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Pension legislation and gender equity in Latin America

Laura C. Pautassi

Women and Development Unit

Project between ECLAC and the Government of the
Netherlands "Changes in pensions systems and their
impact on overcoming inequalities between men and
women"



United Nations



Santiago, Chile, October 2004

Pension Legislation And Gender Equity In Latin America

Series Mujer Y Desarrollo No4

Stephen J. Kay, Tapen Sinha



Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4:

Guide to International Legal Research ,2008 **Pension Legislation and Gender Equity in Latin America** Laura Pautassi,2004 **Current Awareness Bulletin** ,2003 **Gender, Pensions and Social Citizenship in Latin America** Daniel M. Giménez,2005 This study is intended to provide an analysis of pension reform in Latin America that expressly seeks to avoid the omissions conceptual traps and logical inconsistencies from which the conventional studies conducted to date have suffered It begins by examining the gender related features of the concepts of social citizenship on which pension policy to date has been based Second it examines pension systems as one of many care mechanisms and considers them in the context of the social evolution from which they emerged Finally the paper attempts to provide a fresh approach to the study of social pensions as well as a way to re examine the apparently neutral or advantageous nature of many of the pension benefits provided to women *Pension Reforms and Gender Equality in Latin America* Camila Arza,2012 From Beneficiaries to Citizens Vereinte Nationen Economic Commission for Latin America and the Caribbean,2019 Women constitute the majority of the older adult population but with some exceptions they are underrepresented among pension recipients Although progress has been made in the region with regard to women s inclusion in non contributory pension programmes these pension payments are lower and do not allow women to escape poverty Mainstreaming the gender dimension into the design of pension system reforms is a challenge Women must be included in pension systems in order to address the population s new age structure to meet women s demand and need for economic autonomy and to exercise their rights It is also essential for the systems sustainability As this study will show recognition of care work is key to achieving greater gender equality in pension systems Such affirmative action is starting to be enforced in the pension systems of some countries of the region although it has a greater impact on systems with a redistributive approach **A Quarter Century of Pension Reform in Latin America and the Caribbean** Carolin A. Crabbe,2005 **Pension Reform in Latin America and Its Lessons for International Policymakers** Tapen Sinha,2000-08-31 The experience of privatization of social security has been predominantly in the Latin American region Eight countries have undertaken either full or partial privatization of pensions Argentina Bolivia Chile Colombia El Salvador Mexico Peru and Uruguay What did the policymakers expect Were expectations realized Can we learn anything from the collective experience of these countries Can they be applied to other countries that are aspiring to privatize How did the World Bank and other international institutions affect these policies Pension Reform in Latin America and Its Lessons for International Policymakers analyzes in detail these important questions The book begins with a detailed account of economic conditions in Latin America It then discusses various models that policymakers rely on Starting with a purely demographic model it lays out advanced models of overlapping generations of Samuelson The book gives extensive details of privatized pensions in each of the eight reforming countries Two chapters are devoted to analyzing the reform in each country Finally detailed lessons are drawn that will help shape the debate for

policymakers in other countries The Political Economy of Pension Reform Evelyne Huber, John D. Stephens, United Nations Research Institute for Social Development, 2000 Since pension schemes along with health care and education absorb the largest amount of social expenditure in all countries their reform has a potentially major impact both on the fiscal situation of the state and on the life chances of citizens who stand to win or lose from new arrangements This makes pension reform a highly controversial issue and except for the addition of new programmes and benefits major restructuring of existing pension systems has been extremely rare in advanced industrial democracies It was also rare in Latin America before the 1980s and 1990s But there has been a great deal of experimentation within the region during the past decade This paper examines the larger economic social and political context of Latin American pension reform and compares experiences in different countries of the region with options available in Western European societies during the same period The authors argue that the type of pension reform undertaken in Latin America has been an integral part of the structural adjustment programmes pursued by Latin American governments under the guidance of international financial institutions IFIs Although there was a range of possible remedies to the problems of pension systems in different Latin American countries neo liberal reformers and the international financial institutions preferred privatization over all others They claimed that privatization would be superior to other kinds of reform in ensuring the financial viability of pension systems making them more efficient establishing a closer link between contributions and benefits and promoting the development of capital markets thus increasing savings and investment And they were able to push through some of their suggestions for reform in spite of considerable opposition from pensioners trade unions and opposition political parties Interestingly enough their pressure proved least effective in the more democratic countries of the region In Costa Rica for example citizens preferred to reform the public system eliminating the last pockets of privilege for public sector workers and ensuring that new levels of contribution would be adequate to provide minimum benefits for the aged and infirm In Uruguay citizens forced a public referendum through which they rejected a proposal for privatization At a later stage they did permit the introduction of private investment accounts but not at the cost of eliminating the public programme In Argentina and Peru after the legislature refused to authorize partial privatization this was eventually pushed through by presidential decree Only in Chile and Mexico has there been a complete shift to private pension funds but in both cases influential sectors of the elite including the military have been allowed to keep their previous publicly managed group funds Looking at the only privatized pension system in existence long enough to allow for some assessment of its consequences that of Chile the authors find that many of the claims made by supporters of privatization are not substantiated by the evidence The first discrepancy between neo liberal predictions and the reality of Chilean pension reform has to do with efficiency All previous claims to the contrary private individual accounts have proven more expensive to manage than collective claims In fact according to the Inter American Development Bank by the mid 1990s administration of the Chilean system was the most expensive in Latin America

The second disproved claim involves yield. When administrative costs are discounted, privately held and administered pension funds in Chile show an average annual real return of 5.1 per cent between 1982 and 1998. Furthermore, high fees and commissions charged at a flat rate on all accounts have proven highly regressive. When levied against a relatively modest retirement account, for example, these standard fees reduced the amount available to the account holder by approximately 18 per cent. When applied to the deposit of an individual investing 10 times more, the reduction was slightly less than 1 per cent. The third discrepancy involves competition. Although it was assumed that efficiency within the private pension fund industry would be associated with renewed competitiveness, while the public pension system represented monopoly, the private sector has in fact become highly concentrated. The three largest pension fund administrators in Chile handle 70 per cent of the insured. And to reduce advertising costs, public regulators are limiting the number of transfers among companies that any individual can make. A fourth unfulfilled promise of privatization in Chile has to do with expansion of coverage. It was assumed that the existence of private accounts would increase incentives for people to take part in the pension scheme, but in fact this has not happened. Coverage and compliance rates have remained virtually constant. A fifth major claim was that the conversion of the public pension system into privately held and administered accounts would strengthen capital markets, savings and investment. But a number of studies have recently concluded that at best this effect has been marginal. And finally, the dimension of gender equity within a fully privatized pension scheme is being subjected to increasing scrutiny. Women typically earn less money and work fewer years than men. Therefore, since pension benefits in private systems are strictly determined by the overall amount of money contributed to them, women are likely to receive considerably lower benefits. Public pension systems, in contrast, have the possibility of introducing credits for childcare that reduce this disadvantage. Sweden is an example of countries that have embarked on this course. In the latter part of the paper, Huber and Stephens widen their comparative framework to include recent pension reforms in advanced industrial countries. There, where economic crisis was not as severe and where pressure from international financial institutions was not significant, much broader options for reform were available. In fact, although long established systems were under stress, no developed country opted for complete privatization. Complex measures were taken to strengthen the funding base of national pension systems, including changes in investment procedures and changes in rules for calculating pension benefits. Reforms also increased retirement age as well as the number of years required to qualify for a full pension. But even the most thoroughgoing reforms retained a central role for public schemes in ensuring old age benefits. In conclusion, the authors consider steps that can be taken to craft pension reforms with more desirable results than those obtained to date in Latin America. They recommend measures that address the problem of an aging population by increasing the ability of each generation to pay for its own pensions rather than relying primarily on the contributions of preceding generations of insured workers. Pension payments should be invested in a variety of financial instruments and benefits must ultimately be related to

the yields obtained Such a strategy does not require introduction of privately managed individually held investment funds On the contrary risk is lessened by relying instead on collectively managed funds in which accounts can either be identified with individuals or more equitably with generations of contributors Reformed public pension systems should also contain minimum citizenship pensions that guarantee subsistence income in old age to all individuals as a matter of right Such a measure financed from general tax revenue rather than from personal contributions is not beyond the means of medium income countries in Latin America and the Caribbean In fact some Nordic countries introduced citizenship pensions when their GNP per capita was lower than that of most Latin American countries today The Gender Impact of Pension Reform Estelle James,Alejandra Cox Edwards,Rebeca Wong,2003 *Pension Systems in Latin America* Sonia Montaña,Flavia Marco,2004 *Pensions at a Glance* Inter-American Development Bank,2014 This comprehensive examination of pension systems in Latin America and the Caribbean looks at recent trends in retirement and working at older ages evolving life expectancy design of pension systems and pension entitlements before providing a series of country profiles The special chapter analyses the coverage and adequacy of Latin American pension systems *Pension Reform in Latin America* Armando Barrientos,2018-12-20 First published in 1998 this volume initially focused on Chilean pension reform on which the author has published elsewhere before moving onto Latin America more widely with coverage extending from 1990 to the reform in Costa Rica and the Mexican pension reform in 1997 It emerged in the wake of reforms including in Peru 1993 Argentina and Colombia 1994 and Uruguay 1996 Particular focus is given to the new individual capitalization pension plans along with arguments on the ignoring of pension schemes and its consequences the connection of pension schemes to the labour market and the impact of pension schemes on the least advantaged The Chilean model in particular has received praise from the IMF and the World Bank and these Latin American pension reforms will be of interest as a paradigm for other countries Legislación previsional y equidad de género en América Latina Laura C. Pautassi,2002 La seguridad social de las mujeres en América Latina es un problema no resuelto Las reformas previsionales realizadas en los últimos años tampoco han contribuido a la solución y han acentuado la vulnerabilidad de las personas frente a las redes de protección social El objetivo específico del presente estudio consiste en analizar las modalidades de resolución entre los principios de obligatoriedad de afiliación al sistema que se establecen mediante las leyes previsionales y la situación de desigualdad que se expresa en la segmentación laboral y el consiguiente acceso a la seguridad social en América Latina *Do Options Exist ?* Maria Amparo Cruz-Saco,Carmelo Mesa-Lago,2010-11-23 This timely volume brings together specialists on the reform of social security systems to analyze the similarities and differences of those health care and pension reforms that have taken place since the early 1990s and suggests possible gains through recent or contemplated revisions to those systems 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 This is the first book to comprehensively study these influential reforms in Latin America's pension and health care systems *Development Centre Studies The Second-Generation Pension Reforms in Latin America* Queisser

Monika, 1998-09-30 This study provides a detailed description of all second generation pension reforms in Latin America to date evaluates the first years of operations of the new systems and outlines the problems and challenges which the systems are still facing **Beyond Contributory Pensions** Rafael Rofman, Ignacio Apella, Evelyn Vezza, 2014-12-03 Many Latin

American countries in recent years have moved toward a more inclusive pensions system with expanded coverage of the elderly Given the difference in initial conditions objectives pursued and implementing capacity results have varied noticeably across countries **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 [Lessons from Pension Reform in the Americas](#)

Stephen J. Kay, Tapen Sinha, 2007-11-22 Latin American experiments with pension reform began when Chile converted its public pay as you go system to a system of private individual accounts in the early 1980s Several other Latin American countries then followed suit inspired both by Chile's reforms and by World Bank recommendations stressing compulsory government mandated individual saving accounts Individual accounts were subsequently introduced in a number of countries in Europe and Asia Many are now re-evaluating these privatisations in an effort to reform the reform to make these systems more efficient and equitable This volume is the first to assess pension reforms in this new post privatization era After a discussion on demographic trends in the foreword by Nobel laureate Robert W Fogel Section 1 of the book includes chapters on the role of pension system default options the impact of gender and a discussion of the World Bank's policies on pension reform The chapter on the evidence from Chile's new social protection survey points to key lessons from the world's first privatization Section 2 offers in depth analysis of several significant reform initiatives in the hemisphere and includes chapters on the United States Canada Mexico Costa Rica Brazil Peru Uruguay and Argentina The volume provides an unparalleled account of the lessons from pension reform in the Americas addressing the most pressing policy issues and highlighting a broad range of country experiences

This book delves into Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4. Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4 is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4, encompassing both the fundamentals and more intricate discussions.

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- Chapter 3: Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4 in Everyday Life
- Chapter 4: Pension Legislation And Gender Equity In Latin America Series Mujer Y Desarrollo No4 in Specific Contexts
- Chapter 5: Conclusion

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