The costs of climate change are already becoming clear for struggling economies and the evidence suggests that climate crisis will have a disproportionate economic impact on the poorest children in the poorest countries. However, the significant additional costs facing the social sectors remain uncosted in most countries’ climate adaptation plans. What we do know is that a significant adaptation financing gap remains. We ask the experts about how to approach the challenge, bolster finance for climate adaptation, and protect much needed future investment in health, education and social protection for children.

**Investing in social spending** is the most important way of making adaptation more climate-resilient. Governments and development partners need to ensure that social sectors are included in climate finance allocations in order to adequately invest in social services for children. In particular, countries need to bring health, education and social protection into focus in their Nationally Determined Contributions (NDCs) and National Action Plans (NAPs) in order to make the case for increased funding at the sector level.

**Tracking climate finance flows** to the social sectors is crucial to providing a clear picture of need and to avoiding greenwashing. Currently, there paucity of information on sector-specific flows, with little data available on adaptation finance going to the education and social protection sectors in particular. It is important that countries use the costing tools that exist to establish and improve green budgeting processes. Providing a country-level baseline will also be crucial to accessing external funding. The next steps need to include greater transparency surrounding the effectiveness of these flows on the ground, in particular the impact on impact on women and children.

**Domestic resource mobilisation** is, ultimately, the most effective means of financing increased social spending. However, green taxes and energy subsidy reforms can both raise revenue and meet climate goals. While these need to be implemented with an equity-focus, we also need to raise awareness about the wider benefits attached to these reforms. For example, reducing fossil fuel use through targeted measures can improve health outcomes almost immediately through reduction in pollution-related morbidity. This in turn will have a positive impact on health spending.

**Bringing youth onboard** - although there are growing opportunities for youth in the climate finance ecosystem, governments, international financial institutions and the private sector need to do more to support young people in developing innovative solutions for the future. Young people, especially in Africa, require more access to green financing and venture capital. Despite the known challenges of poor infrastructure and political or currency uncertainty in many regions, longer-term horizons are needed.