

# Individual vs. Collective Choice in Latin America Social Security Systems

Augusto Iglesias P.  
PrimAmérica Consultores  
Santiago, Chile  
April, 2002

# Social Security Systems In Latin America

**José Núñez del Arco**



## **Social Security Systems In Latin America:**

**Social Security Systems in Latin America** Francisco E. Barreto de Oliveira, 1994 But Latin America now faces economic and social challenges that are forcing policymakers to find ways to reform social security Insufficient funding and a lack of incentive to improve quality and efficiency have compromised many programs and today they often do not reach those who most urgently need them Large deficits low contribution rates widespread tax evasion and increasing insolvency exacerbate the problem *Social Security in Latin America* William Paul McGreevey, 1990 This study reviews the findings of a number of background papers on social security in Latin America sector work and a series of three meetings of experts that explored the major issues facing social security institutions In Latin America social security institutes have been competently managed for the most part and have a proven record of successfully delivering social services to their members The central theme of this report is the great and largely untapped potential of social security institutions to relieve poverty in Latin America By taking advantage of the positive characteristics of these institutions and repairing at least some of the efficiency problems countries could achieve an enhanced level of income security for the aged better coverage of basic health services and wider protection from economic disasters for the whole population A wider revenue base would accommodate an increase in coverage of the population if combined with a prudently designed benefit package There is ample evidence from countries in the region that have experimented with such reforms that they can be made and that they are desirable and feasible on economic grounds Political feasibility is more difficult to assess but can be enhanced by well informed carefully designed reforms **Social Security in Latin America** Carmelo Mesa-Lago, 1978-11-15 A comprehensive and sophisticated study of the relationship between social security policy and inequality in Latin America Individual case studies of Chile Uruguay Peru Argentina and Mexico are presented that provide a historical analysis of each country's social security policy the pressure groups involved the present structure of the systems and a statistical examination of the inequality among these pressure groups **Reassembling Social Security** Carmelo Mesa-Lago, 2008-01-31 The reform of social security pensions and healthcare is a key issue for the modern world and in many ways Latin America has acted as a social laboratory for the reform of these systems From the reforms that took place in Chile in 1981 most pension and health care systems in the region have seen reform and been fully or partially privatized Many other countries considering reform of their own systems have been influenced by the policies implemented in Latin America Yet despite the importance and influence of these reforms until now there has not been an integrated and comprehensive analysis of the changes and their effects This book is the result of four years of painstaking work data collection field research and international collaboration and so fills the vacuum in the literature with a systematic comparison of pension and healthcare reforms in the 20 Latin American countries It identifies reform models and elaborates taxonomies to facilitate their understanding and comparison Some key features of the reforms to emerge are labour force and population coverage equity and solidarity sufficiency and

quality of benefits state regulation competition and degree of privatization efficiency and administrative costs social participation in management financing sources and long term sustainability Effects of the reforms on social security principles are measured based on recent standardized statistics and other information Goals or assumptions of the reforms are contrasted with actual outcomes and the pros and cons of private versus private provision assessed Detailed policy recommendations are offered to correct current problems and improve pension and healthcare systems This is the first book to comprehensively study these influential reforms in Latin America s pension and health care systems and as such will be of importance to academics and researchers interested in social security and welfare policy pensions health care and public policy Social security pension and health care policy makers And social security pension and health care consultants and practitioners Published in association with PAHO

**Keeping the Promise of Social Security in Latin America** Indermit S. Gill, Truman G. Packard, Juan Yermo, 2004-10-25 Empirical analysis of two decades of pioneering pension and social security reform in Latin America and the Caribbean shows that much has been achieved but that critical challenges remain In tackling this unfinished agenda a great deal can be learned from the reform experience of countries in the region Keeping the Promise produced by the chief economist s office for the Latin America and Caribbean region at the World Bank evaluates policy reforms in 12 countries points to successes and shortcomings and proposes priorities and options for future reform

*Latin American Social Policy Developments in the Twenty-First Century* Natália Sátyro, Eloísa del Pino, Carmen Midaglia, 2021-02-12 This book explores the scope of reforms and changes in the social protection systems in Latin America that have started at the beginning of the 21st century It describes how and to what extent changes in social protection systems and social policies have occurred in the region in recent decades Taking a comparative approach the volume identifies the triggers for the transformations and how such pressures are received by the welfare regime or a specific policy sector to finally yield a given type of reform The analysis is characterized by the presence of certain factors that explain the development of social protection systems in Latin America such as economic growth the consolidation of democratic political regimes and the region s Left Turns The book also examines to what extent common challenges and processes induced by international institutions have led to convergence among countries or welfare regimes or whether each maintains its own identity

Social Security Issues in Developing Countries International Monetary Fund, 1988-02-22 The paper surveys the major economic financial and administrative issues that confront social security systems in Latin America The larger systems have contributed substantially to public sector financial disequilibria Expenditures of the younger systems with more limited coverage could increase dramatically as the pension plan matures life expectancy increases and coverage is broadened but the narrow revenue base will force a tradeoff between broader coverage and the generosity of benefits Most plans are pay as you go and the case for full or partial funding is not found to be compelling The inflationary environment can have a substantial effect on the financial balance even under full indexation

**The Crisis of Social Security and Health Care**

Carmelo Mesa-Lago, 1985 Research report case studies of social security systems and health service programmes in Latin America includes a comparison with the USA explains health policy trends in relation to guaranteed income schemes discusses financing of old age benefits the impact of social security on income redistribution economic development labour force participation etc considers alternative strategies References statistical tables *Labor Market Policies in Canada and Latin America: Challenges of the New Millennium* R. Albert Berry, 2013-03-14 Canada and the countries of Latin America are in the midst of major changes and choices in the area of labor markets and related social policy These decisions are likely to have profound consequences for the quality of life of workers throughout the hemisphere Labor Market Policies in Canada and Latin America Challenges of the New Millennium reviews the evidence of Canada and Latin America on three major labor policy instruments unemployment insurance minimum wages and training and on the effects of the payroll taxes which are the main means of funding the unemployment insurance system and other components of social expenditure This is the first study attempting an in depth comparison of these labor policy instruments between Canada and Latin America The useful juxtaposition of Canadian and Latin American experiences comes at a time when the trend in Canada is to back away from the perhaps overly generous or ineffectively administered elements of the labor legislation social security net and when Latin American countries have undertaken significant reforms of their past systems but require further changes to move toward the sorts of legislation and support systems that characterize developed countries The experiences of Canada and Latin America are mutually relevant since all are small economies forced to adjust to events at the world or hemispheric level and most are inclined to approach policy in an intermediate fashion which falls between the more market oriented American and the more interventionist European models Together with its comparative aspect this volume attempts a more balanced and in depth assessment in each of the policy areas than has hitherto been available The gradually increasing base of available empirical data on the period after the reforms has been used in the studies which provide thorough syntheses of the available research for Canada and Latin America **Social Insurance, Informality, and Labour Markets** Markus Frölich, David Scott Kaplan, Carmen Pagés, Jamele Rigolini, David Robalino, 2014 This book reviews labor market and tax policies to improve social protection policies in middle income countries mostly Latin America and Asia It reviews existing labor market distortions in these countries and analyzes various policy options to help reduce distorted incentives The Politics of Social Security in Brazil James Malloy, 2010-11-23 Brazil has one of the most elaborate social security systems in Latin America This study follows the progressive evolution of social insurance policy from 1889 to 1979 through four alternating periods of democratic and authoritarian governments oligarchic democracy organic authoritarianism populist democracy and bureaucratic authoritarianism *Health Services in Latin America and Asia* José Núñez del Arco, 2001 On either side of the globe poor people often do not have access to the health services they need Improvements in health care systems in Asia have lagged behind economic development and progress in expanding health coverage in Latin America has

been skewed across income levels Health Services in Latin America and Asia takes a close look at how countries in both regions provide health care services including the strategies that work and the problems that persist The book documents encouraging progress in Bolivia Brazil China and Vietnam and important preventive care programs in Central America and Thailand It also examines health services in Chile Colombia the Philippines and Malaysia as well as the health system and insurance model in Japan Even though public and preventive health require specific and sustained allocations both regions continue to use health insurance and other supply mechanisms to expand health service coverage The book recommends broadening the supply of services through family doctors and community health workers an alternative approach that would likely improve the equity efficiency and sustainability of services

**The Oxford Handbook of Latin American Economics** José Antonio Ocampo, Jaime Ros, 2011-07-28 A comprehensive overview of the key factors affecting the development of Latin American economies that examines long term growth performance macroeconomic issues Latin American economies in the global context technological and agricultural policies and the evolution of labour markets the education sector and social security programmes

**Economic and Social Progress in Latin America** Inter-American Development Bank, 1997

**Social Welfare in Latin America** John Dixon, Robert P. Scheurell, 2016-03-22 First published in 1990 this book analyses social welfare in Latin America at that time For each country it considers the ideological framework underlying the social welfare system and describes the historical development of both the system and the political and socio economic context Each chapter looks at the structure and administration of the systems in place and how these are financed This is followed by a consideration of the nature of different parts of the welfare system a survey of social security personal social services and the treatment of the following key target groups the aged those with disabilities and handicaps children and youth disadvantaged families the unemployed and the sick and injured Each chapter concludes with an assessment of the effectiveness of the system considered

**The Routledge International Handbook to Welfare State Systems** Christian Aspalter, 2017-01-12 Developing countries may not have full fledged welfare states like those we find in Europe but certainly they have welfare state systems For comparative social policy research the term welfare state systems has many advantages as there are numerous different types models of welfare state systems around the world This path breaking book edited by Christian Aspalter brings together leading experts to discuss social policy in 25 countries regions around the world From the most advanced welfare state systems in Scandinavia and Western Central Europe to the developing powers of Brazil China India Russia Mexico and Indonesia each country specific chapter provides a historical overview discusses major characteristics of the welfare state system analyzes country specific problems as well as critical current and future trends for further discussions while also providing one additional major focal point issue for greater in depth analysis This book breaks new ground in ideal typical welfare regime theory identifying now in total 10 worlds of welfare capitalism It provides broad perspectives on critical challenges which welfare state systems in the developing and developed world alike must address

now and in the future It will be of great interest to all scholars and students of social policy social development development and health economists public policy health policy sociology social work and social policy makers and administrators This book is a reference book for researchers and social policy administrators it can also serve as a textbook for courses on comparative social policy international social policy and international social development

**Inclusive Social Protection in Latin America** Simone Cecchini,Rodrigo Martínez,2012 Foreword Summary Introduction Social policy and protection Social protection in Latin America in the new millennium Co responsibility transfer programmes and social protection Towards a comprehensive social protection system Co responsibility transfer programmes as a gateway into social protection Consolidating social protection in Latin America Main challenges Bibliography Social protection and economic social and cultural rights Three model co responsibility transfer programmes in the region Estimated cost of non contributory cash transfers Statistical annex

Sino-Latin American Economic Relations K.C. Fung,Alicia Garcia Herrero,2012-01-30 This book analyses the economic and policy relationships between China and Latin America Key issues covered by the contributors include international trade and direct investment empirical analysis of the complementary and intra industry trade nature of Latin American and Chinese trade the comparison of the production and trade of parts and components in East Asia and in Latin America and an examination of policy issues such as policies towards small and medium sized enterprises as well as pension reforms

Regional Integration in Europe and Latin America Pierre van der Haegen,2019-10-28 Originally published in 2004 This comprehensive collection provides an innovative analysis and a comparison between economic and financial integration in Europe and Latin America addressed from a global regional and country specific perspective It constitutes a valuable overview focusing on three topics regional integration and monetary cooperation in Europe and Latin America exchange rate strategies and financial sector structure The collection is the outcome of a Workshop and high level Seminar organized by the Banco de España and the European Central Bank that brought together senior European and Latin American central bankers as well as senior representatives from international institutions The 31 contributors presented high quality papers allowing the reader to take advantage of a rigorous economic analysis that uses first hand information and draws useful lessons for the future

Rethinking Social Security in Latin America Indermit S. Gill,Truman G. Packard,Todd Pugatch,Juan Yermo,2005 In the past decade many Latin American governments have radically restructured their old age income security systems following the lead of Chile which undertook its major pension reform in 1981 The defining characteristic of the reforms has been a shift in the basis of public pensions from social to individual responsibility instead of the widely used system that collectivized or pooled the risk of being without the capacity to earn while aged numerous countries in the region have adopted a system that relies on individual savings accounts The reforms have maintained a role for a modified version of public pooling this combination of individual and social savings to finance pensions is known as the multipillar approach This article is based on a report prepared for the Office of

the Chief Economist of the Latin America and Caribbean Region of the World Bank Gill Packard and Yermo 2004 The report recognizes that the system of individual accounts the essential aspect of the reform has been a necessary and positive development and one that is consistent with the economics of insurance and social welfare objectives Beyond this recognition however the results of reform are much more complex Each country has implemented its own version of the multipillar system The article therefore draws on country evidence in order to determine How has the new approach to public pensions in Latin America fared In particular have the changes left workers and their families in reform countries better off The first section provides a brief description of the reforms The second discusses the main macroeconomic concerns and effects The third describes the impact on coverage levels and other social welfare implications The fourth evaluates the stagnation of coverage levels and presents various possible explanations The fifth makes specific proposals to improve the multipillar pension system in Latin America The last section concludes



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