity of care. Communication must also move beyond digital channels to include radio, community outreach, local languages, and low-literacy formats.

The experience across countries also shows that accountability must go beyond counting beneficiaries. It should examine whether older people helped shape programme design, whether warnings were understandable and actionable, whether water points became reachable, whether social protection arrived after shocks, and whether older people's organisations gained resources and decision-making roles. The Vietnam case study illustrates why this matters: local adaptation experience was systematically documented, connected to policy review, and used to inform advocacy, helping turn community-level learning into wider policy reform.

Across Vietnam, Ethiopia, Nepal, Uganda, Colombia, India, and elsewhere, the deeper lesson is institutional. Older people are already contributing through ecological knowledge, caregiving, water governance, community leadership, innovation, and intergenerational action. The main barrier is not the absence of agency at the community level, but the failure of higher-level systems to recognise, resource, and scale that agency. Older people-led adaptation is therefore not a peripheral inclusion agenda. It is a practical route to more grounded, equitable, and effective climate action. For that reason, this paper does not focus primarily on sector-specific delivery measures. Instead, it sets out the structural reforms needed across global climate science, governance, finance, and national adaptation systems to make age-responsive adaptation possible at scale.

5. Addressing the challenges

To address these challenges, five strategic shifts are proposed:

Establish ageing as a core category in climate risk and adaptation assessment

Ageing must be established as a primary consideration in climate risk analysis and adaptation planning. This involves making ageing a standard category in climate assessments and requiring organisations such as the Intergovernmental Panel on Climate Change to consistently include ageing in their reports. Doing so will ensure improved data on how climate risks and capacities differ among ageing populations, making decision-making and investments more responsive to their needs.

Create a formal institutional voice for older people in global climate governance

Older people require more than occasional consultation; they need standing, legitimacy, and structured access within climate governance. The United Nations Framework Convention on Climate Change (UNFCCC) should establish a formal constituency, caucus, or comparable mechanism through which older people and their representative organisations can participate consistently in negotiations and related processes. At present, older people do not enjoy the formal recognition granted to several other constituencies. In an ageing world, this absence is increasingly untenable. Meaningful participation at this level is not symbolic. It is necessary to ensure that climate agendas, finance rules, and implementation frameworks reflect demographic reality rather than institutional habit.



Hari Krishna Nibanupudi/ HelpAge International

As youth migrate under climate stress, older people remain – sustaining homes, livelihoods, and local knowledge.

Redesign climate finance so it can reach older people's resilience systems

The problem of climate finance is not only insufficiency; it is also architecture. Even where funding expands, older people and their organisations often remain excluded because access is mediated through complex accreditation systems, heavy administrative requirements, and institutional channels that privilege larger actors over community-rooted platforms.

Climate finance mechanisms should therefore create simpler, more accessible windows for older people's organisations, local associations, and community platforms, including, where necessary, lighter-touch intermediary routes. Finance must be designed to reach the channels through which older people build resilience in practice: care systems, local institutions, grassroots associations, social protection mechanisms, and community decision-making structures. Without changes to the funding architecture, older people's exclusion will persist, regardless of high-level commitments or headline pledges.

Build institutional platforms to generate evidence, document practice, and scale proven models

This means encouraging dedicated institutional platforms to generate robust evidence, support projects, and scale community-led ageing and climate adaptation models. Such platforms should be funded by development banks, research institutions, and agencies. This will bridge the gap between local project successes and widespread adoption into mainstream policy and financing.

Make national adaptation systems age-responsive by design

National adaptation systems should be mandated to integrate ageing directly into their frameworks. This means explicitly including older people, using age-disaggregated indicators, connecting adaptation to health and care systems, and ensuring programmes address varying mobility and care needs. Age responsiveness is essential from the outset and not an afterthought.



Fundación Placemaking México/HelpAge International

Older people are leading urban ecosystem-based adaptation in Latin America through collective action, greening, and local resilience.

6. Conclusion

The central message is clear: older people's exclusion from climate adaptation is not simply a gap in local participation; it is a structural failure in how climate risks are assessed, governed, financed, and implemented. Yet across diverse contexts, older people are already acting as knowledge holders, organisers, caregivers, innovators, and community leaders. When their organisations are recognised, participation is designed meaningfully, and their contributions are resourced, adaptation becomes more grounded, legitimate, and effective.

This calls for tangible institutional redesign. Climate science must give greater attention to ageing and intersecting risks. Climate governance must create formal space for older people's voices. Finance must reach the community platforms through which older people build everyday resilience. National adaptation systems must embed ageing across planning, budgeting, implementation, monitoring, and accountability. Without these shifts, older people will continue to be acknowledged as vulnerable but excluded from the decisions and resources that shape resilience.

Age-responsive adaptation is therefore not a niche inclusion agenda. It is a test of whether climate action can respond to the demographic realities of the 21st century. A warming world and an ageing world are unfolding together. Adaptation systems that fail to recognise this convergence will remain partial and inequitable. Those that do will be better placed to protect rights, strengthen community resilience, and build climate futures that are credible, inclusive, and enduring.

Endnotes

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