International Labour Organization

ILO brief

Social Protection Spotlight

May 2025

A fighting chance: Closing social protection gaps in small island developing States as climate justice in action

Key points

- **Small island developing States (SIDS) are acutely vulnerable to the climate crisis.** They are reeling from more frequent and intense extreme weather events and rising sea levels that threaten to destroy livelihoods and erase some SIDS from the map. Despite contributing minimally to global emissions, SIDS are disproportionately impacted by the climate crisis. Furthermore, their ability to cope and adapt is often hampered by issues such as inadequate access to financing, high levels of poverty, inequality, and human development and decent work deficits.
- **Substantial and persistent social protection gaps continue to hold SIDS back and limit their resilience**. Only 43.5 per cent of the population of SIDS have access to at least one social protection benefit, leaving more than half uncovered and lagging behind the current global average of 52.4 per cent. Significant gaps persist in key areas such as child benefits and unemployment protection.
- **Underinvestment in social protection largely accounts for these protection gaps.** SIDS allocate on average 7.1 per cent of GDP to social protection and health – far below the global average of 19.3 per cent. Achieving universal social protection in SIDS will require an additional US$35.8 billion annually (3.7 per cent of the GDP of SIDS). This constitutes a large but not unsurmountable financing gap. Filling this gap demands both national policy action by SIDS to expand domestic fiscal space and increased international financial support, including through climate finance.
- **Social protection can support climate adaptation and enhance the resilience of SIDS, provided that social protection systems are strengthened.** This will enhance people's ability to cope and adapt to shocks, including in the case of irreversible climate-related impacts (loss and damage). Measures such as forecast-based income support can offer pre-emptive protection, and the greening of pension funds and reforming fossil fuel subsidies can help with global mitigation efforts. Payments for ecosystem services tied to social protection entitlements can strengthen the natural ecosystems of SIDS while providing income security.
- **In a difficult global fiscal context, SIDS and the international community must continue to find ways to fill social protection financing gaps.** Some SIDS can do more to expand their fiscal space through progressive income and wealth taxes and social insurance contributions, enabling coverage extension and enhanced benefit adequacy. However, international support remains critical for filling financing gaps, including for loss and damage. The gradual waning and reduction of international financial solidarity further imperil SIDS and prevent them from ensuring their social protection systems are strong enough to withstand climate challenges.
- **SIDS are not impotent to build or further enhance their social protection systems.** While greater financing is pivotal, it is important for SIDS to strengthen their institutional and administrative capacities to deliver social protection. This requires ensuring that systems are underpinned by strong legal frameworks that are informed by international social security standards.

Introduction[1]

Small island developing States (SIDS)[2] are home to 67.4 million people[3] and are hunkered down on the frontline of the climate crisis (OHCHR 2025). Yet their populations are among the least culpable for the human activity driving "global heating" (Guterres 2025). Moreover, SIDS can do little to stop this heating unless major emitters take the action truly required to mitigate[4] the climate crisis and pursue new forms of sustainable and equitable growth, which need to be rapidly implemented on a global scale in order to ensure the well-being of humankind and the planet (UNHRC 2024; UN 2024). However, SIDS would be better placed to contend with the impact of the climate crisis if they could strengthen their social protection systems. Under their current social protection systems, the populations of SIDS are exposed to escalating climate risks that interact with everyday life-cycle risks. Social protection is a powerful policy tool that SIDS can wield to enable climate change adaptation,[5] as it addresses the root causes of vulnerability by preventing poverty and social exclusion and reducing inequality. Social protection enhances people's capacity to cope with climate-related shocks *ex ante* by providing an income floor and access to healthcare. It also contributes to raising adaptive capacities, including those of future generations, through its positive impacts on human development, productive investment and livelihood diversification (ILO 2024g). Crucially, leveraging social protection systems offers an effective, inclusive and sustainable approach to addressing loss and damage related to income, livelihoods, health and well-being.

While the current climate projections – that is, rising global emissions and temperatures (WMO 2024; 2025) – present a grim outlook for some SIDS, this brief asserts there is considerable scope for SIDS to take more decisive action to strengthen their social protection systems (for example, either by better reprioritizing fiscal resources or by exploiting untapped fiscal space and building institutional and operational capacities). Furthermore, even in a very challenging global fiscal environment, SIDS need a greater and fairer share of the remaining official development assistance, loss and damage funding and other climate financing. The allocation of international financial assistance to SIDS would constitute an act of climate justice and give SIDS a fighting chance of coping with the climate crisis and maintaining a decent quality of life for their populations.

Unique and significant challenges that demand rapid action

SIDS face unique climate challenges due to their remote geography, dense populations, reliance on external markets, and remittances (Panwar et al. 2024; OHCHR 2025), as well as their stymied development engendered by colonialism and its ongoing legacy (Oxfam 2025). Despite some SIDS being classified as high- or upper-middle-income, the majority face a high level of vulnerability. Poverty prevalence is significantly higher in SIDS (72 per cent) than in non-SIDS (42 per cent) at the same income level (Panwar et al. 2024). Yet, for many SIDS, their income-level classification limits access to international development finance.

The high vulnerability of SIDS to climate breakdown intensifies the challenges that they face, including frequent extreme weather, loss of life, damaged infrastructure and disastrous socioeconomic dislocation. Many SIDS risk becoming uninsurable, deterring investment and harming competitiveness (Mottley 2024). Without private corporate disaster insurance, foreign investors face the threat of climate-driven losses that cannot be recouped.

Climate breakdown also threatens the biodiversity of SIDS and harms vital tourism and fisheries sectors, while also weakening the protective role that natural ecosystem

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1 This brief builds on the focus of the ILO World Social Protection Report 2024–26, which examines the role of universal social protection in supporting climate action and a just transition (see ILO 2024g), and the manner in which social protection can accelerate social development (ILO 2025).

2 SIDS include 39 countries: Antigua and Barbuda, Bahamas, Barbados, Belize, Cabo Verde, Comoros, Cook Islands, Cuba, Dominica, Dominican Republic, Fiji, Grenada, Guinea-Bissau, Guyana, Haiti, Jamaica, Kiribati, Maldives, Marshall Islands, Mauritius, Micronesia (Federated States of), Nauru, Niue, Palau, Papua New Guinea, Samoa, Sao Tome and Principe, Seychelles, Singapore, Solomon Islands, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Timor-Leste, Tonga, Trinidad and Tobago, Tuvalu and Vanuatu. SIDS also include 18 territories that are Associate Members of the United Nations Regional Commissions. See https://www.un.org/ohrlls/content/list-sids.

3 Based on the United Nations Department of Economic and Social Affairs (UN-DESA) 2024 Revision of World Population Prospects for 39 SIDS countries. See https://population.un.org/wpp/.

4 Climate change mitigation refers to actions that reduce the rate of climate change (for example, keeping fossil fuels in the ground or enhancing and protecting greenhouse gas sinks (such as forests, soils and oceans) that reduce the presence of greenhouse gases in the atmosphere).

5 Climate change adaptation refers to the process of adjustment to actual or expected climate change and its effects in order to moderate harm or exploit beneficial opportunities.

infrastructure provides (for instance, protection against storm surges). Diminished biodiversity also causes irreparable harm to the cultural identity and value of SIDS, which are intimately entwined with identification with their unique ecosystems (OHCHR 2025).

At the same time, slow-onset events such as rising seas are gradually rendering entire societies untenable (OHCHR 2025; Lenton et al. 2023). For instance, in atoll countries, this risk is now a reality. Tuvalu is so concerned that the country will disappear as a result of rising seas, that it has digitalized the entire nation to virtually preserve its existence for the identity of its future diaspora population (Yeo 2024; World Bank 2021). In 2014, Kiribati acquired land in Fiji, representing the first instance of a country purchasing land abroad explicitly for the resettlement of its population due to climate change (Lenton et al. 2023).

Given the environmental damage experienced and the rising sea levels poised to erase entire ways of life and cause whole-population displacement, it is little wonder that SIDS are on the offensive. For example, in 2024, Fiji, Samoa, and Vanuatu jointly submitted a proposal for a new international crime of "ecocide" – already considered as a crime by Belgium – to be recognized by the International Criminal Court as the fifth international crime alongside genocidal or war crimes (Harvey 2024). Moreover, SIDS – spearheaded by the Alliance of Small Island States[6] – have long advocated for more ambitious climate action, supported by adequate international climate finance, including loss and damage. The recent Bridgetown Initiative[7] calls for reform of international financial architecture to ensure the existence of adequate financing, and the exploration of mechanisms such as a global solidarity levy for populations (which would be charged, for example, on fossil fuels or windfall profits), to support adaptation in SIDS and elsewhere (Mottley 2024).

Social protection as an enabler of mitigation and adaptation, and key component of SIDS' loss and damage strategies

This section outlines some of the different ways that social protection can help SIDS experience a just transition by supporting and enabling equitable climate change mitigation and adaptation efforts everywhere. Crucially, it also asserts that social protection systems are an essential element for addressing loss and damage in SIDS.

Supporting mitigation

Mitigation to support SIDS requires action at the global and national level, and social protection can be an important enabler to ensure that mitigation is effective and fair.

The greening of pension funds holds promise for driving global decarbonization, given that enormous tranches of capital – US$53 trillion – sit in funds of countries in the Organisation for Economic Co-operation and Development (OECD) alone (UNCTAD 2023). Prudently divesting these funds from fossil fuels would help mitigation (ILO 2024f; UNCTAD 2023). Some SIDS also manage not insignificant pension funds, especially in the Caribbean, where, for example, in Jamaica, such funds represent as much as a third of gross domestic product (GDP).[8] More thought should be devoted to how these funds could not only be strategically reallocated to lessen emissions but also to prompt more strategic green investment in SIDS (ILO 2024g, section 4.3.9).

Social protection can also help garner **public acceptance of mitigation and environmental policies by providing compensation** for any displacement of workers or (temporary) price increases caused. For example, seasonal unemployment benefits (Brazil) or early retirement pensions (China) can support fishers affected by fishing bans implemented to protect biodiversity and sustainably manage fish populations (ILO 2024f; Monbiot 2017). In addition, many SIDS are committed to the energy transition (UNDP 2025), which may result in some workers losing their jobs or needing to re-skill. A combination of unemployment support and active labour market and skills policies can facilitate this process (Bischler et al. 2024) and secure greater public acceptance of just transition policies.

The energy transition will also require **progressive and careful phasing out of (often regressive) fossil fuel subsidies globally**. Several SIDS spend significant percentages of their GDPs on explicit fossil fuel subsidies, including Suriname (5 per cent), Maldives (3 per cent) and

[6] See AOSIS.

[7] See https://www.bridgetown-initiative.org/.

[8] TheGlobalEconomy.com, "Jamaica: Pension Fund Assets to GDP".

the Bahamas (2.3 per cent).[9] Given the negligible contribution of SIDS to global emissions, the primary impetus for a transition to a renewable energy mix goes beyond carbon emission reductions: lower dependence on expensive fossil fuel imports, more resilient energy systems and the promise of cleaner and more cost-effective sources of energy (IRENA 2024). The phasing out of fossil fuel subsidies can help incentivize investments in renewable energy. It can also free up fiscal space that can be used to expand social protection cash benefits to compensate people for price increases and potential financial hardship resulting from the subsidy removal, and improve air quality and reduce adverse health impacts. In turn, this enhances the public acceptance of transition policies and strengthens the social contract.

Investment in nature-based solutions presents another opportunity to support environmental and mitigation goals, while simultaneously providing social protection (income security) and creating decent jobs (ILO 2024a). Payment for ecosystem services[10] can be designed to achieve social protection goals, including the reduction of poverty and vulnerability. Public employment programmes can help restore and protect ecosystems, while providing income security for people unable to earn sufficient income. For example, Pakistan's "Ten Billion Tree Tsunami Programme"[11] exemplifies public works that seek to enhance carbon sinks through afforestation, while creating temporary jobs and providing modest income security. Similar initiatives, such as mangrove planting, could benefit SIDS. Fiji's "Jobs for Nature" initiative is already embracing this approach, creating over 10,000 temporary jobs for people who lost their incomes during the COVID-19 pandemic (World Bank 2022). These programmes not only support mitigation, especially if they are at scale, by expanding carbon sinks, but also foster "rewilding", biodiversity renewal and cultural identity preservation (Monbiot 2017). However, public works programmes focused on nature-based solutions must ensure decent work. Workers in too many such programmes experience poor conditions, low pay, lack of skills development, and missing social protection entitlements (Razavi, Orton, Behrendt, et al. 2024). As this work provides a major public good, such work should be better valorised and workers in these programmes should be considered as key public servants and benefit from social protection entitlements (such as unemployment, health insurance and pension rights) just as other public servants do already and as all worker should too.

The greening of social protection administrative operations is an option in all SIDS, and changes can be made to all social protection institutional operations in order to green them further (ISSA 2023b). For instance, there has been a move towards paperless administration in some Caribbean SIDS, and their institutions running health and social care schemes can use their purchasing power in procurement to support the greening of those services (ILO 2024c). This can be additional motivation for further digitalization of administration systems and can enhance efficiency gains and service delivery.

Supporting adaptation

Strengthening social protection in SIDS can enhance climate adaptation by **reducing vulnerability, while building adaptive capacities and increasing resilience**. Regular predictable benefits, such as child benefits, old-age pensions, disability benefits and social assistance, can act as an income floor to maintain at least a basic standard of living during extreme weather events. Social health protection will help people cope with heat stress and the spread of new and existing diseases engendered by the climate crisis and biodiversity loss, without falling into poverty due to rising health costs. A healthier population is also much better placed to cope with challenges such as higher temperatures and the associated cardiovascular risks (ILO 2024b; 2024g).

Social protection is also crucial to **support the adaptation and diversification of livelihoods** in SIDS by allowing people to invest in their human capabilities, and to enhance their assets, productivity and savings. For example, Brazil's *Bolsa Família* was found to increase the likelihood of low-income farming households adopting irrigation practices (Lemos et al. 2016). SIDS could further enhance the impact of social protection on adaptive capacities by linking income support measures to other complementary services such as agricultural extension services, in-kind

[9] IMF, "Fossil Fuel Subsidies by Country and Fuel Database: 2003" (unpublished).

[10] Payments for ecosystem services refer to a wide range of potential initiatives through which financial incentives are provided to discourage individuals or other actors from causing environmental harm. This could be through the provision of remunerated work or be tied to social protection benefits – as exemplified by the *Bolsa Verde* programme in the Brazilian Amazon, in which payments are conditional on the rural population's non-participation in environmentally harmful activities such as illegal logging (Schwarzer, van Panhuys and Diekmann 2016) – as well as other mechanisms.

[11] See Ten Billion Trees Tsunami Programme – Phase-I Up-scaling of Green Pakistan Programme.

transfers (for example, drought-resistant seeds and tools) or education and training for sustainable fishing or agriculture.

Adaptation also means social protection systems themselves must be **more resilient and responsive to shocks**. The COVID-19 pandemic and frequent climate shocks have underscored the importance of social protection in safeguarding income, health and jobs, and in maintaining social cohesion and human development gains. SIDS need little reminding of this, and action is evolving in ways that correspond to increased responsiveness to shocks. It is encouraging to note that the pandemic has spurred Belize,[12] Jamaica[13] and Saint Vincent and the Grenadines[14] to explore the adoption of an unemployment insurance scheme. Such policy action represents important systems-strengthening whereby more people are protected by more comprehensive coverage, which can be expanded during shocks, and which can also safeguard against everyday life shocks. Similarly, in the Pacific, a "steady and gradual" approach seems to be making headway in improving coverage as per parametric reforms to the old-age pension in Tonga, enabling higher coverage of older persons and greater pension adequacy (P4SP 2025).

Additional approaches to enhance the resilience and responsiveness of social protection systems could include:

- **Forecast-based triggers.** The United Kingdom and New Zealand[15] provide cold-weather payments when extreme cold is forecast by metrological authorities (Etoka, Sengupta and Costella 2020). SIDS could apply this logic for heatwaves, droughts or storms and floods, as Kenya does for drought-prone areas through its social assistance system (ILO 2024g, box 2.7).
- **Weather-related wage compensation.** Algeria compensates workers for lost wages due to extreme heat by providing an adapted unemployment protection scheme to workers in certain exposed sectors.[16] This also has the advantage of preventing sickness and work injury related to heat stress, which means that sickness or work injury benefits do not need to be used. These unemployment protection and occupational safety and health protection functions are an approach that SIDS could adopt in the case of unsafe work conditions during inclement weather or high temperatures.
- **Adjustment of contributory schemes during crises**. Adaptation in response to extreme weather events could include temporarily delaying, subsidizing or reducing contributions to ensure continued social security coverage and financial breathing space for employers and employees (ILO 2020; Orton 2012).
- **Financial preparedness**. Tax revenue or small amounts of social security contributions can be used as a solidarity mechanism to build up contingency funds for shocks. For instance, in Barbados, 0.1 per cent of pension social security contributions is earmarked for a catastrophe fund, which provides financial aid to low-income earners whose houses are damaged or destroyed by a catastrophe.[17]

Better linking and aligning social protection systems with parametric (or index-based) insurance may constitute another relevant adaptation strategy for SIDS. For instance, where parametric insurance is designed following the principle of social solidarity between workers, employers and the government, and is heavily supported with public finances and ensures that affordability does not constitute a barrier to access, it becomes fundamental in guaranteeing income security, particularly that of smallholder farmers and fishers (Sato and Mohamed 2022). At the same time, parametric principles may also hold growing importance for the design of social protection schemes that compensate lost wages or income in the case of extreme events, and their addition as short-term benefits may make social security packages more attractive for certain types of workers (ISSA 2023a). Finally, SIDS may opt to channel pay-outs from parametric sovereign insurance provided through regional risk pools such as the Caribbean Catastrophe Risk Insurance Facility or Pacific Catastrophe Risk Insurance Company, through their national social protection systems in response to extreme events (WFP 2023) (see following section).

[12] See ILO (2023).

[13] See Jamaica, Jamaica Information Service (2024).

[14] See IMF (2024).

[15] Work and Income (Government of New Zealand), "Winter Energy Payment".

[16] ISSA, "ISSA Country profiles: Algeria", see section on "Weather-related unemployment benefits – Weather-related unemployment benefit (social insurance" (p. 19).

[17] ISSA, "ISSA Country profiles: Barbados".

Addressing loss and damage at scale

In its essence, social protection is about addressing loss of income and supporting people through income replacement to maintain at least a minimum standard of living when affected by different shocks and vulnerabilities across their lives. Increasingly, many countries – including SIDS – leverage their social protection systems to provide additional support to people affected by shocks caused by irreversible climate-related impacts. For example:

- **Dominica** provided additional benefits to existing social assistance beneficiaries as well as emergency income support for people who lost their incomes and/or whose houses were damaged or destroyed during Hurricane Maria in 2017. Special increments were available for families with children (Beazley 2018).
- **Fiji** temporarily topped up existing non-contributory benefits for older people, poorer households and vulnerable children when Cyclone Winston hit in 2016 (Mansur, Doyle and Ivaschenko 2017).
- **Grenada** provided exceptional unemployment assistance to registered national insurance members in the aftermath of the 2004 Hurricane Ivan (Mohan and Strobl 2021; World Bank 2005).[18]

These experiences show that SIDS have started to recognize the potential advantages of addressing loss and damage through their existing social protection systems, as opposed to counting on unintegrated disaster or humanitarian responses. This approach has multiple advantages, as it:

- **constitutes an effective way to directly provide compensation in cash or in kind** to affected people, including vulnerable populations, workers and businesses (for example, through wage subsidies or worker retention/furlough schemes);
- can increase efficiency and timeliness through the use of existing administrative and delivery systems (as opposed to setting up parallel systems);
- **helps build nationally-owned systems and strengthen the social contract**, allowing governments to fulfil their obligations towards their citizens;
- **embeds emergency scale-up provision into schemes and their legal frameworks** which can allow for more predictable and even rights-based loss and damage response (ILO 2024g).

Therefore, loss and damage funding arrangements, including the Fund for responding to Loss and Damage recently established by the Conference of the Parties,[19] should prioritize long-term comprehensive systemic solutions such as social protection, where possible, over a short-term project-by-project approach, which has been the prevailing model of climate finance.[20] SIDS should seek to assign a clear role to their national social protection systems for responding to loss and damage, and invest in their systems accordingly so that they are prepared to fulfil this role. This may include the development of coordination mechanisms, pre-defined eligibility criteria and benefit values/durations, and pre-arranged financing strategies (ILO 2024g).

This must also include the filling of social protection financing gaps and investment in operational capacities. Social protection systems with high coverage and robust delivery mechanisms have greater capacity to quickly respond to loss and damage at scale. In the long run, closing coverage gaps is rational and fiscally prudent, as it also sustainably minimizes or even amortizes the impact of loss and damage by reducing vulnerability and increasing adaptive capacities *ex ante* (see previous section). It also places countries in a better position to ensure income security and access to healthcare for people affected by loss and damage linked to slow-onset events, including sea level rise (Aleksandrova 2019).

[18] However, only 58 per cent of funds earmarked for the programme were disbursed, indicating a stronger recovery, not least due to policies focusing on employment-intensive reconstruction (Mohan and Strobl 2021).

[19] UNFCC (United Nations Framework Convention on Climate Change), "Fund for responding to Loss and Damage".

[20] A programmatic approach to financing loss and damage response is one that invests in national systems to deliver solutions over time. This view was also expressed by Pacific SIDS loss and damage negotiators in a position paper on the operationalization of the Fund for responding to Loss and Damage (UNFCC 2023).

Pronounced social protection gaps hamper the ability of SIDS to cope and adapt

Coverage

SIDS have expanded social protection coverage, but progress remains insufficient. Figure 1 shows that average coverage by at least one social protection benefit rose from 37.6 to 43.5 per cent during the period 2015–24, yet still trails behind the global average of 52.4 per cent (ILO 2024g), leaving 38 million unprotected.[21] Except for work injury benefits, all social protection functions are below the global average and have only experienced very modest growth. Child benefits are absent in most Caribbean SIDS, and unemployment coverage declined from 2.1 to 1.5 per cent in the period 2015–23 – although this rate reduction may relate to the distorting effects of temporarily expanded unemployment protection coverage during the pandemic. These coverage gaps are largely explained by financing gaps (see below). Ultimately, coverage gaps across all social protection functions are unacceptably large, with unaddressed life-cycle risks leading to the higher vulnerability of SIDS populations to the impacts of the climate crisis. Low coverage rates also make it more difficult for SIDS to leverage their social protection systems to address the additional risks from the climate crisis and make the necessary transition to resilient and sustainable economies.

The aggregate coverage rates depicted in figure 1 mask significant disparities among individual SIDS, as illustrated in figure 2. While some high-income SIDS, such as Guyana and Singapore, have universal coverage, others lag far behind. Barbados and Trinidad and Tobago cover just over half their populations (56.7 per cent and 57.2 per cent, respectively), while the Bahamas (49.1 per cent) and Niue (48.6 per cent) cover just below half of their people. This suggests that some high-income SIDS struggle to convert their seemingly favourable income status into high effective coverage. The challenge of translating overall gains in income into comprehensive coverage is tied to the maldistribution of wealth and issues of unaddressed inequality and informality (Oxfam 2025). Combating such negativities requires tax progressivity and social protection systems with sufficient administrative capacities to deliver effective redistribution.

In low- and lower-middle-income SIDS, coverage remains below 20 per cent. In Comoros, Guinea-Bissau and even in upper-middle-income countries, coverage is below 5 per cent. This is akin to coverage rates in sub-Saharan Africa, which are among the lowest in the world, and which result in troubling outcomes (figure 2). Upper-middle-income SIDS exhibit stark contrasts – the Cook Islands has universal coverage, while Tuvalu only covers 4.5 per cent of its population.[22] Tuvalu's very low coverage and lack of comprehensive instruments capable of being repurposed when needed, left it exposed when the COVID-19 pandemic hit, and account for the introduction of an emergency basic income for its entire population as a catch-all response (Orton, Markov and Stern-Plaza 2024). Eight upper-middle-income SIDS have coverage below 50 per cent (figure 2). This again suggests that a range of challenges hamper the achievement of higher coverage, but also indicates that, in countries with broadly comparable income levels, different policy choices can produce very different coverage outcomes. It also means that most SIDS have scope to improve their social protection coverage through domestic policies but would also greatly benefit from external support.

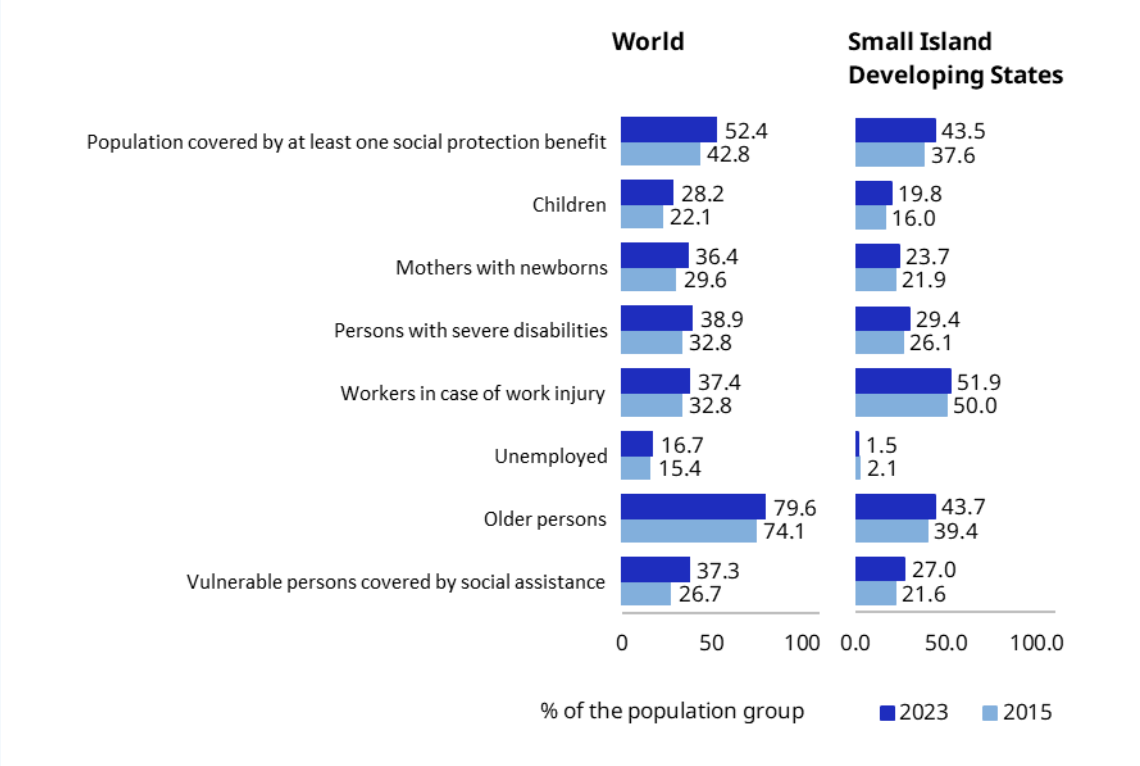
Ratification of key international social security standards such as the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102), is low but growing among SIDS. Currently, seven SIDS have ratified Convention No. 102.[23] Increased ratification would be strategic and help improve coverage and adequacy (ILO 2024d; 2024e). It would also help SIDS progress towards the extension of social protection while ensuring that they remain accountable and systematically building their social protection systems to be more comprehensive.

[21] Based on the UNWPP 2024 Revision of World Population Prospects for 39 SIDS countries. See https://population.un.org/wpp/.

[22] Tuvalu's income classification is based on gross national income. A considerable part of Tuvalu's gross national income constitutes remittances from Tuvaluans who work and live abroad. Thus, not all this income is available fiscally to be invested in social protection unless levies are applied to remittances.

[23] Barbados (1972), Cabo Verde (2020), Comoros (2022), Dominican Republic (2016), Saint Vincent and the Grenadines (2015), Sao Tome and Principe (2024, in force June 2025), Suriname (2024, in force November 2025).

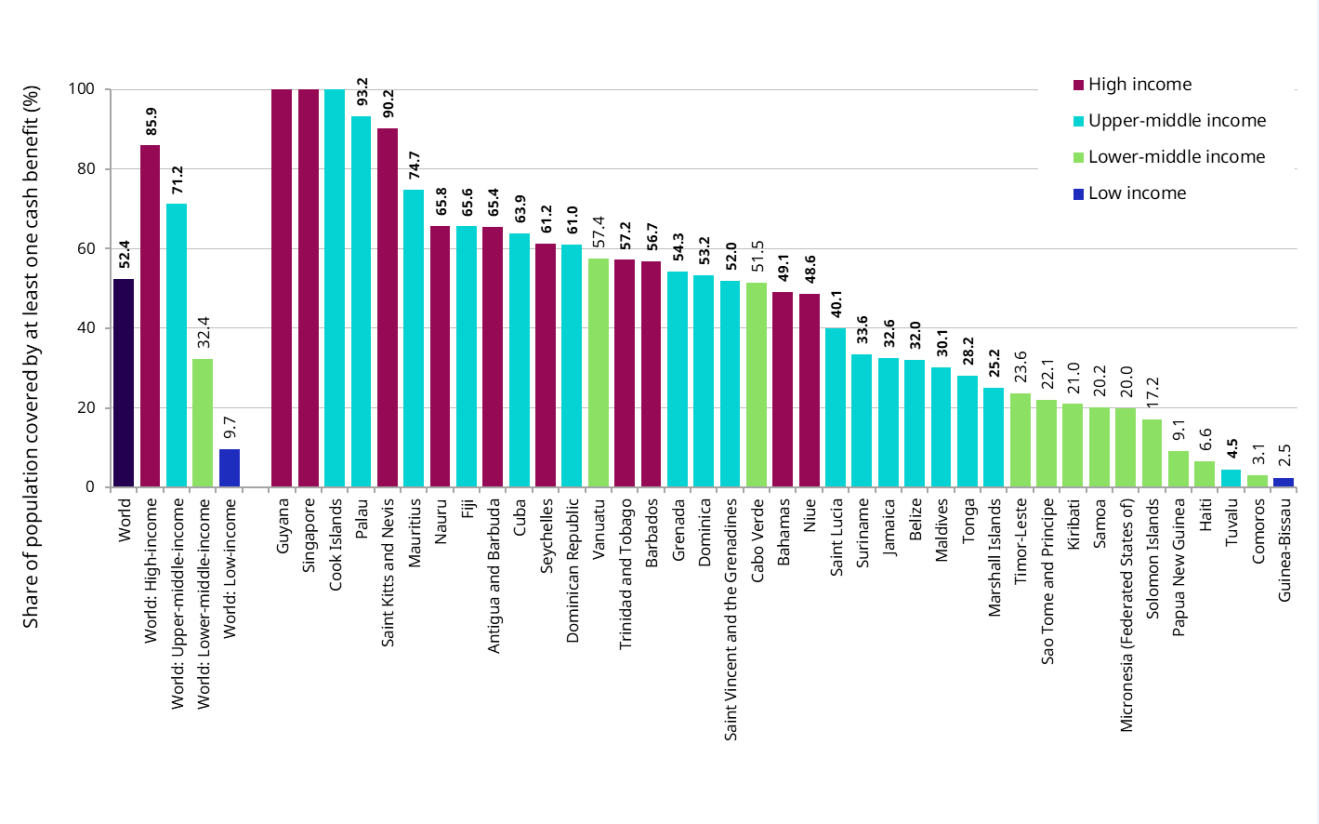
▶ **Figure 1. SDG indicator 1.3.1: Effective social protection coverage, SIDS compared to global estimates, by population group, 2024** (percentage)



Note: See Annex 2 for a methodological explanation and Annex 5 for more detailed data in ILO (2024g). Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous World Social Protection Report due to methodological enhancements, extended data availability and country revisions.

Source: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

▶ **Figure 2. SDG indicator 1.3.1: Effective social protection coverage by at least one cash benefit in SIDS countries, by income level, latest available year** (percentage)



Note: Global and income-level aggregates are weighted by population.

Source: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

Social protection expenditure

Making progress towards universal social protection relies heavily on securing and maintaining the required investment into national systems. As figure 3 shows, in 2023 or the latest available year, worldwide, countries allocated 19.3 per cent[24] of their GDP on average to social protection (including healthcare).[25] Yet, this average global expenditure is only sufficient to cover slightly more than half the global population. In SIDS, expenditure on social protection and health is considerably less than half of the global average expenditure, equating to 7.1 per cent of GDP. Across different population groups, expenditure remains below the global average. For instance, on average, 0.3 per cent of GDP is spent on child benefits; 0.9 per cent on working-age benefits; 0.7 per cent of GDP on pensions; and 4.4 per cent on healthcare. In short, too little is being invested in social protection to ensure reduced vulnerability and increased resilience to the climate crisis for SIDS populations.

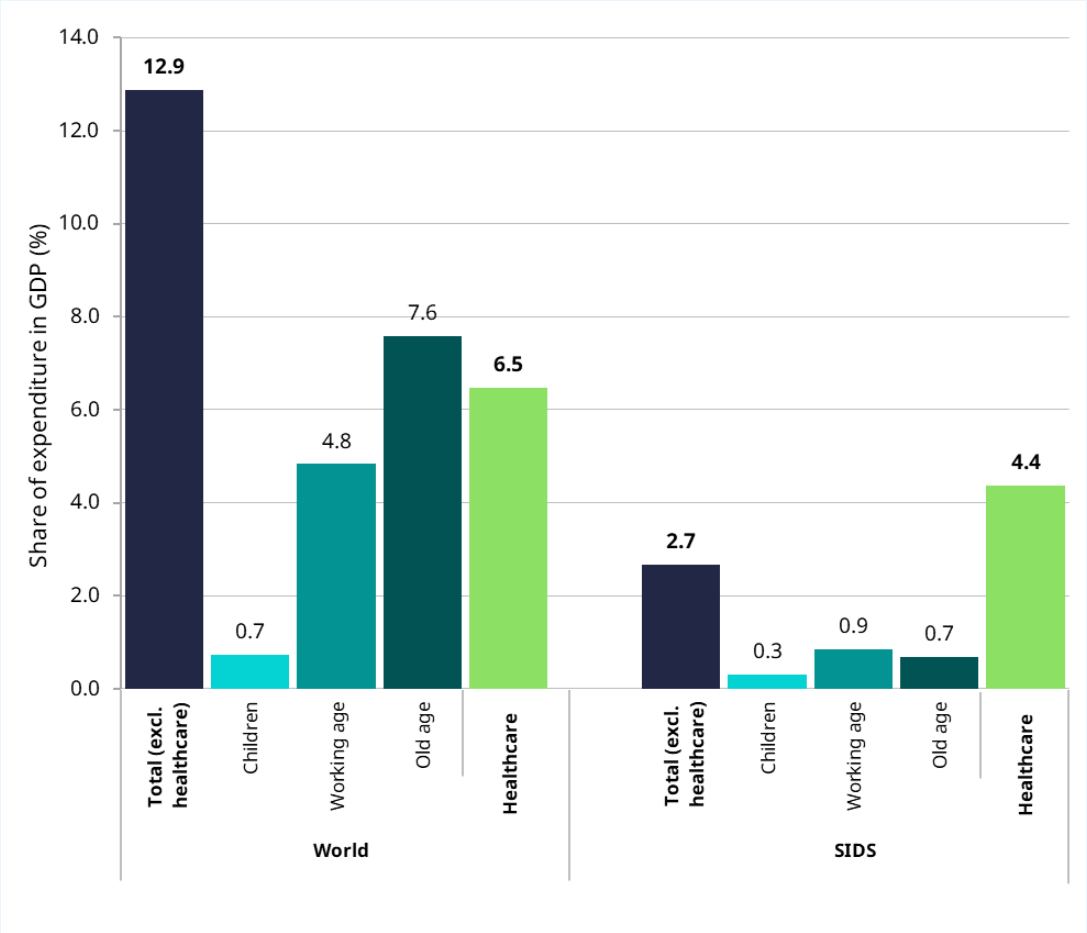
Closer examination through figure 4 also shows how expenditure pans out across individual SIDS and within the different income classifications, revealing significant variation in GDP expenditure on social protection and healthcare. Figure 4 shows in lower-middle-income SIDS,

[24] Due to rounding, some totals may not correspond to the sum of the separate figures in figure 3.

[25] Global and regional aggregates are weighted by GDP.

expenditure ranges from 1.3 per cent (Papua New Guinea) to 29.9 per cent (Kiribati); in upper-middle-income SIDS from 5.5 per cent (Dominican Republic) to 21.6 per cent (Cuba); and in high-income SIDS from 4.5 per cent (Singapore) to 16.8 per cent (Nauru). These ranges further underscore the fact that SIDS experience different fiscal space realities but have also pursued different policy choices.

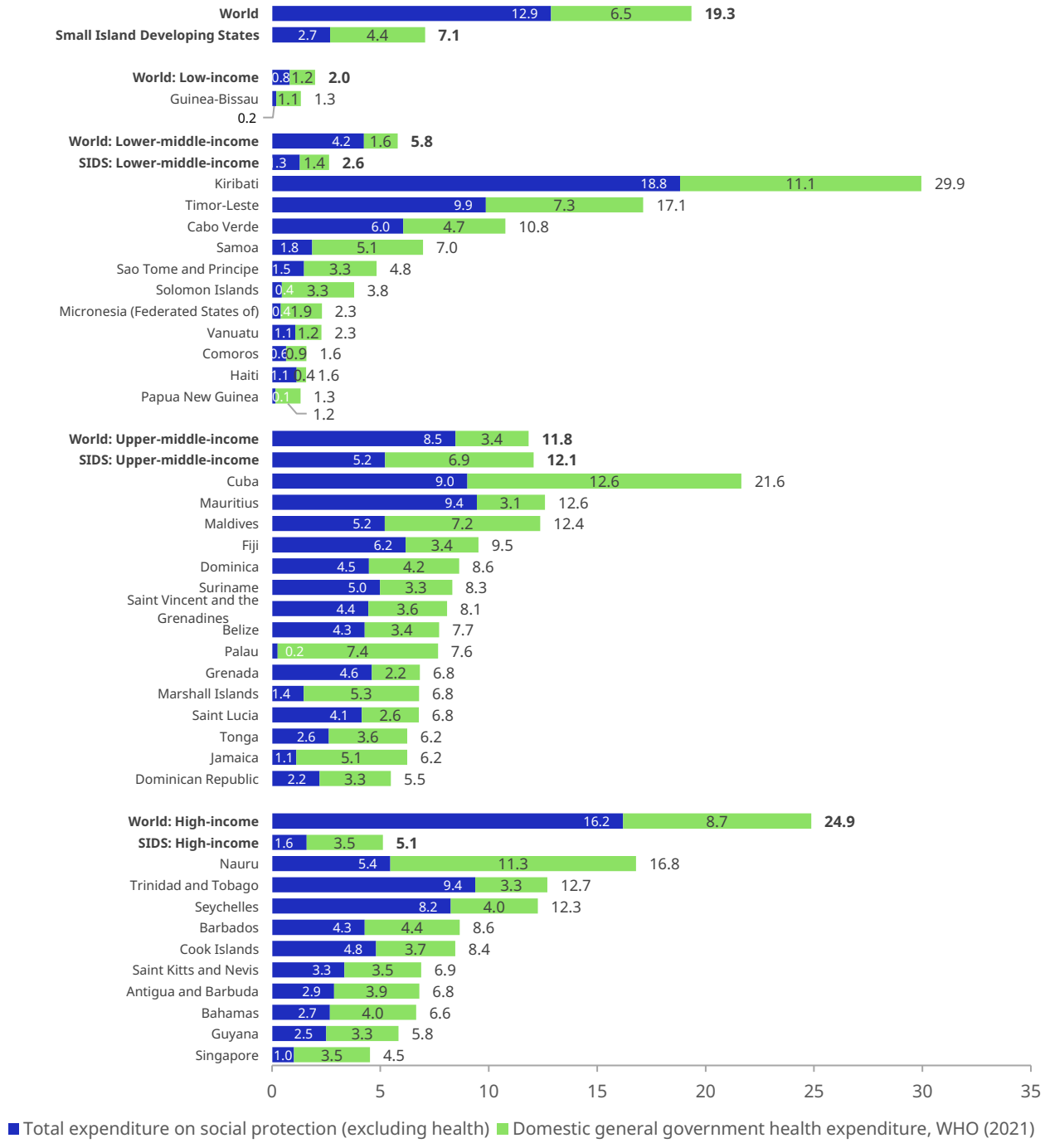
▶ **Figure 3. Public social protection expenditure** (percentage of GDP)**, SIDS compared to global average by social protection guarantee, 2023 or the latest available year, and domestic general government health expenditure, 2021** (percentage of GDP)



Note: Total social protection expenditure (excluding health) does not always correspond to the sum of expenditure by age group, depending on data availability, source and year, and on the inclusion of non-age-group-specific expenditure. Global and regional aggregates are weighted by GDP.

Source: ILO estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ADB, GSW, IMF; OECD; UNECLAC; WHO; national sources.

▶ **Figure 4. Public social protection expenditure** (percentage of GDP) **in individual SIDS compared to global average by social protection guarantee, 2023 or the latest available year, and domestic general government health expenditure, 2021** (percentage of GDP)



Notes: Global and regional and income-level aggregates are weighted by GDP. Due to rounding, some totals may not correspond to the sum of the separate figures.

Source: ILO estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ADB, GSW, IMF; OECD; UNECLAC; WHO; national sources.

The extent of social protection financing gaps

Most SIDS are not fully harnessing the potential of social protection due to persistent coverage and adequacy gaps caused by underinvestment. Figure 5 shows that, to guarantee at least five social protection basic cash benefits and essential healthcare, SIDS face an annual financing gap of US$35.8 billion (3.7 per cent of GDP) on average. One per cent of GDP is needed for essential healthcare, while 2.7 per cent of GDP is required for the five cash benefits, including child benefits (1 per cent), old-age pensions (1 per cent), disability benefits (0.2 per cent), unemployment benefits (0.3 per cent), and maternity benefits (0.1 per cent).

SIDS' financing gaps vary by income level. High-income and upper-middle-income SIDS need an additional 1.1 per cent and 3.1 per cent of GDP annually, respectively, while lower-middle-income SIDS face a much larger gap of 26.6 per cent of GDP – far exceeding the global average of 6.9 per cent for this income level. In Comoros, Guinea-Bissau and Papua New Guinea, gaps surpass 15 per cent of GDP, while Haiti has the highest gap at 45.6 per cent. Haiti is in dire need of not only an end to a protracted conflict and fragility, but also international financing to meet its basic social protection and other climate change adaptation needs.

If it were not for a faltering overseas development assistance system and overall difficult global fiscal outlook (Council on Foreign Relations 2025; Barca 2025), the overall financing gap picture in SIDS would give grounds for optimism. While these gaps are substantial, they are not insurmountable (though recent developments may hinder efforts to reduce them). Nonetheless, such gaps can be partially addressed by fiscal space expansion at the national level, as discussed above. Other sources, such as climate finance, could be used to support SIDS in extending social protection to climate vulnerable populations and those affected by transition policies, thereby adapting systems to better address the risks of climate change as well as providing income support to people affected by loss and damage.[26]

Strategies aimed at filling financing gaps will need to aim to progressively increase the capacity of SIDS to mobilize regular domestic financing through progressive taxation and social insurance contributions, considering that building both health and social protection systems implies long-term commitments and supports transitions from the informal to the formal economy.[27] As figure 2 shows, many SIDS are classified as upper- or lower-middle-income, suggesting fiscal space could be found for expanding social protection. Thus, SIDS can better utilize progressive taxation, including wealth taxes, given their wealthy elites, or consider action such as debt-for-nature swaps (see box 1). They can also build out their contributory schemes better, and progressively extend coverage to currently unprotected workers in the informal economy, thereby contributing to their transition to the formal economy. Adapting contributory schemes based on climate risks could not only enhance their resilience but also make affiliation more attractive to some of those who are currently not enrolled. Such action would help the formalization agenda, potentially strengthen the contributory base of social insurance schemes and enhance their sustainability, while simultaneously reducing the pressure on tax-financed schemes. This would create more fiscal space for other social spending, including tax-financed schemes, which need significant strengthening in many SIDS.

Some SIDS, such as Suriname and Guyana, are exploring newly available additional fiscal space to provide universal social protection-type benefits – in the form of quasi-universal basic income – resulting from their newfound oil and gas wealth. For example, Suriname is planning a "Royalties for Everyone" programme that will allocate an annual oil royalty of US$750 to each citizen of Suriname, with an annual interest of seven per cent (Guardian 2024) and, similarly, Guyana is planning to disburse a one-off US$960 to its entire population (Guyana, Department of Public Information 2024). Whether such payments should be disbursed as more conventional social protection merits a wider discussion (ILO 2021, box 3.2).

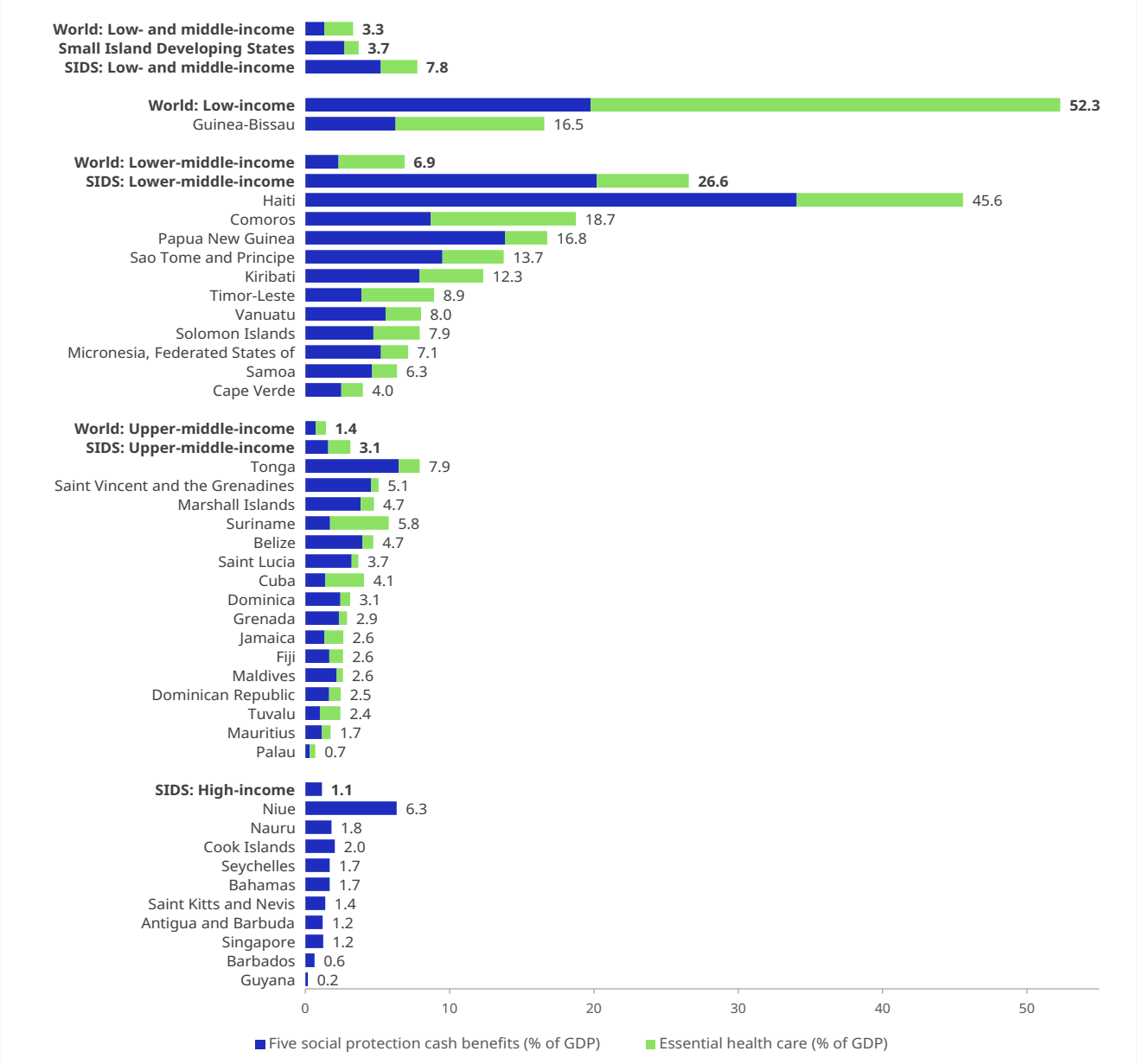
Given the infinitesimal carbon footprint of these SIDS to date (see figure 6), their further social development and adaptation to climate change can arguably (and paradoxically) be accelerated by their oil and gas wealth. Historically, major emitters have long enjoyed the fruits of fossil fuel-driven development and must therefore take the lead in curbing emissions – a line of argument that is consonant with a climate justice rationale (see below) – while countries such as Suriname and Guyana continue to have significant development needs. Equally, there is a certain risk to financing social development through the

[26] It is important to note that the social protection floor financing gaps only partly reflect the financing required to provide income security to those experiencing losses and damages from climate change. If everyone were covered, those affected may still require temporary benefit increases to ensure they could sustain basic living standards amidst heightened needs.

[27] ILO, *Report of the Working Party on the New Social Contract for Our Common Agenda*, GB.352/INS/21/1(Rev.2), 2024, paras 9(b) and 9(d).

exploitation of a natural resource that faces declining global demand in the coming years. Furthermore, historically, many countries have struggled to translate mineral wealth into social gains. Hence, it will be crucial for Guyana and Suriname to develop diversified economies as well as sustainable financing strategies for the expansion of their social protection systems. Moreover, when possible, it would be wise to use mineral profits to subsidize and stimulate the rapid emergence of greener sectors.

▶ **Figure 5. Financing gap for achieving universal social protection coverage per year, by social protection benefit, SIDS, 2024** (percentage of GDP)



Notes: The financing gap for the five social protection income guarantees (for children, persons with severe disabilities, mothers of newborns, older persons and the unemployed) refers to the monetary resources needed to provide a basic social security guarantee to those who should be eligible for a benefit but are not currently receiving it. To identify minimum levels of income that correspond to such guarantees, the monetary value of a set of necessary goods and services, national poverty lines, income thresholds for social assistance or other comparable thresholds established by national law or practice were used. The financing gap for essential health care is based on WHO estimates (Stenberg et al. 2017). For further methodological details, see Cattaneo et al. (2024). Global and regional and income-level aggregates are weighted by GDP.

Sources: ILO (2024g, figures 2.3b and 3.13) based on ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT.

Climate justice demands more, not less, international solidarity to fill financing gaps

The current global financial architecture and trends are not favourable to SIDS filling their social protection financing gaps to better cope with the climate crisis. The recent upending of global financial solidarity, with sweeping cuts to overseas development assistance and an increasingly gloomy global fiscal picture. Inadequate levels of climate finance (Ferris 2025),[28] a deeply unjust global debt system,[29] and massive global tax evasion and avoidance are just some of the financing obstacles faced. However, irrespective of these major obstacles, the ethical basis for justifying international support to fill SIDS' financing gaps is irrefutable: they have contributed a minuscule share of global greenhouse gas emissions and therefore bear an infinitesimal responsibility for the climate crisis.

A focus on climate justice is also critical as it captures historical emissions responsibility – the expropriation of natural resources and the exploitation of cheap labour from poor women and colonized and racialized groups (UN Women 2023; Oxfam 2025) who have never received reparations[30] – thus reinforcing the responsibility of richer countries towards lower-income countries. It also means that richer groups in every society, who invariably have a larger carbon footprint, should also contribute their fair share (De Schutter 2024). These are elementary moral principles that are difficult to contest unless policymakers and the public wilfully blind themselves through national self-interest (Chomsky and Pollin 2020).

All countries and international institutions of conscience must pitch in and not shirk away from the ethics of "climate justice"[31] in the quest for social protection for all, especially SIDS and least developed countries that are also at acute risk from the climate crisis.[32] The Global North[33] is historically responsible for 92 per cent of the excess carbon dioxide emissions between 1850–2015, which are driving climate breakdown (Hickel 2020). Furthermore, the United Nations Environment Programme (UNEP 2023) estimates that, in 2022, collectively, the Group of Twenty (G20) accounted for 76 per cent of global greenhouse gas emissions, whereas least developed countries and SIDS accounted for 3.8 per cent and 1 per cent, respectively. This stark "responsibility gap" places the onus on the wealthiest economies not only to curb their own emissions, but also to support other countries facing the climate crisis. Rich countries have an ecological debt to pay to atone for a climate crisis that is already wreaking havoc. This ecological debt continues today in manifold ways and requires innovative solutions to reset the injustice that it creates (see box 1).

[28] Studies show that, since 2018, over half of the climate finance provided by developed nations was not additional to their existing development aid (Mitchell, Ritchie and Tahmasebi 2021).

[29] Oxfam (2025) estimates that low- and middle-income countries allocate, on average, 48 per cent of their budgets to debt repayment, exceeding social spending on health and education (2025).

[30] Some estimates of the damage and restitution due for the transatlantic slave trade amount to US$33 trillion to Caribbean nations according to CARICOM (Pavia 2023).

[31] The section draws extensively on Razavi et al. (2024) and Razavi et al. (2025).

[32] Eight SIDS are least developed countries.

[33] Defined as Australia, Canada, Europe, Israel, Japan, New Zealand and the United States (Hickel 2020).

▶ Box 1. Monetizing the carbon sequestration function of SIDS as a global public good: Climate finance for social protection?

Debt swaps for climate action and nature preservation may offer one way to reset climate injustice and expand fiscal space for SIDS and other vulnerable countries, while incentivizing creditors to participate in debt relief (UNDP 2023, theme 9). In SIDS, such a debt swap could be carried out in the form of leveraging their carbon sequestration function.

Many high-income countries have depleted their forests (with some retaining as little as 10 per cent forest cover) in their historical pursuit of economic growth, and have reduced their natural carbon sequestration capacity. In contrast, SIDS such as Suriname, the Federated States of Micronesia, and Guyana maintain the world's highest forest cover (94.6, 93.5, and 92.1 per cent respectively)[1] and another six SIDS[2] all had forest cover of around 70 per cent in 2021, thereby effectively acting as major carbon sinks for large emitters and relative to their geographical size.

Despite providing a critical planetary service, this function remains unmonetized and is treated as a mere free "externality". A climate justice rationale can easily be provided for the carbon sequestration role of SIDS, as an essential global public good, being monetized in the form of climate finance. Large emitters could be charged for their emissions and pay for the carbon offsetting function performed by SIDS and other countries. While no formal mechanism exists for SIDS to charge emitters for using their carbon sinks, discussions within the Organisation of Eastern Caribbean States,[3] which represents several SIDS, are being held to actively explore ways to leverage this service to finance social expenditure and climate adaptation, including for social protection.

Innovative financing ideas such as this are important as they seek to undo and redress deep climate injustices: SIDS bear the brunt of climate change while absorbing emissions from others without benefiting from land exploitation or fossil fuel-driven development. Monetizing their carbon sequestration as climate finance would not only constitute recognition of the ecological debt owed by the Global North, but also provide much-needed fiscal space to enable social expenditure in these SIDS.

[1] TheGlobalEconomy.com, "Forest area, percent – Country rankings".

[2] Guinea-Bissau (70.1 per cent); Palau (90.2 per cent); Papua New Guinea (79.1 per cent); Saint Vincent and the Grenadines (73.2 per cent); Seychelles (73.3 per cent); Solomon Islands (90.1 per cent). See note 1.

[3] See https://oecs.int/en/.

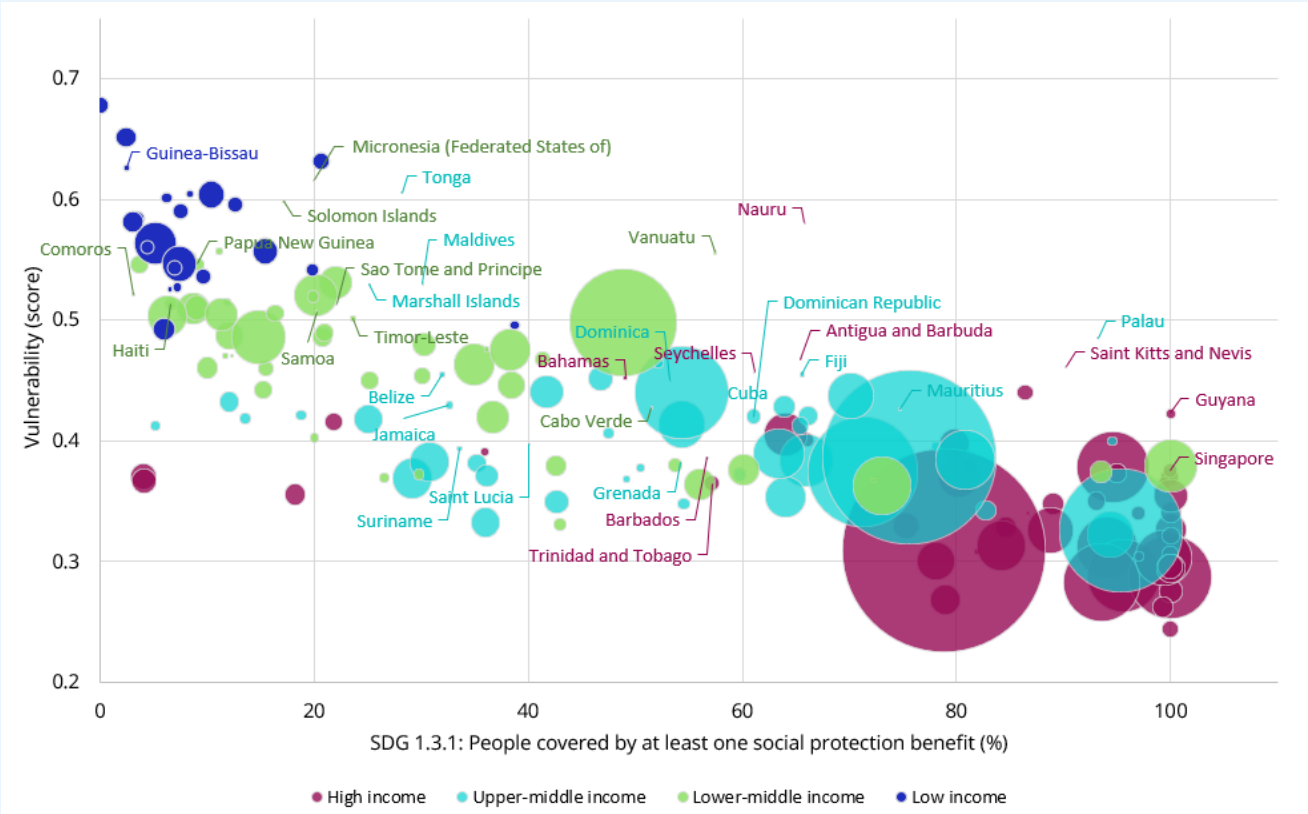
Estimates for the kind of financing required annually for climate justice are substantial. Oxfam suggests that, in addition to the Global North countries meeting their commitments of 0.7 per cent of gross national income as overseas development assistance, which is far from the current reality, they must commit to paying at least US$5 trillion annually in climate debt and reparations. This presupposes increasing taxes on the richest people and corporations, supporting the regular issuance of special drawing rights, and allowing the allocations of such rights to be used by the Global South (Oxfam 2025). Similarly, G20 leaders also are clear that a new multilateralism must emerge and deliver a just transition and climate resilient development (Silva, Ramaphosa and Sánchez 2025).

Helping to finance and build social protection systems in SIDS is just one of the ways to help correct this climate injustice. As shown in figure 6, large-population, higher-income countries (bottom right-hand quadrant) almost exclusively enjoy high social protection coverage and low exposure to climate crisis risks, while simultaneously being responsible for the highest greenhouse gas emissions both historically and on a per capita basis. In contrast, the converse is almost entirely true for lower-income countries that are at the frontline of the climate crisis and enduring its worst effects. Furthermore, many SIDS are barely visible in figure 6, owing to their almost non-existent emissions footprint. And yet, the same SIDS have low to moderate social protection coverage and high climate vulnerability, which indicates a double injustice.

It is in the interest of all to rectify this injustice, as the climate crisis poses a major risk for potential conflict, social unrest and the fundamental life-support systems we all depend on (Lenton et al. 2023; Guterres 2023). Thus, supporting the development of countries' social protection systems could lessen or help stave off this risk and promote peace, which is central to the mandate of the United Nations and the ILO, as well as the "promotion of the common welfare".[34]

[34] ILO Declaration of Philadelphia, 1944, Art. I(d).

▶ **Figure 6. Relationship between a country's vulnerability (score) to climate change and social protection coverage (percentage), by SIDS and income level, 2023, and by cumulative greenhouse gas emissions since 1850 (CO^2 equivalents)**



Note: A country's Notre Dame Global Adaptation Initiative Country Index score is composed of a vulnerability score and a readiness score. For the purposes of this figure, the vulnerability score was used. Vulnerability measures a country's exposure, sensitivity and ability to adapt to the negative impact of climate change. It takes into consideration six life-supporting sectors – food, water, health, ecosystem service, human habitat and infrastructure. The size of the bubble reflects a country's or territory's cumulative CO2 equivalent emissions in units Pg CO2-e100 during the period 1851–2022.

The Cook Islands, Kiribati, Niue, Saint Vincent and the Grenadines and Tuvalu, do not appear on this graph, as data on vulnerability to climate change for these countries are not available.

Sources: Jones et al. (2024), Notre Dame Global Adaptation Initiative Country Index; ILO, World Social Protection Database.

The opportunity for SIDS to utilize social protection to adapt to climate crisis has yet to be seized

Expanding social protection based on climate and financial justice provides a powerful justification for addressing long-standing global and domestic inequalities exacerbated by climate change. It could give the populations of SIDS a fighting chance to manage interacting life-cycle and climate risks (ILO 2024g; 2025).

Achieving universal social protection requires not only the necessary financing, but also other additional concrete action by the governments of SIDS. To strengthen national capacity to deliver the right to social protection, this presupposes that strong institutions are in place, that social protection policy is carefully formulated, and that national strategies exist to implement it. National policies and strategies help governments stay the course to achieve universal coverage. Where such policies and strategies explicitly consider climate risks, countries can build social protection systems in a way that maximizes their contribution to climate change mitigation, adaptation and loss and damage response. Policies and legislation fleshed out through participatory, inclusive social dialogue enhance policy transparency, ownership and coordination,

resulting in social protection that is underpinned by a solid legal foundation (UN and ILO 2025). Strengthened legislation guarantees transparency, accountability and a stable financing base, increasing public trust. Trust is key, as it unleashes a virtuous circle of sustainable and equitable systems and forges a strong social contract. Greater trust in the state and its institutions ensures public will to contribute to social security and pay taxes, which quickly becomes the norm, as people know that they will receive their entitlements. This expands national fiscal space and reduces reliance on external financing.

While such national action is crucial, for many SIDS, the inescapable fact is these efforts need to be complemented and buttressed with greater and more equitably assigned development and climate finance to fill their financing gaps. Unfortunately, in the near term, this possibility looks increasing remote, as many wealthier countries are slashing their overseas development assistance. Moreover, mitigation efforts to contain global heating remain significantly off course, which suggests that SIDS will be beset by deep-seated climate and social hardship ahead unless the world performs a one-eighty.

The challenge of ensuring the resilience of SIDS to climate breakdown is not constrained by a dearth of ideas – all the policies and technical know-how already exist to enable most SIDS to navigate the climate crisis – rather it is a question of global political will and accessing the requisite financing in a world that is awash with capital, albeit heavily concentrated in a few hands and rarely accessed by state coffers (Oxfam 2025). The opportunity to ensure SIDS can adapt and cope is there, if national policymakers and especially global leaders want to take it.

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