Heather McGray, WRI senior associate, explains what a successful deal on adaptation in December would look like, and how countries should follow through at the national level.

**Q: What do people mean when they talk about adaptation to climate change?**

Dealing with climate change isn’t just about reducing greenhouse gas emissions anymore, unfortunately. Already we are seeing changes in the climate – like longer summers, more severe storms, and glaciers melting all over the world. Adaptation means learning to live with these changes, and preparing for other changes that are unavoidable. Individuals, organizations, and governments will all have to do some things differently if they are to succeed under a changing climate.

**Q: What is the UNFCCC’s role as part of global efforts on climate adaptation?**

The UN Framework Convention on Climate Change has multiple roles in the adaptation arena. The first, and perhaps most important, is to support policies and measures by developing countries to adapt to climate change impacts. In 1997, the convention’s 153 signatory countries agreed that developed countries would provide “new and additional” funds to assist “developing countries...particularly vulnerable to the adverse effects of climate change in meeting the costs of adaptation to those adverse effects.” Twelve years on, very few of these funds have materialized. Key questions for Copenhagen negotiators include how to “scale up” adaptation funding, how to channel it to the countries and people who need it most, and what types of activity should be funded to maximize its effectiveness. (See box on good adaptation)

Another important role is to foster knowledge sharing between nations by capturing and disseminating examples of good practice in adaptation policies. By doing this, the convention can help to set norms for adaptation efforts supported and implemented outside the UNFCCC.
Q: **What must governments agree to at Copenhagen to produce a successful outcome on adaptation?**

It is important to remember that in many cases the impacts of climate change will be felt hardest by the world’s poor, who have done the least to create the problem. This means there is a strong moral and political case for financing adaptation internationally. Substantial new funding for adaptation needs to be put on the table by developed nations. While estimates for supporting future adaptation needs vary (see table), they all far exceed the amount currently made available. A Copenhagen deal requires that these funds be scaled up substantially.

A key vehicle for channeling adaptation finance is the Kyoto Protocol Adaptation Fund, which supports developing countries’ adaptation using proceeds from a 2 percent levy on carbon offsets projects through the Clean Development Mechanism. The fund is governed by a board that has a majority of members from developing countries, and which has made a commitment to transparency in its decision-making. The Fund Board is working to make funding accessible directly to developing countries, with minimum transaction costs. While the Adaptation Fund is still new and will not release its first grants until later in 2009, it represents an important innovative funding model that has already influenced the governance of adaptation funds elsewhere. It is important that the Adaptation Fund Board continue its work after 2012, and that the resources that flow through the fund grow.

The Copenhagen meeting should also launch an international process through which all participating governments commit to implementing an enhanced national adaptation planning process. This process should follow a framework that addresses a key set of shared national adaptation functions, and would be informed by lessons learned from the existing National Adaptation Programs of Action (NAPAs).

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Q: **Insurance is a hot topic within the UNFCCC adaptation negotiations. Why?**

One of many reasons why climate change will hit poor countries harder is because their citizens lack access to insurance. When poor communities are hit by a severe drought or flood or a series of such events (as will be increasingly common with the changing climate) insurance can be a very helpful tool in preventing them from sinking deeper into poverty that has potentially life-threatening consequences. Within the convention negotiations, there is a lot of emphasis on creating an internationally funded insurance facility that insures vulnerable countries from catastrophic climate risks. But insurance programs need to be incorporated into the national adaptation plans and policies of countries and reach the poor if they are to help people adapt to climate change. The UNFCCC parties should therefore be very careful in designing a global insurance regime, and make sure that insurance reaches those most in need. A clear role for the convention lies in developing effective policy models and technical assistance channels to help developing countries set up national insurance schemes that work for the poor. If done right, insurance could play an important role in helping developing countries effectively tackle the effects of climate change.

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### GOOD ADAPTATION: KEY ELEMENTS

So what might an effective national adaptation policy look like? Requirements will vary from country to country, but some common, key elements of good adaptation include:

- **Integrated Approaches:** To be most effective, climate adaptation programs and policies should be integrated with day to day economic development activities, such as water and forestry management and agricultural policy.

- **Multi-Level:** Adaptation needs planning and action at multiple levels — national, state, local and project-level.

- **Top-Down:** Action is needed from the top down. Policy changes at national, state and provincial levels can enable behavioral change at the household and community levels. For example, extension service personnel need to know about climate change in order to help farmers adapt agricultural practices.

- **Bottom-Up:** Action also needs to happen from the bottom up. Communities’ priorities and innovations need to inform national decisions, and their adaptation successes should be replicated and scaled up.

- **Citizen-Centered:** Local communities, especially those who will be most affected by climate impacts, must be involved in adaptation planning and decision-making at all levels, and their rights respected by the global community and national governments.

- **Flexible:** Adaptation itself must also be flexible and adaptive. We don’t know exactly how the changing climate will affect us. Having policies and systems in place that can adjust is very important. So are monitoring systems to track climate impacts on ecosystem services (such as drinking water and soil) on which people depend.

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### ANNUAL ADAPTATION COSTS IN DEVELOPING COUNTRIES

<table>
<thead>
<tr>
<th>Assessment</th>
<th>Annual Cost</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDP 2007</td>
<td>$86 billion</td>
<td>2015</td>
</tr>
<tr>
<td>UNFCCC 2007</td>
<td>$28–67 billion</td>
<td>2030</td>
</tr>
<tr>
<td>World Bank 2006</td>
<td>$9–41 billion</td>
<td>present</td>
</tr>
<tr>
<td>Oxfam 2007</td>
<td>$50 billion +</td>
<td>present</td>
</tr>
<tr>
<td>Stern Review 2006</td>
<td>$4–37 billion</td>
<td>present</td>
</tr>
</tbody>
</table>

Sources: UNDP (2007, p 192–194); Agrawala and Fankhauser (2008, p 69)