

SHE PAYS THE CLIMATE BILL

How Women-Headed Homes Bear the Hidden Costs of the Climate Crisis



Open Knowledge
Brasil



This Strategic Brief is part of the Global Climate Bills Initiative coordinated by Hivos and implemented in collaboration with global and national partners in Brazil and Zambia.

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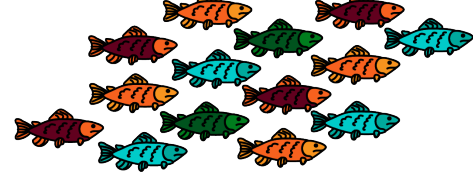
Rede JandyRAS is a collective of women working for climate justice in Belém, Pará. Learn more at: redejandyRAS.org



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A Strategic Brief

She Pays the Climate Bill

How Women-Headed Homes Bear the Hidden Costs of the Crisis

“We are now planting early, but still the rains don’t come, and the crops end up drying. We are not harvesting as we used to due to unstable rainfall.” — Rural woman farmer, Zambia

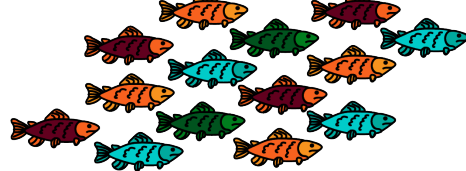
Across the Global South, millions of women are quietly paying the “hidden climate bill”—the unrecorded and unacknowledged costs of climate change that fall not on governments or corporations, but on households. They are paying the price for a crisis they did not create.

Every flood, drought, or heatwave arrives with a bill—one that never reaches corporate boardrooms or state budgets, but lands squarely in women’s hands and homes.

This climate bill takes many forms: rebuilding houses after floods or landslides, caring for children or elders during heatwaves, walking farther to fetch water, borrowing money to replace lost harvests, or coping with the anxiety of not knowing when the next disaster will strike. These are the invisible ledgers of the climate crisis—recorded not in fiscal reports, but in women’s exhaustion, unpaid labor, and mounting debt.

Climate change is not only a planetary emergency—it is also an economic and gendered injustice. As governments delay decisive action and fossil fuel corporations continue to profit, the costs of inaction are being shifted onto those least responsible and least able to pay—especially women and low-income families.

Between May and July 2025, WRI Brasil conducted a scoping study and literature review covering 2022–2025, shedding light on the gendered dimensions of climate vulnerability. Building on this foundation, from July to August 2025, through Hivos’ Voices for Just Climate Action (VCA) program, Open Knowledge Brazil, and the University of Zambia researchers interviewed 236 households to understand how climate change is reshaping everyday life—disrupting food security, straining health systems, increasing energy burdens, and threatening livelihoods.



This paper amplifies the voices behind those experiences and calls on delegates at the 30th Conference of the Parties (COP30) to confront this injustice head-on. It introduces the concept of Climate Bills—a framework to make visible, quantify, and ultimately reallocate the hidden costs of climate inaction from households to those most responsible.

By integrating these costs into public planning and budgeting systems, Climate Bills can help design more equitable fiscal policies, align national budgets with climate justice and just transition goals, and ensure that climate finance reaches those most affected.

The framework also creates pathways to engage the private sector—not only as a contributor to climate impacts, but as a co-responsible actor in financing fair solutions. By linking corporate risk, investment, and fiscal incentives to justice-based climate action, Climate Bills build a bridge between public accountability and private responsibility—a necessary step toward a truly just and sustainable future.

I. The Systemic Failure — Climate Finance that Misses the Poor

Where the Money Goes

Total global climate finance was estimated to have reached USD 1.3 trillion annually in 2021–2022. Yet only a small fraction—about 5%—is directed toward adaptation efforts.¹ Despite growing awareness of climate vulnerability, most funds continue to flow toward mitigation and large-scale infrastructure rather than protecting the communities most at risk.

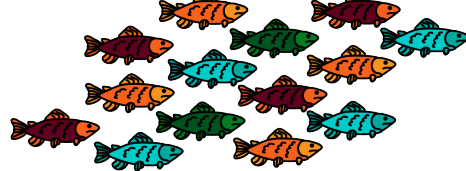
Adaptation finance still represents less than 10% of global climate investments,² and only a tiny share reaches women-led or community-based initiatives.³ Weak gender data, inaccessible financing systems, and institutional barriers keep these funds out of reach.

Current tracking mechanisms also fail to capture household-level spending, obscuring the daily, unpaid adaptation work that families—especially women-headed households—undertake. Every rebuilt wall, borrowed loan, and sleepless night represents part of the hidden “climate bill” that ordinary people pay for a crisis they did not create.

¹ Climate Policy Initiative, *Global Landscape of Climate Finance 2023*.

² World Resources Institute, *The State of Climate Finance for Adaptation, 2023*.

³ UN Women, *Gender and Climate Change Finance, 2022*; OECD Development Centre, *Gender Equality and Climate Action, 2023*.



Structural Injustices

The distribution of climate finance reflects deep global and national inequalities:

- In Zambia, nearly 38% of the 2024 national budget went to debt repayments, while less than 5% supported environmental protection.⁴
- Governments worldwide still spend around USD 7 trillion each year subsidizing fossil fuels, diverting public funds that could build household and community resilience.⁵
- In Brazil, only 0.4% of federal spending in 2024 supported climate and environmental programs, while debt servicing absorbed more than 45% of total expenditures.⁶
- Most climate finance mechanisms still exclude gender-responsive budgeting and fail to recognize the unpaid care work that women contribute to adaptation.⁷

Households as the Last Line of Defense

In the absence of robust public systems, households—especially those led by women—have become the de facto responders to climate disasters. Their unpaid labor, lost income, and personal debt now act as a hidden subsidy propping up inadequate climate governance.

This is not adaptation. It is abandonment.

The Broken System: Why Women Keep Paying

Despite the growing frequency and intensity of climate disasters, state and corporate accountability remain minimal. Social protection systems, though essential, are fragmented and ill-suited for climate adaptation.

Programs such as Bolsa Familia in Brazil and Social Cash Transfers in Zambia provide vital relief but fail to address loss, damage, and long-term adaptation needs. Reconstruction grants, when available, arrive too late and are too small to rebuild what was lost.

Meanwhile, global climate finance flows continue to bypass women and frontline communities, filtered through layers of international and bureaucratic intermediaries that rarely reach the local level.

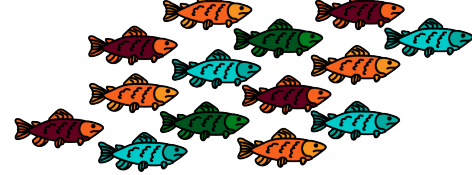
This is not a gap in data or design— it is a gap in justice.

⁴ Zambia Ministry of Finance, *2024 Budget Address*.

⁵ International Monetary Fund, *Fossil Fuel Subsidy Tracker*, 2023.

⁶ Instituto de Estudos Socioeconômicos (INESC), *Análise do Orçamento Federal 2024*.

⁷ UNFCCC Standing Committee on Finance, *Biennial Assessment and Overview of Climate Finance Flows*, 2022; UN Women, *Gender-Responsive Climate Finance: Policy Brief*, 2023.



II. Evidence from the Ground — Zambia and Brazil

1. Zambia: The Rural Household's Struggle

In Zambia's agriculture-dependent communities, climate change is no longer a distant threat—it's a daily crisis. Increasingly severe droughts and floods are devastating crops, eroding livelihoods, and pushing families deeper into poverty.

Households now spend 10–30% of their annual income recovering from climate shocks—repairing homes, buying seeds, replacing livestock, or paying for food and health care.⁸ For many, adaptation means debt.

Women carry the heaviest burden: walking farther for water, caring for the sick, and managing shrinking household budgets. As food production declines, unpaid care work rises, leaving women with less time for paid work or community participation. Climate change is thus deepening gender inequality and social exclusion.

Social Costs⁹

- 58% of households report skipping meals after a climate shock.
- 37% resort to borrowing from informal lenders at high interest rates.
- 23% of children miss school due to hunger or illness.

"We adapt with our hands, not with money. Every time the river floods, I pay the price."

— Woman farmer, Monze District

Zambia's 2024 national budget, which allocates 38% to debt repayments and less than 5% to environmental protection¹⁰ underscores a systemic failure: women are financing adaptation through unpaid labor and personal sacrifice.

2. Brazil: Urban and Rural Inequalities

In Brazil, the intersection of climate impacts, gender inequality, and racial injustice is stark. In Pará and Amazonas, women working in the informal economy lose up to 40% of their income during floods, droughts, or heatwaves.¹¹

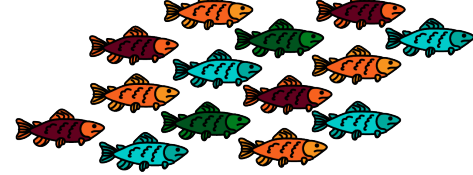
Afro-Brazilian and Indigenous women remain largely excluded from adaptation funds, credit, or insurance mechanisms. Each flood or drought triggers new cycles of debt, food insecurity, and unpaid care.

⁸ Hivos Voices for Just Climate Action (VCA) Zambia Household Study, 2025.

⁹ UNDP Zambia, *Climate Vulnerability and Social Protection Data*, 2024.

¹⁰ IMF & Zambia Ministry of Finance, *National Budget and Debt Overview*, 2024.

¹¹ INESC, *Gender and Climate Inequality in the Amazon Basin*, 2024; IBGE, *Mulheres e Clima: Dados de Gênero e Vulnerabilidade Climática*, 2023.



Social and Economic Costs¹²

- Informal women workers lose R\$500–800 (US\$100–160) monthly during extreme weather events.
- Households spend up to 15% of annual income replacing damaged goods or rebuilding homes.
- Mental health impacts—especially anxiety, stress, and depression—are rising among youth and women facing repeated climate shocks.

“We rebuild every year. But no one counts our work, our costs. The climate bill comes to our doorstep.”
— Indigenous leader, Santarém

The feminization of poverty in Brazil is being reinforced by climate inaction and extractive economic models that prioritize profit over resilience. Despite progressive frameworks, gender-responsive climate finance remains less than 2% of national climate spending.¹³

3. Shared Patterns Across Contexts

Across both Zambia and Brazil, women-headed households are paying the true price of climate inaction. The poorer the household, the greater the share of income lost to climate shocks.

Women’s unpaid labor, emotional strain, and financial sacrifices remain invisible in national accounts and unrecognized in global climate finance mechanisms.

This is not a failure of data or design—it is a failure of justice.

III. What the Research Shows — Women Are the First Responders, but the Last Beneficiaries

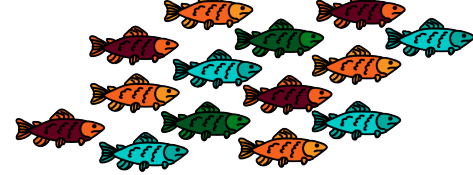
The Climate Bills Initiative conducted scoping and field research in Brazil and Zambia to understand how women and their families are experiencing the impacts of climate change—and to make visible the uncounted costs they bear.¹⁴ The findings are stark, but they echo what movements across the Global South have long known: women are not passive victims of the climate crisis. They are its first responders—and too often, its last beneficiaries.¹⁵

¹² WRI Brasil, *Climate Bills Research Pilot Findings*, 2025; INESC, 2024.

¹³ Ministério das Mulheres & UN Women, *National Plan for Women and Climate*, 2024.

¹⁴ Hivos Voices for Just Climate Action (VCA), *Scoping and Household Study on Climate Bills in Brazil and Zambia*, 2025.

¹⁵ WRI Brasil, *Gendered Impacts of Climate Change: Preliminary Insights from COP30 Country Studies*, 2025.



Women as Frontline Responders

When climate shocks strike, women do not wait for external help. They mobilize their immediate circles—family, friends, and neighbors—to share food, cash, childcare, and emotional support. These informal safety nets are vital lifelines, yet they are overstretched, under-resourced, and invisible to formal aid systems.¹⁶

“Honestly, the assistance doesn’t help much, right? Let’s say it managed to provide the bare minimum.”

— Respondent, Brazil

Governments arrive late. Corporations never arrive at all.

Adapting Without Resources

Across both countries, families are modifying homes, routines, and livelihoods to cope with rising heat, floods, and droughts. Women build makeshift barriers, raise house floors, plant shade trees, or move to higher ground. These are acts of courage—but they are also symptoms of neglect.

Every home rebuilt by hand is a policy failure. The main barrier to effective adaptation is lack of financial, technical, and institutional support. Women know what they need, but they are rarely heard—and even when they are, they cannot afford to act.¹⁷

The Gendered Cost of Crisis

Extreme events amplify every existing form of inequality. Women shoulder most unpaid care work—cleaning, cooking, caregiving, and managing the home. After floods or heatwaves, that workload doubles or triples.

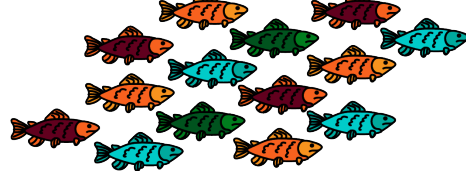
Loss of income, unpaid debts, and lack of access to credit or insurance trap women in cycles of poverty and dependence. This is the feminization of climate vulnerability—where economic fragility, social invisibility, and gender inequality collide.

“There was a time when a very heavy rain broke the roof tiles, and we had to leave, and now I have to pay rent, you know? So, that caused a lot of problems because of the rain. Not to mention that it was also very hot.”

— Respondent, Brazil

¹⁶ INESC, *Gender and Climate Inequality in the Amazon Basin*, 2024.

¹⁷ UNDP Zambia, *Climate Vulnerability and Social Protection Report*, 2024.



Emotional Resilience Has Its Limits

Beyond economic loss, women describe fear, exhaustion, and growing anxiety about the future. Many are experiencing climate-related mental health impacts, yet these remain unrecognized in policy frameworks.

“There should be greater public awareness of the link between care and climate. Many people are getting sick... and we can’t simply ask for care. You can’t go to a health unit and get psychological support.”

— Respondent, Brazil

Intersectional Inequalities Amplify the Crisis

In Brazil, Black and low-income women in flood-prone neighborhoods face disproportionate exposure to heat, flooding, and infrastructure failures.¹⁸ In Zambia, rural women farmers without secure land rights experience repeated cycles of drought and crop loss.

The climate crisis does not create inequality—but it exposes and multiplies it, revealing how structural injustice, gender, and poverty intersect to shape vulnerability.

IV. The Climate Bills Approach — Rebalancing Responsibility

The findings from Brazil and Zambia make one thing clear: women and low-income households are already paying the real costs of climate inaction. Their daily sacrifices—rebuilding homes, borrowing to survive, caring for the sick—are the hidden subsidies keeping broken systems afloat. The Climate Bills approach responds directly to this injustice by rebalancing who pays and who benefits from climate action.

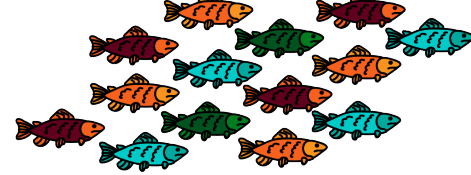
What Climate Bills Do

- Identify and quantify the externalized costs of climate change that fall disproportionately on low-income households and marginalized groups.
- Realign fiscal responsibility for these costs toward national governments, high-emitting industries, and multilateral development banks — in line with the principle of *common but differentiated responsibilities*.

¹⁸ IBGE, *Mulheres e Clima: Dados de Gênero e Vulnerabilidade Climática*, 2023.

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- Operationalize equitable climate finance mechanisms that are transparent, gender-responsive, and adaptable to multiple dimensions of inequality — not limited to gender — while being embedded in existing budgetary and public financial management (PFM) systems.

Why They Matter

The Climate Bills framework is a critical step toward achieving climate justice and ensuring a just socioeconomic transition. It bridges public finance and the principles of fairness, inclusivity, and accountability that must underpin all climate action.

1. Accountability

Climate Bills transform vague climate finance commitments into enforceable fiscal obligations. By institutionalizing transparency, participation, and public oversight, they advance *procedural justice* — ensuring that those most affected by climate change have a real voice in decision-making and budget priorities.

2. Justice

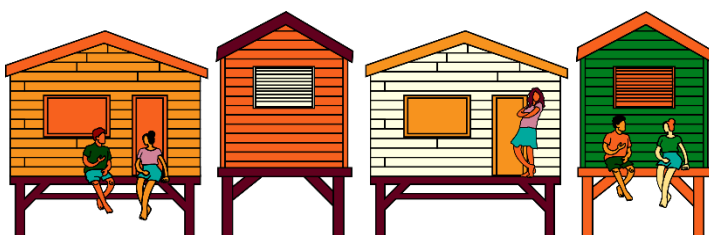
By linking fiscal reform to equity and requiring polluters to pay their fair share, Climate Bills promote *distributive justice*. They help correct long-standing imbalances where low-income and marginalized groups bear the highest climate costs yet receive the least support.

3. Empowerment

Climate Bills equip communities with data, evidence, and legal tools to track public spending and demand fair investment. This embodies *recognition justice* — valuing the lived experiences of historically excluded groups — and *restorative justice*, which seeks to repair the harm caused by past environmental and economic injustices.

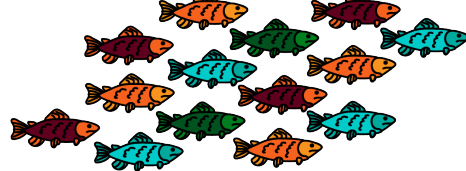
A Path Toward a Just Transition

By integrating these principles, Climate Bills align climate finance with real social and economic transformation. They ensure that national budgets not only decarbonize economies but also restructure them — building systems that are equitable, inclusive, and resilient.



Vision:

"No woman should go hungry or fall into debt because her government failed to protect her from a climate disaster."



V. From Framework to Action — Aligning Climate Bills with the UNFCCC and National Policy

The Climate Bills framework moves beyond analysis into action. By translating justice-based principles into fiscal mechanisms, it offers governments a practical pathway to meet international commitments under the Paris Agreement and the UNFCCC Gender Action Plan (GAP)—while addressing national priorities for inclusion, resilience, and development.

1. Operationalizing the UNFCCC Gender Action Plan (GAP)

The GAP emphasizes integrating gender equality into all dimensions of climate action: finance, capacity-building, technology, and decision-making. Climate Bills provide a way to operationalize these goals by:

- Embedding gender-responsive budgeting in climate and development finance systems, ensuring that expenditures account for women's unpaid care work and the differentiated impacts of climate change.
- Tracking household-level adaptation spending, making visible the invisible labor and financial burdens carried by women and other marginalized groups.
- Creating measurable fiscal indicators that allow governments to report progress on GAP implementation through national communications, biennial transparency reports, and NDC updates.

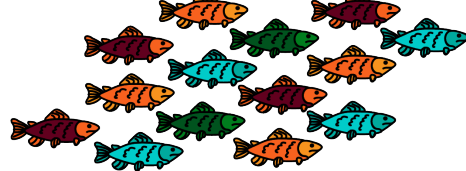
Through these measures, Climate Bills transform the GAP from a policy commitment into a measurable, budgeted instrument of justice.

2. Integrating Climate Bills into National Planning and Budgeting

Climate Bills can be incorporated into existing public financial management (PFM) frameworks to strengthen climate accountability and transparency. Countries can:

- Align Climate Bills with national climate change acts, medium-term expenditure frameworks, and gender-responsive budgeting policies.
- Integrate household-level data into national climate risk assessments, improving planning for adaptation, social protection, and disaster response.
- Link fiscal reforms to polluter-pays principles, ensuring that fossil-fuel subsidies are progressively phased out and replaced by investments in household and community resilience.

In Brazil, this approach could inform the National Plan for Women and Gender Equality, connecting gender policy with climate and fiscal reforms. In Zambia, it could strengthen the Green Growth Strategy and integrate climate resilience into debt and budget management processes.



3. Bridging Global Finance and Local Justice

At the global level, Climate Bills can complement mechanisms such as the Loss and Damage Fund, Green Climate Fund (GCF), and Adaptation Fund by generating data on where climate costs truly fall. This allows donors and governments to direct resources more equitably and supports civil society in holding institutions accountable.

At the local level, Climate Bills can empower communities with open data platforms and participatory budget tools that track whether climate funds reach those who need them most. By connecting fiscal transparency with social accountability, they create the foundation for a people-centered climate finance system.

4. From Justice in Principle to Justice in Practice

Implementing Climate Bills requires collaboration between parliamentarians, ministries of finance, women's affairs, and environment agencies, alongside civil society, academia, and communities. This cross-sectoral approach ensures that justice is not just a principle but a practice—embedded in budgets, laws, and daily governance.

Climate Bills therefore represent more than a policy instrument. They are a blueprint for a just transition, where economic and ecological transformation go hand-in-hand, and where the costs of inaction are no longer borne by the poor, but by those most responsible for the crisis.

V. What Needs to Change — From Coping to Justice

The findings call for a radical rethinking of climate policy, planning, adaptation, and finance — one that begins with women's lived realities and redistributes responsibility from those who suffer to those who profit.

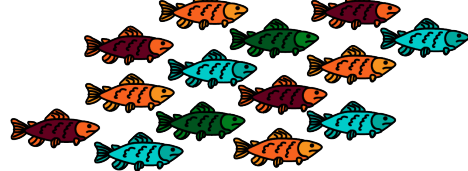
1. Recognize Care as Climate Action

Care work sustains life and resilience. Yet it remains unpaid, undervalued, and invisible in adaptation policies.

- Integrate care work and social protection systems into National Adaptation Plans (NAPs).
- Include unpaid labor as a metric in adaptation monitoring, evaluation, and financing frameworks.

2. Fund Women-Led Solutions

Across the Global South, women's groups, cooperatives, and community movements are driving innovation — from urban gardens to flood-proof housing and community water systems.



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- Establish direct, flexible, and rapid-access climate funds for women-led initiatives.
- Channel Loss and Damage finance to local actors, not external consultants.

3. Democratize Climate Finance

Climate finance must be accountable, transparent, and equitable.

- Require participatory oversight mechanisms with civil society and movement representation, particularly women-led organizations.
- Simplify and decentralize funding processes to make them accessible to grassroots actors.

4. Build Resilient, Caring Infrastructure

Public investment should prioritize low-income and high-risk communities.

- Expand affordable housing, drainage, and cooling systems in urban peripheries.
- Integrate mental health and psychosocial care into climate and disaster response frameworks.

5. Shift Power

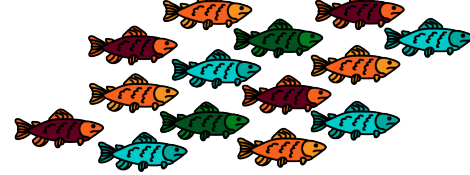
No climate policy will succeed if women are excluded from decision-making.

- Guarantee women's and community representatives' participation in NDC development, national climate councils, and COP30 delegations.
- Recognize care, food sovereignty, and feminist economy networks as essential actors in adaptation and resilience.

VI. From Evidence to Action — Recommendations for COP30

For National Governments

- Adopt Climate Bills to track and offset household-level climate costs, ensuring adaptation finance reflects women's and families' lived realities.
- Integrate gender-responsive budgeting into national adaptation plans and fiscal frameworks to address unequal climate burdens.
- Redirect fossil fuel subsidies toward community-based resilience, healthcare, and livelihood protection.
- Fund grassroots and women-led initiatives through simplified and inclusive access mechanisms, ensuring finance reaches those driving local adaptation.
- Institutionalize public reporting systems on household-level losses and adaptation needs to strengthen transparency and accountability.



For International Climate Finance Institutions

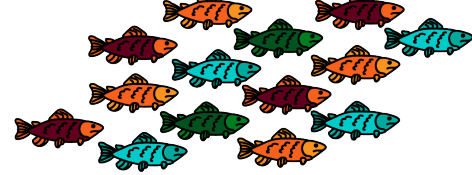
- Recognize household adaptation spending as a key indicator of unmet needs, ensuring finance responds to people's realities — not just process-based metrics under the Global Goal on Adaptation.
- Simplify and expand direct access for women-led and local organizations to climate funds.
- Reform the governance of the Green Climate Fund (GCF) and similar mechanisms to include community and grassroots representation.
- Support debt cancellation and innovative financing tied to inclusive and just climate investments, in line with the Climate Bills framework.

The Role of Civil Society and Media

Civil society organizations are pivotal in monitoring public spending, documenting household-level impacts, and holding governments and financial institutions accountable for equitable climate action. Working across borders, these actors strengthen a global evidence base that connects household-level losses to systemic failures in climate finance.

The media are crucial allies. By transforming technical finance debates into human stories, journalists and communicators can amplify women's unpaid labor, household debt, and daily resilience — ensuring the “hidden climate bills” are visible and impossible to ignore.

Together, civil society, media, and communities can turn the Climate Bills framework into a shared instrument for justice — quantifying the hidden costs of inaction, linking them to systems of accountability, and demanding that the polluters, not the poor, pay.



VII. Conclusion — From Belém to the World

At COP30 in Belém, leaders will gather in one of the most climate-vulnerable regions on Earth — the Amazon. Yet even here, the climate bill is being paid in women's exhausted hands, in children missing school, and in families rebuilding their lives year after year as rivers dry, crops fail, and homes collapse.

The real cost of climate inaction is not measured in GDP or carbon budgets. It is measured in hunger, debt, illness, and unpaid women's labor.

COP30 must be the turning point — the moment when governments stop sending women the bill for the climate crisis and start holding those most responsible to account.

Climate Bills are more than policy proposals. They are moral imperatives and instruments of justice — charting a path toward a future where the transition to renewables is fast, fair, and funded, and where no woman must pay the price of inaction with her labor or her children's future.



