Understanding the Poverty Impact of the Global Financial Crisis in Latin America and the Caribbean - Part II: The role of social protection **DRAFT** 1/31/13

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The objective of this study is to provide an understanding of the impacts of the global financial crisis, the responses to the crisis, and their impacts on welfare and poverty in the Latin American and Caribbean region. This understanding will help guide policymakers about how to prepare for and respond to future crises. The study is in three related but semi-independent parts.

1. The poverty and labor chapters exploits harmonized, mostly annual data from household surveys from thirteen countries to track changes in poverty and inequality, and in employment and wages. The chapters present results from a variety of techniques (eg decompositions a la Datt-Ravallion, Huppi-Ravallion, Fournier, Paes de Barros) to parse out which groups are affected and what the important drivers of change are.
2. The Social Protection chapter compiles comprehensive and comparable new data on expenditures on social protection spending for the 2000s for ten countries and uses official sources, academic literature and the grey literature to illuminate specific programs and changes in them. The chapter describes the shape of the social protection sector prior to the crisis, describes policy actions in the social protection sector that provided support to the population around the crisis, and assesses the adequacy of response.
3. For Mexico and Brazil the study uses rigorous macro-micro modeling to provide a counterfactual analysis in order to gauge the true impact of the crisis and the social policy response to it (instead of naïve impact analysis bases on before and after comparisons).

Chapter 4: Social Protection

Social protection is a core part of the policy package for poverty, vulnerability and shocks. Social assistance programs provide public transfers to supplement incomes that fall short of needs. Unemployment insurance partially replaces labor earnings for the unemployed. Active labor market policies seek to improve the employability or wages of prospective or current workers. All of these thus mitigate the loss of earnings and jobs that were discussed in the previous chapter.

This chapter tells the story of how social protection was available or changed to assist those affected by the financial crisis. Section 1 provides a broad overview of social protection and how it changed over the 2000s. Sections 2 and 3 (respectively) focus on how the labor market and social assistance programs most pertinent to crisis response have developed since 2000, with a bit of background on their pre-crisis status and more detail on the many changes in policy or programming evoked by or coincident in time with the crisis. Section 3 reflects discusses some themes important in delivering social protection in crisis and outlines challenges for the future.

Section 1: Overview Of Social Assistance, Unemployment Insurance, and Active Labor Market Programming In LAC in the 2000s

The 2000s saw a significant increase in expenditures on social assistance programs in LAC. (See Box 1 for an explanation of the expenditure data base on which this discussion is built). Argentina's social assistance expenditures, for example, showing a seven-fold increase from 0.2 to 1.5 percent of GDP. While in 2000 only two out of ten countries for which we have comparable data on expenditure -- Colombia and Ecuador -- were spending more than 0.4 percent of GDP on social assistance, by 2010 all countries but Honduras were spending more than this amount (Figure 1) In 2010, the average spending over the ten countries was 1.1 percent of GDP, with many of the region's countries entering into the 1-2% of GDP range found globally (Weigand and Grosh, 2008) and into the range of most of the Eastern European and Central Asian countries, though not of their highest spenders (ECA SP Database).

The overall picture of social assistance in LAC is that most countries have a rich and diverse set of programs, though with a great deal of variation in the mix within each country (Figure 2). Latin America is rightly famous for the rise of the conditional cash transfer (CCT) program. Perhaps less widely recognized but also important parts of the social assistance systems being built are the new social pensions in many countries and child allowances in a few, the ongoing school feeding programs, and the still significant presence of in-kind food programs in several countries.[1]

[1] Several countries also have significant energy subsidies which are not included in the totals reported here. The average for the region is 0.6 percent of GDP; Bolivia and Ecuador spend about 5 percent of GDP on subsidies in 2011 (IMF, undated).

Expenditures on labor market programs– unemployment insurance, employment services, training, wage subsidies, incentives for self-employment or direct public employment are much lower, on the order of 1 percent of GDP only in Brazil and for selected years in Argentina (see Figures 3 and 4), on the order of .4 percent of GDP in Colombia, Ecuador and Uruguay and still lower in the other five countries in the data set. By way of comparison, the OECD average for unemployment insurance alone is in the range of 0.7 to 1.0 percent of GDP depending on the year, and ALMPs ranged from 0.5 to 0.7 percent of GDP during the decade, (OECD iLibrary). ALMP spending in ten Eastern and Central European countries was 0.5 percent of GDP in 2008 and 1.0 percent of GDP in 2010 (Kuddo, 2012). Though expenditures on labor market programs are still low in LAC, this has been a rather active area of social policymaking over the last decade, especially in more recent years and in the higher income countries.

Secular expansions and changes in social protection programming dominate the 2000s, with response to the global financial crisis playing a rather secondary role. The notable increases in social assistance spending in all of these countries at the time of the crisis seem to be explained by the secular increase rather than by a sharp response to the crisis in 2008 or after. Even where expenditures increased in 2008/9/10 by more than the trend for the decade the policy story behind them is usually not one of crisis. Argentina, for example, doubled social assistance spending from 2004 to 2008, and spending increased much faster in 2009 and 2010. However, the uptick in 2009 and 2010 is not really crisis related. The headline change was the creation of the Universal Child Allowance in late 2009, a reform that had been gathering momentum for some time. In Brazil the steady increase in expenditures is largely due to the creation and expansion of Bolsa Familia, with also more gradual increases in the expenditures on non-contributory pensions for the elderly and disabled. Similarly, in Ecuador, the introduction of a social pension and increases in spending on the *Bono de Desarrollo Humano* drive the changes. (see Figures 2 and 3 for the disaggregation of the total expenditures by program).

There were of course some peaks in more crisis related expenditures and these are clearer on the labor markets side. The largest was in Argentina, the *Jefes y Jefas de Hogar* workfare program put in place in response to the currency crisis in 2001 accounted for more than 0.8 percent of GDP in 2003 at its peak. The program and expenditures on it then declined as beneficiaries got jobs or moved onto other programs (World Bank 2010). In responses to the 2008/9 financial crisis, the largest increases in expenditure for labor programs are for unemployment benefits in Brazil, Ecuador and Uruguay.

Financial crisis playing out in headlines around the world evoked an active policy response in many of the nations of Latin America and the Caribbean, and usually a multi-faceted one. In many countries the crisis response included expansionary monetary and fiscal policies. Within fiscal policies, stimulus packages often included a diverse range of tax measures, infrastructure spending and increases in social protection. Within social protection, responses usually included a range of measures to increase the coverage or generosity of social assistance programs or labor market programs. Mexico's stimulus package illustrates the multi-faceted dimensions of the kinds of stimulus packages used (see Box 2).

Compared against a wider global experience, Latin America relied less on social protection as part of its fiscal stimulus packages than did other countries. Zhang, Thelen and Rao (2010) review the packages in 48 countries across the income spectrum (all those for which they could find enough information for their calculation) and estimate a total fiscal stimulus of about 3.9 percent of world's GDP in 2008 (ranging from 13 percent of GDP in China to 0.2 percent in Sri Lanka). Of this about 25 percent was spent on social protection measures, with richer countries generally spending more on additional social protection measures. For the five Latin American countries in their sample (Argentina, Chile, Honduras, Mexico, Peru) the average stimulus package was 2.6 percent of GDP, and only about 4 percent of it went to additional social protection measures. Among the Latin American nations covered in the study, the share of the stimulus spent on social protection was highest for Honduras (37 percent of the stimulus package, or .38 of GDP), which is in part an artifact of how the study focused on *discretionary policy or changes* as opposed to automatic stabilizers. Chile, with its much more developed social protection system than Honduras devoted only 3 percent of its stimulus package, or 0.11 percent of GDP, had one of the best developed SP systems in the region prior to the crisis and took a number of actions to improve or extend it.

From 2008, against the background of developing SP systems, we see a number of policy changes in LAC, somewhat more numerous in countries that were more affected by the crisis and more heavily weighted to social assistance than to labor market programs. We also see a good deal of policy response in some countries – in the Dominican Republic and Argentina, for example -- which were not so deeply affected by this crisis, but with relatively recent scars from prior crises and who would not have known at the outset of the global downturn how well their economies would fare. Table 1 gives a very brief summary of policy actions taken following the crisis. Note that this tally is of policy changes, thus discounting the support to households that flowed from ongoing programs. For example, Ecuador did not take action to change the design of its unemployment insurance savings account after the crisis, but expenditures did see a sharp uptick as the number of beneficiaries doubled. Of the 27 countries listed, 21 increased coverage (15 countries) or benefit levels (14 countries) of cash transfer programs. Fourteen countries made changes to one or more of their passive or active labor market programs.

The loose correlation of social protection responses to economic impacts of the crisis is a pattern found beyond Latin America as well. Robalino *et al.* 2012 looking at 50 countries worldwide, document that there is little systematic difference in policy responses among countries with greater or lesser impacts on growth or on unemployment rates. LAC differs in the somewhat higher reliance on existing programs. In Robalino *et al*'s review, roughly two thirds of policy responses observed were new, rather than expansions or modifications of existing programs.

Section 2: Labor Market Programs

Labor market programs are, conceptually, default option to reductions in growth or employment. As we've seen in previous chapters, unemployment rose in all countries with high frequency data, and labor incomes are the main driver of prosperity or poverty, so the labor programs are potentially very important. **Nearly every country in Latin America and the**

Caribbean has some sort of labor programs and many countries modified them to better respond to the crisis. To provide income support to the unemployed, severance pay legislation is far the most common tool, indeed nearly ubiquitious. Most of the upper middle income countries have some form of unemployment insurance programs and a goodly handful of countries throughout the whole income range have used direct employment on labor-intensive public works or community service as an alternate way of proving income support to workers who do not qualify for unemployment insurance or severance pay. A number of countries also have one or more types of active labor market programs designed to improve the employability or wages of prospective workers. Here we focus on two highly applicable to crisis response – public employment services and 'short-work' schemes intended to reduce firing.[2] Figure 5 provides a brief overview of programs and their modifications and this section of the chapter provides details.

Informal sectors are large in LAC, which influences not only how labor adjustments play out in terms of unemployment, reduced wages or increased informality, but also shape the scope of the possible social protection measures. Figure 6 reports the affiliation with social security, a first condition for coverage in many of the region's UI schemes, with a second one having to do with length or density of contributions in the months prior to a spell of unemployment. Coverage is highest in upper income countries and for higher deciles, but only partial even there. Costa Rica, Uruguay and Chile, famous for their extensive social protection systems, cover over 80 percent of their richest quintiles, but only about 40 to 60 percent of their poorest quintiles. The coverage of the poorest quintiles is negligible in many countries, especially Central America. The pattern of high informality has changed little over the 2000s in most countries, though improvement in coverage is evident in Colombia and Chile.

Unemployment insurance and unemployment insurance savings accounts

Program logic

Unemployment insurance, unemployment insurance savings account and severance pay are three different ways of replacing workers' income in case of loss of employment. Each program has its pros and cons and may be more suitable to some countries than others, depending on the structure of the labor market.

In formal economies, unemployment insurance (UI) is the classic program for income replacement for households and can be an "automatic stabilizer" for the economy. Unemployment insurance is typically formulated to replace a share of income, with payments commonly in the range of 25-75 percent of lost wages, extending for 3 to 6 months of benefits for a covered spell of employment, and covering formal sector workers who have contributed for some minimum period before the unemployment spell (Vodopevic, 2004: ILO database). Unemployment insurance is, however, unable to assist those in the informal sector, which with LAC's large informal sector implies a significant limitation in coverage. The presence of

[2] Labor training or re-training may also be pertinent but our information base does not allow us to distinquish well enough between the bulk of training carried out for those in work and as part of ongoing policy with changes in programs, or programming meant especially for who lost work due to the crisis.

substantial informal sectors also makes it difficult for Latin American unemployment insurance programs to ensure that their benefits flow only to those who are not working, as unemployed formal workers may work in the informal sector. And even where labor markets are predominately formal there are some disincentive effects, with workers perhaps delaying the search for or acceptance of alternate employment somewhat longer than they would in the absence of unemployment insurance. Design parameters can be selected to reduce these disincentives effects, but these adjustments also tend to limit the assistance the schemes offer. For these reasons the programs are less common in poorer/more informal than richer/more formal countries worldwide and present in only a minority of LAC's countries, where they protect a minority of workers.

To escape some of the limitations of classically designed unemployment insurance, several Latin American countries have adapted a variant – the unemployment insurance savings account (UISA). In this variant, workers accrue savings from individual and/or employer contributions, and when unemployed, are entitled to draw benefits over short, often fixed, periods. Any balance remaining in their accounts at the end of their working lives reverts to their pension funds. UISA schemes were invented to avoid both the incentive problems found in unemployment insurance and the risk of severance pay that firms will not hold enough liquid assets to pay dismissed workers, especially when the firm is losing profits and job losses are most intense. Of course in eliminating the pooling of risks, the scheme can leave workers underinsured in cases of long spells of unemployment or of low contribution density. The schemes in essence force savings, and so about half of the countries allow withdrawals of savings for education, housing and/or health expenditures. This remediates some of the problems of forced savings, but of course again puts workers at risk of insufficient savings in the event of unemployment. Most of the schemes are too small and/or too recent to provide coverage to much of their countries' populations or many lessons on their optimal design features. UISA programs are, however, a much discussed option to add a strand to the overall safety net.

Hybrid UI/UISA programs can balance the advantages and disadvantages of each scheme. Chile is one of the few countries in the world who have tried and evaluated this approach. Its unemployment savings accounts have a solidarity component that tops up payments from individual accounts with funds from a common pool for those who meet certain eligibility requirements. An evaluation in Chile of covered workers who lost permanent jobs prior to 2007 suggests that UISAs indeed preserve work/job search incentives and that the solidarity fund component works as regular unemployment insurance with attendant disincentives (Reyes, von Ours and Vodopivec, 2011).

Severance pay requirements are another way of trying to provide income support for the unemployed. Such legislation demands that employers make payments, usually as lump sums, to workers when they leave employment in one or more circumstances – dismissal, redundancy, bankruptcy, disability, retirement, and end of service. Because the payments are made from one private party to another, the administrative requirements on government are lower than for UI/UISA. The worker maintains full incentives to work, as the amount they are paid does not vary by length of unemployment. Since the protection provided is not linked to the spell of unemployment, it can be too high for those with long tenure or those who can quickly find new employment, too low for those with short tenure or long spells of unemployment. Severance pay of course raises the costs of firing and may dampen labor reallocation or absorption, though the magnitude of such effects is somewhat contested (see for example, reviews in Holzmann and Vodopivec, 2012 and Pages et al, 2009). Moreover, there is the risk that firms, especially those with a large number of redundancies or in bankruptcy will be unable to meet severance pay obligations and of course firms always have an incentive to avoid payments, resulting in a large load of litigation in the labor courts (de Ferranti, et al. 2000). The limitations on coverage are quantified for Chile where the regulations cover workers with indefinite-duration contracts and 12 months' tenure who are dismissed for "needs of the enterprise" – a group that has been roughly estimated to represent a little more than 6 percent of all formal and informal employees who become unemployed. Even in this small group, a significant proportion probably receive no severance pay or less than they are entitled to, as employers often persuade workers to accept a reduced amount or simply refuse paying (OECD, 2009).

UI and UISA Programs in LAC

Unemployment insurance or unemployment insurance savings account systems are present in several of LAC's higher income and larger countries (see Tables 2 and 3, and Figure 2) though LAC countries spend less on UI/UISA than OECD countries. Whereas in 2007, OECD countries on average spent about 0.6 percent of GDP on unemployment insurance programs(OECD iLibrary), in LAC, of the countries for which we have data, only Brazil spent so much, Uruguay about 0.3 percent of GDP and no other came close.

Information from household surveys shows how small the programs are in absolute size and that, surprisingly, the distribution of benefits from UI programs is relatively neutral across the income distribution (see Figure 7). The small share of the population benefitting is expected as many workers are not in formal jobs, and many of those who are may not have met the minimum requirements for benefits or been unemployed longer than the duration of benefits. Jaramillo and Saavedra (2005) report that only 5-15 percent of the unemployed population receive benefits. Somewhat more surprising is the neutral distribution of benefits, since those covered had stable formal jobs, a type of worker usually concentrated in the upper half of the income distribution. Apparently once that anchor job is lost, many of these households indeed have low incomes (even after receiving the unemployment benefits). This underscores the importance of the programs for those who do benefit from them.

Nearly all countries in LCR have severance pay regulations and all of these cover redundancy, about half dismissal for other reasons. Benefits for those with 5 years of service range from a low of 5 weeks of pay (Belize, Grenada, Suriname) to 21 or more weeks in Argentina, Chile, the Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico and Uruguay (Holzmann, et al. 2012). This places LAC in the mid-range internationally. LAC has fewer requirements for administrative procedures associated with firing (e.g. the need to notify or seek approval from a third party) than most other regions (Pages, et al).

Changes in UI/UISA in Response to the Financial Crisis

The countries most hit by the crisis were not well covered by UI/UISA Of the fourteen countries that fell into recession, only three (Brazil, Chile, Venezuela) had UI programs; the remainder (Antigua and Barbuda; Costa Rica, Dominica, Honduras, Jamaica, Mexico, Nicaragua, Paraguay, El Salvador, St Lucia, and St. Vincent and the Grenadines) did not.

However**,** seven of the eight countries with UI and UISA programs sustained growth decelerations of over 6 percent. With a growth deceleration, the formal labor market would be expected to tighten. This was born out in decreases in net salaried employment, in all countries for which chapter 2 provides disaggregated analysis, though whether the plunge crossed the threshold to negative net job creation varied – in Brazil net job creation stayed minimally positive even in the worst quarters, while it moved negative in other countries.

Chile was the country with the largest increase in unemployment rate (3.5 percentage points) and which made the most change to rules of its unemployment program. The emergence of the global economic crisis prompted the Bachelet administration to fast-track reforms already in the works. The January 2009 reform allowed fixed-term workers to access the solidarity fund; relaxed the eligibility requirement for the solidarity fund by transforming it from a continuous contribution requirement (12 months) to a minimum density requirement (12 of previous 24 months, with the last three continuous and with the same employer); raised the minimum and maximum solidarity fund benefits; changed the payment structure under the Individual Account; and allowed 2 additional payments during periods of high unemployment - when the national unemployment rate is 1 percentage point higher than the four year rolling average. The number of beneficiaries increased from about 10,000 per month by the end of 2008 to about 30,000 month in the end of 2010, with an increase in the replacement rate as well. For example, fixed contract workers would have previously been ineligible, after the changes they would have an average replacement rate of about 35 percent. (Bernstein, Fajnzylber and Gana, 2011). However even this structural increase was insufficient. The share of unemployed covered by the UISA system which had grown to about 22 percent in 2007 fell to about 18 percent in 2009 (Robalino *et al* 2012).

Uruguay completed a permanent reform to its unemployment insurance system in 2008 just before the crisis that facilitated benefits for affected workers. In this context perhaps the most important change was an extension of benefits from 6 to 8 months if/when the country is experiencing a recession, a trigger not in fact met. Workers age 50 and older are eligible for benefits for 12 rather than 6 months. The benefit formula was revised moving from a flat 50 percent of wages to an initially higher level to provide more adequate income support then declining replacement rates each month to encourage job search. The reform also introduced mandatory training for those receiving benefits for 'casual despido' during the second half of their benefit period. As a result of these changes the share of unemployed covered by unemployment insurance rose from 13 percent in 2007 to 16 percent in 2008 and was 20 percent in early 2009 (Casanova, 2009).

Brazil temporarily extended the duration of benefits for a limited group of workers. The period of benefits was temporarily extended by 2 months for workers laid off in the months of December 2008 and January 2009 from jobs in a list of "most affected sectors" which was determined at the state level. The short time period to which these measures were confined corresponds to the single short duration of the recession -- aquarter of negative growth which Brazil experienced. It did not result in a greater average duration of benefit in 2009 for the year as whole – the average spell of unemployment for formal employees was 3.9 months in both 2008 and 2009, though in the first quarter of 2009, the number of claimants increased by 22 percent and then fell for the remainder of 2009, falling by the fourth quarter to baseline rates

(OECD 2010 pg 139). Approximately 217,000 workers benefitted from this provision, costing 0.013 percent of GDP (Berg, 2009) and against a total number of unemployed workers of 7 to 8 million (Robalino *et al*, 2012). Spending on UI increased by a bit more than trend, reaching 0.6 percent of GDP, in 2009.

The Bahamas introduced a temporary financial measure under the National Insurance Scheme to pay up to 13 weeks of benefit at a rate just under minimum wage, US$200/week. (Ndahi, 2009). This in effect raised benefits for some -- according to the 2004 rules benefits were 50% of median weekly pay but capped at US$250/week, and overrode the minimum contribution requirements (normally employment in 13 of the 26 weeks prior to dismissal and 40 lifetime contributions).

Mexico does not have a national unemployment insurance program, but the Distrito Federal initiated an unemployment insurance program in fall 2008 for city residents working for firms in the city for six months or more. It is unusual for unemployment insurance to be done at a municipal level, pooling at the national or state level is the norm, but since Mexico City's population is so large (about 9 million people in the city proper) it provides actually a bigger risk pool than available in a number of small countries or US states. The program however has not achieved significant coverage yet, reaching about 60,000 unemployed workers in each of 2008 and 2009 (Ciudad de Mexico, undated).

Some countries that did not muster full unemployment insurance made modifications to their social insurance laws to provide some support to workers. Costa Rica extended the grace period for health insurance coverage after loss of employment from 3 to 6 months. (ILO/World Bank). El Salvador allowed workers to maintain social security coverage for six months after being fired, a provision taken advantage of by only 8000 workers. The Dominican Republic allowed unemployed workers who had earned less than DR$1000 (about US$285) to keep their health insurance for one year. Similarly, Mexico's IMSS extended health insurance coverage for up to six months for dismissed workers and their families (Freije-Rodriguez and Murrrugarra, 2009). Mexico went further, allowing unemployed workers affiliated with IMSS to withdraw one month's income from their pensions plan (Castro, 2012). And at least two other countries _-- Antigua and Barbuda and El Salvador – proposed but did not implement UI programs.

Spending on unemployment benefits increased in all six countries in our database with unemployment benefits, adding nearly 0.2 per cent of GDP in Brazil, and 0.1 percent in Chile and Uruguay. Changes were much inconsequential in Colombia which is unsurprising since it had both positive growth and only a small deceleration.

Statistics on the number of workers benefitting from severance pay are not maintained on a regular basis and so we cannot see how they evolved in the crisis. We do not know of any changes in severance pay legislation because of or timed with the crisis.

UI Around the World

LAC's coverage of unemployment, while much lower than that of Western Europe is on par with that of Eastern Europe according to benchmarking by Vroman and Brusentev,

2009 (see Table 4). They report that globally 27 of 30 of the richest countries have unemployment insurance programs, but none of the poorest 30. In the OECD-20 recipiency rates are 63 percent and replacement rates 38 percent, so workers receive compensation for about a quarter of income lost due to unemployment In South America, recipiency rates are 22 percent, just on par with those of countries from the Former Soviet Union and Central and Eastern Europe. Benefit rates in South America are on the high end of the spectrum, with replacement rates averaging 48 percent. Combining the coverage and and replacement rates, 10 percent of income lost to unemployment is compensated in South America), less than half the rate of the OECD-20 but higher than in other regions.
LAC's expansion of its UI programs during the crisis was in keeping with world experience. Many countries extended the duration and level of benefits, especially in Eastern Europe, Robalino et al, 2012 Isik-Demelik, 2012.

"Short work" or part time unemployment schemes

Program Logic

Short term work programs are intended to preserve jobs at firms experiencing temporarily low demand by encouraging work sharing, while also providing income-support to workers whose hours are reduced due to a shortened workweek or temporary lay-offs. Typically the government grants a wage subsidy to the firm or pays partial unemployment benefits or other compensation directly to workers, the firms can thus pay less than the wage agreement in force and typically reduced social security contributions as well, in exchange for limits on the number of workers dismissed. To the extent that retaining workers protects households' and firms' investment in job-specific human capital that will be of value when a short downturn passes and firms return to profitability, job-retention subsidies can have economic as well as social protection values. However, they can delay a restructuring of industries, firms and jobs when needed. It can be difficult to distinguish the long-term viable firms and industries at the beginning of a downturn and to know whether how many workers they would fire in the absence of the scheme's support, thus the schemes may subsidize employment of those who would have been retained, or who will be dismissed even after recovery of demand, which will reduce their cost-effectiveness. Schemes therefore try to balance eligibility requirements and subsidy values to encourage enough, but not excessive take up.

In LAC in Response to Financial Crisis

Publicly supported short term work schemes to keep people in jobs were used in response to the global financial crisis in just a few countries in LAC. In Argentina and Uruguay the scale was significant, in Mexico less so.

Argentina's *Programa de Recuperacion Productiva* (REPRO) was born in the convertibility crisis at the beginning of the decade, then operated at a low level until 2008 when it was called into play to respond to the global financial crisis. The number of participating workers jumped from about 14,000 in 2007 to 23,000 in 2008, to 85,000 in 2009 (Bertranou and Mazorra, 2009), to 144,000 in 2010, reducing slightly to 114,000 in 2011 (ILO 2011). This compares to negative net creation of salaried jobs of just over 100,000 in the Q4 2009. The program provided income support of AR$600 (about US$150) per month for workers who might otherwise be laid off in qualifying firms. The companies could deduct this government-paid subsidy from the salary needed to comply with collective bargaining agreements, moreover the company then needed to pay social security contributions only on the portion of wages they paid. In return, enterprises promised to refrain from layoffs. To qualify for participation the firms had to show that they were profitable before the crisis and that they had solid prospects of recovery. Trucco and Tussi (2010) estimate that in 2009, about 80 percent of participating firms were in the tradable sector; that 96 percent of firms were small and medium enterprises but that 8 in 10 participating workers were working in firms of 50 or more employees; and that with an average length of subsidy receipt of 8.5 months, the average cost per dismissal averted was US$951.

Uruguay issued an executive decree in July 2009 allowing partial unemployment benefits for workers whose work week had been reduced by one or two days for up to a year. To qualify firms had to show a fall in sales of at least 15 percent relative to the average of the same quarter in the previous two years. At the time of the decree the program was expected to cover 4000 workers. (Casanova 2009a) From February to June 2009, 37 percent of those claiming unemployment benefits were in this 'suspended' category, about 10,000 workers. (Casanova, 2009b).

Mexico set up a temporary Job Preservation Program in 2008. It provided subsidies of $110 Mexican Pesos per day (about US$8.23 with September exchange rate) for up to three quarters of the workers in participating firms, for up to a total of $5,100 Mexican pesos per worker (US$382). Firms had to be in a narrowly defined set of industries (automotive, spares, electronics, electronic appliance capital goods and suppliers thereof) to have been in existence for twelve months, be in good standing with tax and social security payments and rules, and have reached an agreement with workers on temporary reductions in wages or hours in exchange for job preservation. The program had a slow start up and simplified requirements three times, eventually reaching about 200,000 workers in 224 firms by September 2009 (Galhardi, 2009), whereas net salaried job destruction in Mexico reached nearly half a million the following quarter.

Around the World

Work sharing schemes were adopted in three quarters of OECD countries. The countries with existing programs (France, Germany, Italy and Japan) were able to generate high take-up for the schemes, around 2 percent of the workforce in France, 3 percent in Germany, Italy and Japan). Germany's Kurzabeit scheme is perhaps the most well known of such programs. It covered nearly 1.5 million workers in May 2009, and is credited with keeping the unemployment rate to half of what it would otherwise have been. For qualifying firms and workers, firms pay for hours worked and for a reduced portion of social security contributions. The employment agency pays workers for hours not worked, at the replacement rate for unemployment benefits, eg 60 of wages. (OECD, 2010, Brown and Koetl, 2011).

Public Employment Services

Program Logic

Public employment services are meant to provide information to both employers and job-seekers so that better job matches can be made, resulting in higher productivity for the firm and/or higher wages for the employee than would be the case without the intermediation service. Services may include some or all of of job-listings, job-search related counseling, services to employers, and referrals of job-seekers to training or other support programs. Services are sometimes provided on a for-profit basis by the private sector or by non-for-profit agencies contracted by government. Public sector involvement (in direct provision or financing) may be justified if the public services focus on clientele not usually served by the private for profit sector or who would otherwise be likely to be unemployed, especially if they would be drawing publicly financed benefits – unemployment benefits, social assistance, disability support or public pensions. Public employment services are usually evaluated as having positive effects on employment probabilities and wages, are relatively low cost to provide and thus are among the more cost-effective of active labor market programs. Moreover they can be the final link in a service chain that ensures that training and wage subsidies actually result in employment. (see for example, Almedia, et al. 2012, Betcherman et al, 2004). To be effective, the programs must develop a critical mass of jobs and job-seekers and be able to connect the two at low cost. The development of adequate services for employers, especially for employers of target groups on public benefits, such as the long-term unemployed, youth, or the poor is perhaps especially challenging.

In practice in LAC

Public employment services are not well developed in most countries in LAC. Of the 12 countries in the SP database, the highest spender on the eve of the crisis was Mexico, spending 0.008 percent of GDP, a tiny fraction of othe of the average for OECD countries. (WorldBank, 2012. Argentina had started a campaign to develop significant employment services from 2006, as part of the strategy to transition beneficiaries off of the *Jefes y Jefes de Hogar Desocupados* program and back to independent employment. In general employment services in LAC are still struggling to develop to best practice levels, especially with respect to outreach to employers (see for example, World Bank 2010 re Argentina or OECD 2009 re Chile) or reaching poorer workers. For example, Honduras' *Empleate* employment service does better at capturing labor demand from large formal enterprises than from smaller ones and consequently serves mostly the population with secondary or university education and is still limited in coverage. (World Bank, 2012) El Salvador's program was serving about 11,000 people per year prior to the crisis, mostly young and mostly secondary school graduates (World Bank, 2012).

In Response to the Financial Crisis

A few countries bolstered their public employment services in response to the crisis but there is little by way of evidence of their impact or the characteristics of their clientele. Even after expansion, they remain quite small relative to flows in and out of employment. Argentina continued its program to build capacity, nearly doubling the number of offices by the end of 2009. The number of clients served was about 72,000 in 2009, only about 5 percent of the number receiving unemployment insurance (SP Database). Priority for the unemployment services was given to former beneficiaries of the *Programa Jefes y Jefes de Hogar Desocupados* who chose to transfer into the time bound *Seguro de Capacitacion* which was designed to improve their employability with job training and employment services. The difficulties in building such services, however, led to only a quarter of the participants receiving training and employment services, half leaving the program due to time limits and only 20 percent exiting to formal employment(World Bank, 2010). Mexico temporarily scaled up the budget for its employment services to extend hours and improve services. It increased staffing by nearly 20 percent between 2007 and 2009 (OECD, 2010). Its service delivery rose from 200,000 to 350,000 clients (SP database), which though small in relation to the labor market is found by Heredia (2012) to raise somewhat the probability of jobseekers finding formal jobs and raises the number of hours worked per week (though not hourly wages). El Salvador set in place plans to expand coverage of its employment services from 14 urban centers to 66 municipalities, raise the quality of service and build links to other ALMPs such as training and workfare. Chile proposed to improve the information system for the nascent electronic labor exchange OECD, 2009.

Around The World

Spending on public employment services is Latin America is low, and this is reflected in lower density of services than in other emerging economies, especially ECA, see Table 5. Moreover many European countries give their employment services a more prominent role in social assistance than does Latin America, requiring social assistance recipients to register with public employment services, and to accept training or jobs provided by them though this requirement is often not backed in substance with enough services to be effective. In LAC this linkage is much less common, though a number of assistance programs are beginning to seek ways to help households increase their earnings and become independent. Some of these, such as *Chile Solidario* and *Colombia Unidos* include linkages to a customized set of services, including as needed, employment and/or training.

Labor Intensive Public Works

Program logic

Labor intensive public works programs can be an effective alternative to unemployment insurance in countries where unemployment insurance is not available or most people are not eligible for it. The principals are simple and well known: paying low wages for relatively difficult, full time work, serves as a "self-targeting" mechanism so only people who really need support apply to work. Labor may be used in activities that yield social benefits, such as providing key infrastructure, community assets or community services. Programs vary as to how much emphasis they put on the investment value of the work versus regarding the work requirement primarily as a feature that ensures self targeting. Though conceptually and effectively a good substitute for unemployment insurance for the poor without access to social insurance, the global track on public works record shows challenges, oerhaps most importantly, it can be both expensive and administratively difficult to arrange useful work for large segments of the population. Ensuring a list of "shovel ready" projects, and required materials are at hand so that work can start quickly, takes time and good organizational capacity. Thus the programs tend to be small relative to the niche of social policy needing to be filled (Grosh, et al. 2008, Subbaro, et al. 2012).

Latin American Practice

Latin America has a long record of public works programs, with Chile's *Programa de Empleo Minimo* (PEM) and *Programa de Educacion para Jefes de Hogar* (POJH) programs from the early 1980s being perhaps the largest in modern history, absorbing up to 13% of the labor force (Reinecke, 2005). Argentina's Trabajar in 1998 and then *Jefes y Jefas de Hogar* in 2001 are more recent icons demonstrating some of the difficulties of such programs. *Trabajar* was a modest program, peaking at 125,000 workers in and able to enforce the work requirement rigorously and show good value for the work done as well as excellent targeting among the workers. *Jefes y Jefas* was much larger, peaking at about 2 million workers, still reasonably targeted, but much less able to enforce the work requirement or ensure the value of the work done – in 2004, only 55 percent of participants were working 20 hours or more per week or in training, by 2008, a mere 19 percent were. (World Bank 2010, Table A2.1) Peru's *A Trabajar Urbano* started as a contemporary to *Trabajar* but shrank rather than going out of existence as the economy improved. It was relatively small, peaking at 0.14% of GDP 2002 and covering 0.5 percent of the urban population in 2003 and had a number of good-practice features – labor intensity of 60 percent, good selection mechanisms for works and community involvement in their supervision, though a wage that was relatively high which made targeting problematic. (World Bank, 2007). Other temporary public work programs have come in and out of existent or ebbed and flowed in size – in Brazil, Bolivia, and Mexico for example, and through their social funds, in Nicaragua and Panama. In general these have all been much smaller than the older Chilean and Argentinian programs.

In Response to Financial Crisis

Mexico scaled up it Programa de Empleo Temporal (PET) as one of several labor market measures. The PET was introduced as response to the 1995 "Tequila' crisis, achieving significant scale in 1999 and 2000, peaking at a million temporary jobs. The program was then sharply scaled back, providing by 2007 only a fifth that number of jobs. With the global crisis, it was scaled up, covering 285,000 beneficiaries in 2008, 682,000 in 2009 and 894,000 in 2010 (World Bank 2011; ILO/OECD 2011). The total number of shifts per worker allowed was decreased from 176 to 132 in 2010, but averages were lower than that, 33 shifts per worker on average in 2008, intensifying to 53 per worker in 2009 and falling to 44 per worker in 2010. PET was targeted to poor rural areas until 2010, when rules were changed to allow coverage in urban areas and some targeting based on areas of high unemployment. A minimum of 65 percent of the budget must be used for wages, no more than 28 percent for materials and equipment, and no more than 7 percent for administration (World Bank 2011). In this design it conforms reasonably well with standard 'best practice' though the program has not been able to concentrate works during the agricultural slack seasons as desirable, indeed work has often peaked during the agricultural peak season. There has not been a comprehensive recent evaluation of PET, but Scott 2009 shows that though PET's targeting has deteriorated over the decade, in 2006 it was still one of the best targeted programs in Mexico. The wage paid is just under the official minimum wage. An average rural household relying only on a single minimum wage would fall well short of the extreme poverty line and in the bottom 4 percent of the income distribution.

Other countries similarly counted on public works programs founded in past crises. *Uruguay Trabaja* gave temporary part time employment and some related benefits (including counseling, dental care and a small amount of training) to about 3100 and 3600 people, mostly women in 2008 and 2009. The program is geared for the long term unemployed and/or socially vulnerable and works are organized by civil society organizations. Peru's *A Trabajar Urbana* had been reshaped into a national program, *Construyendo Peru*, in 2007 and a training arm was added. It has, however acted pro-cyclically, increasing coverage in 2007 and 2008 when the economy was growing strongly and then seeing its 2009 budget cut to a third of its 2008 budget. To soften the impact of this budget cut on the ability to provide income support, the program authorities shifted the concentration of activities to those higher in labor intensity and suspended training. (Jarmillo *et al*, 2009)

El Salvador's *Temporary Income Support Program (*PATI) was launched as a response to the 2009 economics crisis. The program requires service on labor-intensive community activities, income support and training, especially to youth 16-24 and female heads of household living in poor urban areas affected by violence. Most PATI community activities would be related to social and community services (e.g., childcare, sports and youth activities, improvement of public spaces) and would not involve any substantive infrastructure activities. Training activities would be designed to increase the employability of PATI participants in the labor market. They receive stipends of US$100 month for 6 months in exchange for 6 hours of work per day. This monthly grant is well below the minimum wage (US$173 as of January *2009,* MTPS *2008)* and the urban poverty line (US$165.7 in August *2009;* DIGESTYC , *2009).* The program is meant to serve 60,000 youth over a three year period, after a small pilot in 2009, it was running at about 20,000 participants per cycle by the end of 2011. This is a significant size in relation to its target population. Every year, about 30,000 young Salvadorans enter the labor market for the first time and encounter scarce opportunities; of these new entrants, about 4,000 would not be able to find a job, and the majority who find jobs, would end up in informal low-productivity activities. (World Bank 2009, FISDL 2011)

Intrigued by the type of support public works can offer, and cognizant of the roll they can play in crisis, several other programs are testing such schemes. In 2010, the Dominican Republic launched a pilot public works program which may become important in future but was too small and too late to have effect in the downturn. Similarly Paraguay designed a pilot Temporary Employment Program, "Ñamba'apo Paraguay" for launch in 2010, though congress did not appropriate the funds to really get it off the ground. Colombia has put in place a temporary work program for victims of recent natural disaster (the *ola invernal)* and is developing a mechamism for quick sacling up and down of temporary employment program for other crisis in future.

Around the world

With respect to direct employment on public works programs, LAC's current crop of programs are generally typical of world experience, most have many if not all best-practice features to their design, are plausibly implemented, but are tightly rationed and contribute only a small as a share of employment. The global exception with respect to coverage-- India's Mahatma Gandhi National Employment Guarantee Act – is the only public works program operating with a formal guarantee of employment and with a vast scale of implementation, having covered about 10 percent of the labor force in 2008, and attendant implementation issues. A few other programs in the world are large, with South Africa's Expanded Publics work program reaching 3.4 percent of the labor force; Indonesia's covering 1.4 percent; and Russia 1.0 percent (OECD 2010), but most others cover much smaller shares. Robalino et al 2012, report that the mediam number of beneficiaries in programs used in response to crisis was 0.1 percent of the labor force.

Section 3: Social Assistance

Social assistance programs provide transfers to the poor or vulnerable. The category of social assistance covers a wide range of programs of different modalities for different purposes. It can include minimum income guarantees, conditional cash transfers, child allowances, social pensions, income support for the disabled, school lunches, and segues into fee waivers or price reductions for essential services such as health care, education or utilities. Eligibility criteria and program rules can focus some programs on short term assistance to those facing shocks, others to longer term support for the chronically poor, or some combination.

In section 1 we reported on the total expenditures of the full panoply of instruments. Here we look in a bit more detail at those that account for most of the spending and policy action in the years around the time of the crisis, especially CCTs, selected unconditional cash transfers, social pensions and school feeding.

Conditional Cash Transfers

Program logic

Conditional cash transfer programs (CCTs) are meant to break the intergeneration transmission of poverty, by transferring cash to poor households on the condition that those household make prespecified investments in the human capital of their children (Fiszbein and Schady 2009). The cash transfer is intended to alleviate households' current poverty, while the conditions are intended to increase the human capital of the new generation and thus improving their future prospects. These programs are generally targeted to the poor, usually families with children. The targeting mechanisms include geographic targeting, household targeting and a combination of the two. The programs' "'conditions'" require that these households use basic preventive health care and ensure school attendance. There is a great deal of variability between programs about how thoroughly and frequently compliance with the conditions is monitored and how big the penalties for non-compliance are. There is a large body of evaluation evidence showing these programs to be effectively poverty targeted, to raise household consumption, to increase the quantity and improve the quality of food consumed, to increase school enrollment and the use of selected health services, and in many cases to reduce child labor but not adult labor. (Fiszbein and Schady 2009, Baez, 2011))

In practice in LAC

CCTs have become the flagship social assistance programs in LAC countries, with most countries having at least one CCT program and currently over 110 million people (more than 20 percent of the population) in the region living in households that are beneficiaries of a CCT program. Sixteen countries in the region currently have at least one such program (Table 6) and their spending over the decade has increased substantially, with Brazil's expenditures increasing ten-fold (Figure 2).

Coverage varies substantially by country. In some countries (e.g. Bolivia), these programs benefits only households living in specific areas, in others (e.g. Brazil and Mexico) they have national coverage. Programs vary in population coverage from under ten percent of the population in Costa Rica, Paraguay and Peru, to about a quarter in Brazil, Colombia, and Mexico, and even larger in Guatemala and Ecuador. Not only do the program have fairly high coverage, that coverage is highly progressive, with coverage rates among the poorest decile multiples of what it is for the richest decile (see Figure 8), though still well short of all the poor. Among the countries most severely affected by the crisis,only Mexico and Guatemala had a high coverage CCT program. The other Central American countries have smaller programs (Costa Rica with 4 percent of the population) or none at all (Nicaragua), Jamaica's program is also relatively (13 percent of the population).

While CCTs are primarily intended to address long-term structural poverty, their prominence in the social protection systems in countries in the region has made them an important mechanism in protecting household from shocks. Part of this is due to their origin – a number of programs have started (and found momentum) in response to a crisis, for example, Mexico, Colombia and Dominican Republic. But the main reason that CCTs can be an important vehicle for crisis response is that these programs have already established administrative capacity and a client relationship with a large share of the most vulnerable population, to whom they provide regular income. Indeed, impact evaluations have shown improved child welfare outcomes even in households facing shocks such as falling prices of coffee in Mexico (Barham, et al. 2011), or increasing food prices in El Salvador (de Brauw and Murrugarra 2011).

The targeting instruments of most CCT programs in the region (see Table 7) were designed to address chronic poverty and thus not flexible as would be if the programs were designed principally to address transient poverty from crisis. There are a number of aspects to this:

- Most programs use proxy means tests to judge welfare, measures that are designed to be relatively stable indicators of chronic poverty rather than to fluctuate with short run income changes.
- Some programs target only specific geographic areas (e.g. Guatemala, El Salvador, Panama, Paraguay, and Peru), concentrated mostly or exclusively in rural areas. Furthermore, some CCT programs (e.g. *Oportunidades* in Mexico) work only in locations deemed "supply ready," excluding some areas that lack health and education

services. Depending on the coverage of the program, and where the crisis hits, those hurt may be excluded, for example in the financial crisis we expected layoffs in urban areas, which did not fit the rural focus of many of the CCTs. About half of programs accept new registrants only periodically rather than on an ongoing basis.
- Most programs mostly target only families with children, whereas the crisis may affect families with different types of demographics.

The programs are set up to allow households to benefit for multiple years, with re-certification only every few years, and in several cases on *ad hoc* rather than pre-determined cycles.

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As a Response to the Financial Crisis

During 2008 and 2009 most countries modificed to some extent the existing programs or introduced new programs. Every country which had an existing CCT program expanded coverage or increased the generosity of benefits, in most instances to address the negative effect of the economic crisis. Three countries introduced a new program (Belize, Bolivia and Honduras) (Table 8 and Figure 6). Nine out of the twenty-one programs increased the number of beneficiaries, five rolled out to new areas of the country, seven raised benefits and three changed the benefit structure.

Many countries reached out to existing beneficiaries by increasing the level of benefits, the quickest of possible program responses. In seven out of 17 existing programs in 2008, benefits levels were raised without any additional change to the benefit structure. In Brazil both the variable benefits (paid per child) and the basic benefit (for extreme poor families irrespective of the number of children) were raised by 10 percent.[3] In Mexico benefits were increased on top of inflationary adjustments in 2008 and in 2009 (US$4 and US$10 respectively). In the Dominican Republic the benefit level was increased by 27.3 percent.

While increasing benefits is a fast and administratively inexpensive measure, it is limited to benefiting only existing beneficiaries of a program. However, we have seen that coverage rates of the poorest quintiles are far from complete. Indeed, it is desirable in crisis response if programs can be scaled up automatically, or at least quickly when needs increase, and then scale back down afterwards.

Some CCT programs took policy actions to expand enrollment. In 2009, the new Salvadoran Administration maintained the CCT program, expanding it to poor urban areas, and complementing the program with other interventions such as a cash transfer to the elderly living in the same 100 poorest municipalities. Mexico modified its targeting system and introduced

[3]**Evolution of the Benefits and their Structure *Bolsa Família* from 2004 to 2009**

	January 2004	July 2007	June 2008	July 2009
Norm	Law 10.836	Decree 6157	Law 11.692	Decree 6.917
Extreme poverty line	R$50	R$60	R$60	R$70
Poverty line	R$100	R$120	R$120	R$140
Variable benefit	R$15 (0-14)	R$18 (0-14)	R$20 (0-15)	R$22 (0-15)
			R$30 (16-17)	R$33 (16-17)
Basic (fix) benefit	R$50	R$58	R$62	R$68
Source: adapted from Soares and Satyro (2009).				

distinctions for urban and rural areas, which allowed more urban families to join the program. While the number of beneficiary families had remained constant at 5 million from 2004 to 2007, starting in 2008 the program expanded first by just 1 percent, then by 3 percent in 2009 and then almost 12 percent, reaching 5.8 million families in 2010. Also, to address the problem of "supply readiness," Mexico greatly expanded and shifted management of its less conditioned *Programa de Asistenctia Alimentaria* (PAL) to *Oportunidades* so that the PAL could enroll households for which access to the package of health services required for *Oportunidades* was not available, (REF).

Brazil is the only country in LAC that uses a means test for eligibility for its CCT, but since it was not operating as an entitlement program in 2008, its scale up was not automatic either. The government did take action to provide for a significant scale up following the crisis, though it was motivated not primarily by the crisis, but rather to address the issue of income variability. The threshold for eligibility was raised (from R$120 to R$140 for moderate poverty and from R$60 to R$70 for extreme poverty), with this adjustment bringing in 1.8 million additional families into the program, raising total enrollment from 10.6 million in 2008 to 12.4 million families in 2009. The cost of these measures and the increase in benefits are estimated at R$410 million, or approximately 0.014 per cent of GDP, bringing the total cost of the program to R$11.8 billion or 0.4 per cent of GDP. (source: ILO/World Bank, 2012).

In Guatemala the government launched the conditional cash transfer program, Mi Familia Progresa (MiFaPro) in early 2008. This was an an attempt to address the stagnation in the fight against extreme poverty between 2000 and 2006, low levels of public spending on social welfare programs, and the inefficiencies of the major existing programs to address the vulnerabilities of the poor. This program combined geographic and individual targeting and was scaled up very rapidly: by 2009 about 448,000 families (about 24 percent of the population) in the poorest areas of the country were benefiting from the program. At the end of 2009, the government introduced an additional nutrition benefit (the nutrition) to increase the transfer to families with little children.

Two countries -- Belize and Honduras -- started a new program in response to the crisis, and another - Bolivia started programs just after but not intimately linked to the crisis. Belize's BOOST program was launched in February 2011, and it now reaches 3,177 households (12.5 percent of all Belize poor households) and over 8,600 people, which represents about 6% of the poor population. Although Honduras has experience with sub regional CCT programs since early 2000s, the national CCT program *Bono 10,000* started with 100,000 rural poor households in 2010, and now reaches 250,000 households (20 per cent of the population) in both rural and urban areas.

The existence of a CCT program in a country has allowed governments an easy way to channel resources towards the poorest during the crisis. Chapter 2 has highlighted the regressive impact of the crisis. While as the crisis was unfolding the general sense was that poverty targeted program might not be the most useful as shocks to labor income might occur along the distribution and even be concentrated above the poverty line. But in a number of countries the impact to labor earnings was regressive and affected the poorest disproportionally, making poverty targeted programs a potentially helpful part of the response package. The data however, does not allow us to say whether beneficiaries of CCTs were the most affected or it was the poor not covered by the program.

Around the World

Few non-LAC countries scaled up conditional cash transfer programs in response to the crisis, though the Phillippines is a notable exception. In February 2008 its 4Ps program was a small localized pilot serving 6000 households. In response to the financial crisis, the Government decided to accelerate program expansion and scaled up to over 321,000 beneficiary households by the beginning of 2009.[4] The program areas selected by early 2009 covered 148 municipalities. By July 2009, the program expanded again to cover an additional 700,000 households in about 100 municipalities with poverty incidence of 60 percent or higher.[5] By May 2012, the program had further expanded to cover a total of approximately 3 million households. (World Bank, 2012).

Unconditional Cash Transfers (family allowances, disability and social pensions)

Program Logic

In the social protection arsenal, unconditional cash transfers span a wide family of purposes and designs. Among the most common are minimum income guarantee programs for the poor, which are common in Europe and various other developed countries; child allowances to provide income supplements to households with higher dependency ratios, also most common in Europe; transfers to the elderly or disabled to (partially) substitute for earnings, growing everywhere; and often a variety of sectorally linked benefits – e.g. housing or utility subsidies; fee waivers school, uniforms or textbooks.

In practice in LAC

While CCTs have become signature programs across LAC, many countries also have unconditional cash transfer programs that target different population groups. For example over the last ten years several countries have set up poverty-targeted or categorical programs for the elderly (known as social pension) and the disabled. A number of Caribbean countries that do not have CCTs have one or more poverty targeted cash transfer programs for the poor. Quite a number of countries have some sort of education sector related social assistance (scholarships; waivers for fees for enrollment, textbooks, exams; provision of uniforms or school supplies, etc.). But there are also housing programs, funeral allowances and a few countries with child allowances. The experience is diverse, and yet in many categories spending is relatively low and the programs were not used by the governments as part of crisis response so we provide a very selective treatment of UCT programs, focusing on those most pertinent to the topic of crisis response – the Caribbean's means tested cash transfers, the Southern Cone's child allowances, and the increasingly common social pensions and disability transfers.

[4] These are known as "Set 1" areas, also financed by the World Bank.
[5] These are known as "Set 2" areas.

Some sort of poverty targeted cash transfer program is common in the small island Caribbean states. They operate for example in Antigua and Barbuda, Dominica, Grenada, St Kitts and Nevis, St Lucia, and St. Vencent and the Grenadines.[6] They command the largest expenditure among the numerous social assistance programs in the all the countries for which we have information, though spending varies from 0.15 percent of GDP in St. Kitts and Nevis to 1 percent of GDP in St.Vincent and the Grenadines. The programs usually operate with an informal means test and so in theory would find it easy to respond to a crisis-induced upsurge in need. In fact, targeting and monitoring systems are very poorly developed in this programs and there is little information on their impacts or evolution over time (World Bank, 2009, 2009, 2009 2010, Williams, et al. 2012).

A small number of countries have child allowances. These started as part of the contributory social assistance system with attendant limitations to coverage, but Argentina, Chile and Uruguay have significant tax-funded non-contributory programs to complement coverage. Chile's Unified Family Subsidy (Subsidio Unico Familiar - SUF) is the longest standing, founded in 1981. It is proxy means tested, with the eligibility threshold set to include the poorest 40 percent of children. Budget rationing, however, occurred until 2007 when it was fully funded as an entitlement program, and coverage increased by about fifty percent, from 950,000 beneficiaries in 2007 to 1.4 million by end 2009. In 2009, Argentina expanded its program of child benefits to include the children of workers in the informal economy and of unemployed persons. The new Universal Child Allowance (Asignación Universal por Hijo – AUH) is a tax-financed rather than contributory and complements the contributory family allowances program (Asignaciones Familiares Contributivas– AFC) that has developed since the 1950s. It benefited almost 5.4 million he number of family allowance beneficiaries is expected to rise from 6.7 million to 11.3 million – the cost of which will represent approximately 1.5 per cent of GDP. (Rofman and Oliveri; ILO) In Uruguay,,two family allowance schemes had co-existed: one for salaried workers in the formal economy (reformed in 1980) and one for households with lower incomes, regardless of the type of employment (introduced in 1999 and modified in 2004). From 2008, the latter was replaced by the New Family Allowances Scheme (Nuevo Régimen de Asignaciones Familiares–NRAF). Coverage increased by 78 per cent between 1999 and 2008 (Bertranou and Maurizio, 2011). Some of these programs are 'weakly' conditioned, eg Argentina conditions 10 percent of its benefits on use of education services, Chile's requires health visits for kids younger than 6 years olds and school enrollment for older kids but does not monitor attendance.

Several countries are building programs of income support for the disabled. In Argentina the noncontributory disability pension started in 1997 and expenditure was equivalent to 0.032 percent of GDP. This program increased substantially with the number of beneficiaries went from 75,000 in 1997 to 576,000in 2010.and the expenditure increased tenfold from 0.032 in 1997 to .35 percent of GDP in 2010. In Brazil the disability pension started a year earlier in 1996 and it had a similar evolution with spending going from 0.02 percent of GDP in 1996 to 0.32 percent in 2010. The number of beneficiaries went from 346,000 to 1.9 million in 2010. In Ecuador, a disability pension a program started in 2006 with an expenditure of 0.002 percent and 5,000

[6] Jamaica, Belize and Trinidad and Tobago had programs in this tradition as well, but have reformed them, replacing informal means tests with more systematically administered proxy means tests and adding conditionalities.

beneficiaries that increased to 0.036 percent of GDP and 65,000 beneficiaries in 2010. Moreover, a transfer for children with disabilities started very small in 2008 with just 1,500 beneficiaries and increased tenfold to reach 18,000 beneficiaries and 0.007 percent of GDP in 2010.

Non-contributory pensions for the elderly, commonly called social pensions, are a branch of transfer policy that has grown significantly in recent years in Latin America providing income support to the elderly uncovered by contributory pensions. Eleven of the 18 programs existing in the region started after 2000 and seven of them since 2006 (see Table 8). These programs aim at supporting the life of elderly and disabled, and are mostly poverty-targeted (except for Bolivia, Distrito Federal in Mexico, and Rural Pension in Brazil). Some countries like Brazil and Argentina established the right to a minimum income transfer (commonly named "pension") at a certain age, for individuals not receiving any other form of formal pension, and in some cases with additional eligibility conditions. Other countries such as El Salvador, Peru or Mexico established old age income support programs targeted to the elderly poor living in the localities where a CCT is currently operating, so that these programs are implemented exploiting the existing delivery network of a poverty targeted program.

While few household surveys collect information on participation in these programs, we have information for four countries, Bolivia, Brazil, Chile and Mexico. Figure 7 shows that in 2007 Bonosol (the precursor of Renta Dignidad) in Bolivia reached over 80 percent of the population 65 and older, and in Chile more than half of the 65+ population in the poorest two deciles was covered by the Basic Solidarity pension (*Pension solidaria basica*) and the Aporte Previsional Solidario in 2009 (source World Bank ASPIRE). In Brazil coverage is much more limited, but this may be explained by the fact that BPC is just one of the many programs benefiting the elderly, and is limited to urban areas (since in rural areas the elderly benefit from rural pensions, which have the same level of benefits but are not means-tested).

Since the elderly are still a low share of the population, overall coverage of the population by social pension programs is low, (even if the social pension covers a high share of those not covered by contributory pensions). Since the elderly commonly live in households with adult earners and these are not necessarily poorer than average, benefit incidence is neutral rather than progressive. Figure 8 shows coverage adjusted by age.

As a Response to Financial Crisis in LAC

Selected UCTs, especially social pensions, increased after the crisis, sometimes directly as part of the response, often as part of the secular trend. There were a few specific programmatic responses – for example, Chile gave one time extraordinary payments to those who were already benefitting from a number of its social assistance programs. In the Dominican Republic the inefficient, geographically-targeted electricity subsidies under the program for the Reduction of Black-outs were replaced by the means-tested Bonoluz subsidy program.

There was a good deal of growth in social pensions. The new Salvadoran Administration in 2009 complemented the CCT program with other interventions such as the Basic Universal Pension for the Elderly over age 70 (Pension Básica Univeral – Adulto Mayor), a cash transfer to the elderly living in the same poorest 32 municipalities covered by CCT. These individuals receive a pension transfer of US$50 a month provided they do not get any other pensions. More than 7,000 elderly received the transfer during 2009. Similarly, Panama established its program in 2009; and Bolivia's Renta Dignidad replaced the existing Bonosol program.

In 2008 Chile introduced a old-age Basic Solidarity Pension (Pension Basica Solidaria – PBS Vejez) to replace two previous programs, PASIS and PMG. It aimed at supporting all the individuals older than 65 who receive no other pension and are deemed to be in the poorest half of the population according to their poverty score (measured as a "Ficha de Proteccion Social" score of 12,666 points or below). This benefit has been rolled-out gradually since July 2008 starting with a benefit worth US$105/month and reaching the poorest 40 percent of the population. By July 2009, the amount had risen to US$132/month, and coverage was targeted to the poorest 45 percent of the population; the coverage target rose to 50 percent by September 2009, 55 percent by July 2010 and 60 percent as of July 2011, a year before the planned schedule

The available data on these non-contributory pensions programs show a steady increase in the number of beneficiaries between 2005 and 2010. Between 2008 and 2009 the programs in Ecuador and Argentina showed increases much more substantial than previous years (35 and 28 percent respectively, Figure 13). In Argentina the components that grew the most between 2008 and 2009 were the non-contributory pension for the disabled, which almost doubled going from 230,000 to over 450,000 beneficiaries, and the pension for mothers of more than 7 children, which went from about 200,000 to 266,000.

In addition to the program-specific direct policy actions to increase in benefits discussed so far, the benefit rate of many programs was raised because they are tied to the minimum wage, which increased substantially in a number of countries in 2009. The benefit levels for both social pensions and other social benefits such as funeral or maternity grants, disability benefits, unemployment insurance, and wages on public works jobs are frequently but not ubiquitously tied to the minimum wage. Real minimum wages in LAC were raised in 2008-9 in three quarters of the countries[7] (table 10) and by ten percent or more in five countries (Argentina, El Salvador, Honduras, Nicaragua and Uruguay).

Around the World

Compared to the OECD or Eastern Europe, LAC's countries have few and underdeveloped minimum income guarantee or last resort social assistance programs to provide temporary income support to those suffering shocks. Though such programs are seemingly well suited to the problem, Eastern Europe's experience with them was that in fact they played a lesser role in response than it was initially assumed they would. Eligibility thresholds had been allowed to erode too much during the high growth years preceding the crisis, and capacity for basics like registries were absent in some countries or other reforms were needed (Isik-Dikmelik, 2012).

[7] Mexico, Panama, Paraguay and Peru, which were among the countries with largest decceralations and Mexico and Venezuela among those with most negative growth, allowed minimum wages to erode slightly, presumably to take pressure off employment.

School Feeding

Program logic

In social protection concepts school feeding programs are akin to conditional cash transfers, providing a benefit for children who attend school. There is a growing body of impact evaluation literature pointing to positive effects of school lunch programs on school enrollment and daily attendance, with most of the evidence coming from low income countries and lower income settings within them (Adelman, Gilligan, and Lehrer, 2008).

In practice in LAC

In Latin America, school feeding is very much a part of government social policies, though one that has gotten fewer headlines as its place in social policy is somewhat more established and constant than that of many other programs. Moreover where school days are longer than a few hours, as is more common in middle income countries, it becomes natural to provide food in the middle of the day and thus school feeding takes on more of a flavor of an education logistics issue than a social protection issue. Coverage is high, both in terms of number of countries with programs and in terms of share of households covered. Figure 14 shows school feeding is higher density in LAC than in any of the other developing regions. Figure 15 shows that overall coverage of children is quite high, indeed nearing saturation for the poor, in several countries in the region (the figure shows coverage rates for all countries for which there is information on program participation in the household surveys). To the degree that not all children are covered, the targeting is progressive, an outcome often achieved through focusing resources first on schools in poorer areas and on lower grades. However, since the cost per child is much lower than for CCTs or child allowances, the total expenditures are lower for school feeding programs than for the cash transfers for Brazil, Colombia and Honduras, but on par or higher in Peru and El Salvador where the cash transfer programs are relatively small.

As a Response to Crisis in LAC

In some of LAC's lower income countries scaling up school feeding was a policy response to the food price increases of 2008 and continued once the financial crisis hit. For example in Nicaragua an increase in school feeding was the main SP response, in Haiti it was one of several. Prior to 2008 both countries' school feeding programs did not saturate needy areas and thus had room to scale up. Moreover, neither country had a significant poverty targeted cash transfer program to use as an alternative means of transferring income support to poor families. In Nicaragua, a grant from the Global Food Crisis Response Program in January 2009 allowed the country to supplement the *Programa Integral de Nutricion Escolar* (PINE) to purchase food for about 263,000 additional children in 51 poor municipalities for 133 school days. The PINE is geographically targeted and has more progressive incidence than most of Nicaragua's social programs. About a third of households in the bottom decile are covered by the PINE, compared to less than a tenth for households in the top decile. Simple before after comparisons suggest quite good impacts: the retention rates in targeted municipalities evolved from 84.8 percent in 2008, to 96 percent in 2009, and 98.6 percent in 2010. The attendance rates in targeted municipalities evolved from 78.8 percent in 2008, to 83 percent in 2009, and 80.8 percent in 2010 (World Bank, 2011). This shows the potential of school feeding programs limited by size/budget to scale up to good effect. There are however some lessons with respect to program mechanics – the operation required agreements between agencies to be signed, and large scale procurement of foods. Both of these took longer than initially expected and are a reminder that even the scale up of a working school feeding program is not achievable with the stroke of a pen.

Around the World

Globally, the scale up of school feeding programs was quite a common policy response among poor countries when food prices rose precipitously in 2008, not least because a number of low income countries had school feeding programs but not cash transfer programs, or felt more able to start one, drawing on the cadre of teachers and parents already involved in the school system. In Africa, for example, school feeding was a vehicle of response in 23 countries (World Bank, 2008).

Section 4: Reflections

How does it all add up? As evidenced in the preceding pages, there were lots of social policy actions and changes following the crisis, either prompted by it or in train already but having effect in a particularly timely moment. In evaluating the overall response it is sensible to look at three dimensions:

i) Was the magnitude of response sufficient? Eg was the amount spent or the coverage of programs in keeping with the size of the problem?
ii) Was the shape of the response sensible? Eg did effort go to a sensible selection of programs?
iii) Was the quality of response good? Eg was the design and implementation of the programs used in response good?

In making judgments on these issues, it is sensible to take into account both the 'conceptual ideal', which is unlikely to be obtainable and some more pragmatic standard.

The increase in expenditures in social assistance and labor programs was not well correlated with the loss in labor incomes during the crisis. Table 11 shows the changes in poverty gap over 2008 and 2009 as a percentage of the GDP for the 13 countries traced in chapter 3. Five of these countries (Costa Rica, Ecuador, El Salvador, Mexico and Paraguay) saw an increase in the poverty gap. For three of these five (Ecuador, El Salvador, and Mexico), we have detailed data on social protection expenditure. Only in Mexico is the increase in spending large enough to offset the increase in the value of the poverty gap using the extreme poverty line. It is not large enough to offset the increase in the value of the poverty gap using the moderate poverty line, offsetting only about two thirds of it. In Ecuador the increase in spending was about two thirds what would have been needed to offset the poverty gap for the extreme poor and about one third of that needed to offset the increase in the poverty gap using the moderate poverty line. In El Salvador, the increase in spending is only a fraction of what would be needed to compensate for increased poverty. Conversely, Argentina, Brazil and Chile show large increases in spending, though not in poverty. As discussed already, the crisis was not the only driver of change in social assistance and labor programming in these countries, and especially not in Argentina.

Because the pain of the crisis has been felt more through reduction in wages than open unemployment, with the biggest reductions among the poorest, the existing poverty targeted social assistance programs have been more useful instruments of policy than might have been presumed. The poverty targeted programs had seemed a solid foundation for confronting the impacts of the dramatic food price increases of early 2008, because food is always a higher share of the consumption basket for the poor than the non-poor. But at the outset of the global financial crisis, there was no presumption that the income losses from it would concentrate among the poor. There was concern about income losses across the spectrum of welfare, and for open unemployment, neither of which would be well ameliorated by supplemental income assistance to the existing poor.

With respect to social assistance, LAC went into the crisis well-endowed with CCT and other programs geared toward the chronic poor. Though they were not set up for crisis response, LAC made use of them. This was a reasonable response in the moment, but far from the conceptual 'ideal'. The programs didn't respond automatically, but needed policy action to do so. Where this involved increases in benefits it could be accomplished relatively quickly and might be more easily rescinded or allowed to erode gradually with time and inflation. Where increases in coverage were needed, these were more difficult to arrange logistically, and pose more complex questions of sustainability and political economy about whether and how to return the programs to their original contours after the crisis. In fact, none have done so.

The crisis outlined vividly the differences in programs geared toward providing equality of opportunity versus risk management. Those who lose jobs may not have been poor before the crisis and thus would not have been affiliated with a chronic poverty reduction program, even if they then qualified they would have lost a full wage earner's contribution to welfare, which may have been all their income, so the benefit level of existing CCTs, which are designed to top up earned income may not be sufficient even for a minimum consumption basket, much less to maintain the prior standard of living.

Without impairing the focus on equality of opportunity that makes so much sense in a region with LAC's historic and marked inequality, some changes in the CCT programs would help them also be able to respond in crisis. On-demand enrollment would be the easiest to accomplish (with concomitant regular re-certification). Some programs might move to quantifying income within or instead of using proxy means tests, to make the entrance criteria more sensitive to short-term changes in welfare. Providing income to all families that meet the poverty criteria irrespective of the presence of children, as already done in a few countries, would enable these programs to serve a fuller social assistance or last resort role. And operating programs nationally, with funding levels that correspond to the number of families deemed eligible by the poverty criteria will help as well.

LAC is beginning to and should press ahead in expanding coverage and improving performance of cost-effective active labor market programs. These programs can improve productivity and equity and have a place in both long run and crisis agendas.

Improvements in income support to the unemployed are also warranted. UI/UISA programs will not be a cure-all as they will suffer from incomplete coverage due to informality, but even partial coverage of sensible programs is better than none. It assists a portion of the population directly, reducing welfare and human capital costs of crisis and it is an instrument that complements the others, providing significant replacement income to population strata not reached through tightly poverty targeted programs More extensive use of public works programs is an obvious complement. There is ample experience in the world and a good deal in LAC to show that the programs can be helpful in rounding out the policy package. Both UI and public works can be highly counter-cyclical Indirectly, more extensive and successful programs for income support to the unemployed may reduce pressure to load onto CCT programs the burden of dealing with labor shocks. This would allow the CCTs to focus on their core mission of mitigating chronic poverty and fomenting equality of opportunity.

Impact evaluations of policy responses to the crisis will not be possible in most cases and so inferences must rely on the degree to which design and implementation seem to comply to good practices. Across such a large swath of programming there will of course be variation, and it is difficult to assemble in a literature review a good sense of the on the ground quality of implementation. It is possible to say that by in large, the programming responses described in this paper incorporated many if not all possible sensible design features. A number of the programs built on a solid institutional bases, indeed many of the CCT programs had strong prior records of operational processes and impact on household welfare. The UI programs have had fewer evaluations, but had been operating at similar scales for a number of years and so should not have met undue challenges of operational process. A minority of programs reviewed were new and faced with the inevitable start-up challenges, or met with significant capacity constraints, but even these may set a base for future program development.

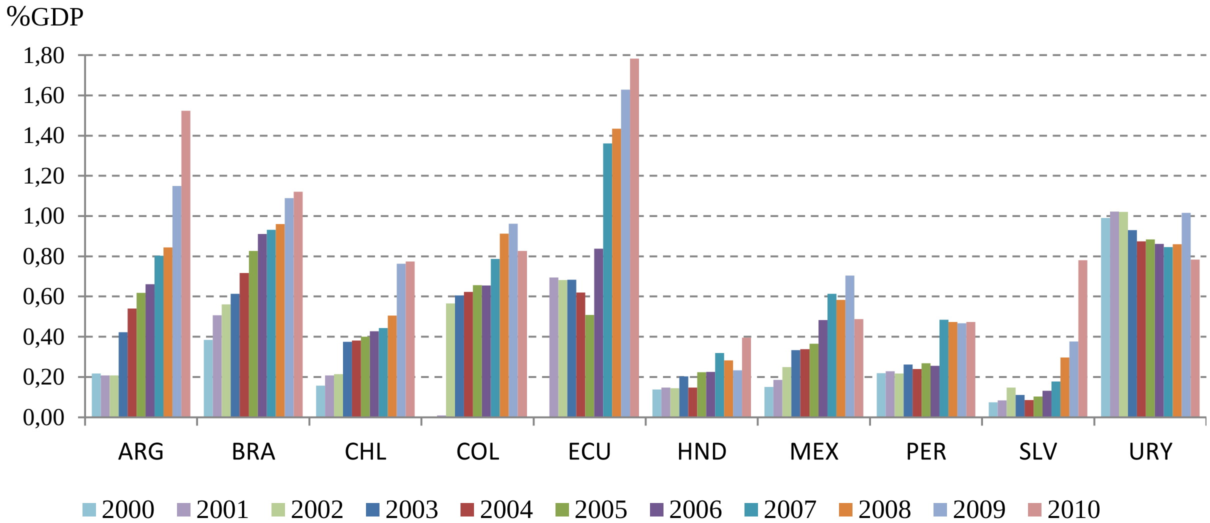
A final reflection is on the need for better data to guide policy is strongly apparent. The household survey data in most countries do not allow for reliable and frequent estimates of the coverage or distribution of benefits from many, even flagship, social protection programs. Spending on social protection programs is spread throughout budgets of many agencies across government and not aggregated automatically or regularly so it is difficult for policymakers or their advisors to have a comprehensive view of efforts or tradeoffs among them. Nor are administrative data on processes such as applications for social assistance or social insurance collected or reported in ways that proxy changes in welfare at the household level. All of these systems need to be built. Such efforts will garner few headlines but are essential to more effective public expenditure in defense of social welfare.

Box 1: Collecting Administrative Data on Government Expenditures and Number of Beneficiaries

The Latin America and Caribbean Social Protection team at the World Bank has commissioned special compilations of data from budget and program sources, aimed at constructing a high quality and transparent database which will allow benchm
arking LAC SP programs, their design, financing and outcomes across the region and over time, including during times of crisis. Initial work was done by local consultants, often of very high level and familiar with social policy in the countries and working from common terms of reference, though with diverse data sources. Information was harmonized to improve quality and comparability. There are several features of how the work was done that should be borne in mind in interpreting the numbers found here.

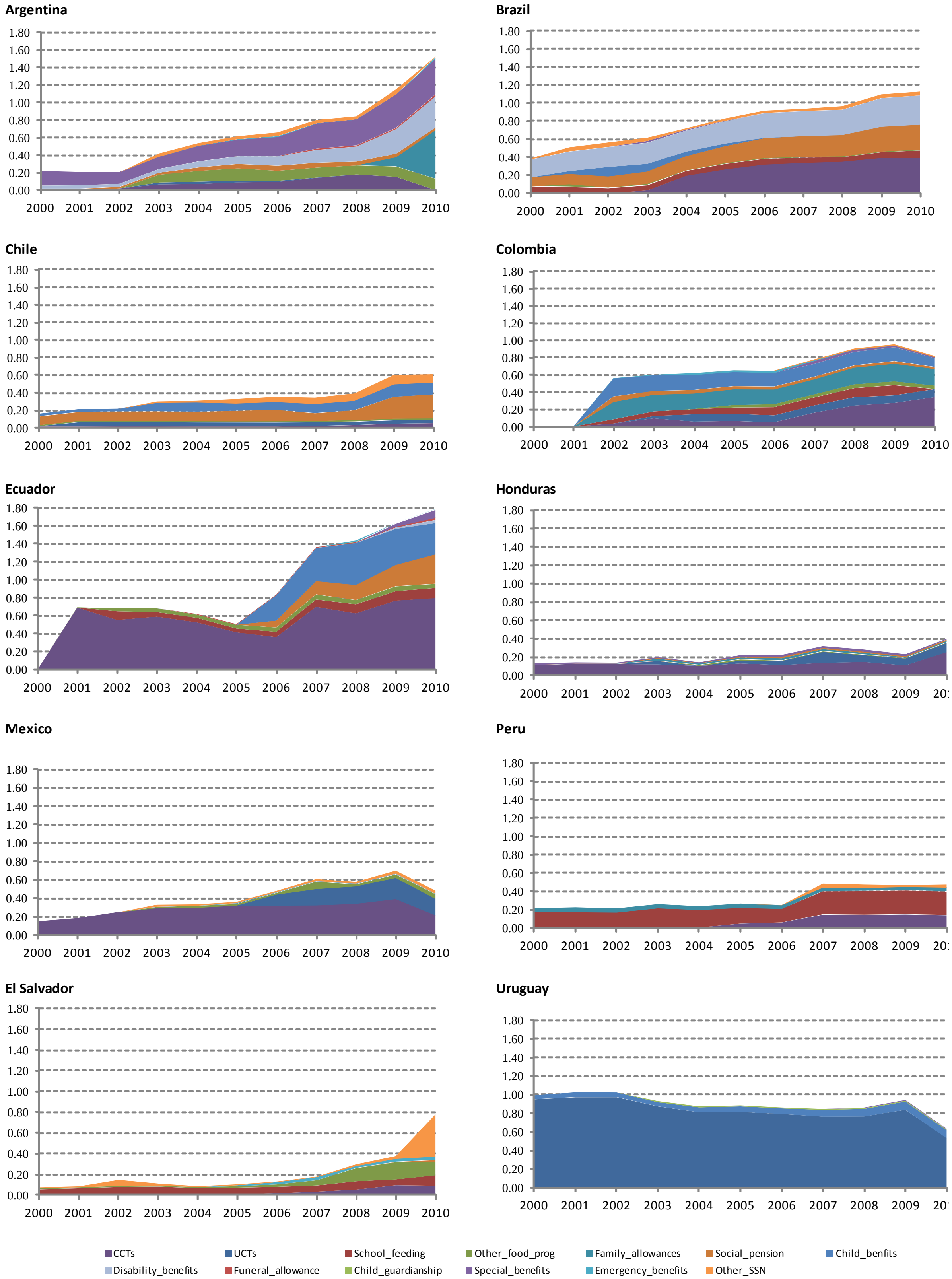
- In this cross-country report we focus on a core set of programs for which we collected information from all countries and a relatively narrowly defined concept of social assistance. This is not a matter of conceptual principal, but a practical approach to the data that was reasonably readily collectible and comparable across a fairly large and diverse group of countries. This implies that we are biasing downward our measurement of the effort governments put to protect their poor. For example, we exclude housing sector social assistance, subsidies to the prices of food or energy, and subsidized access to health insurance.
- We consider only federal/national government expenditures. Again this is out of pragmatism rather than conviction, and probably especially underestimates the assistance available to the population, especially in Argentina and Brazil.
- The ever vexing issue of how to categorize programs plagues this as all such exercises. In this paper the categorization of the programs chosen for policies related to the labor market is the following: unemployment benefit, workfare, training and other labor market programs as the default category. Social assistance is divided into fourteen categories including conditional cash transfers (CCT), unconditional cash transfers (UCT), housing benefits, school feedings, other food programs, family allowances, social pensions, child benefits, disability benefits, funeral allowances, child guardianship, special benefits, emergency benefit and other SSN programs. As a result we put income support through employment on labor intensive public works programs under labor market programs area rather than social assistance area. We were also plagued with the fact that though categories of 'conditional' and 'unconditional' are commonly used and sound quite dichotomous, how programs encourage use of social services is in reality more of a continuum, thus programs might be categorized differently by different analysts or even the same analyst when considering how the program operates at different points in time, or depending what the rules say versus what takes place in practice. Fundamentally, category labels are not very important to the analysis and interpretation done in this study and thus we ask the readers' tolerance where we have made one assignment and they might have made another.
- We use GDP estimates from World Economic Outlook as the divisor for expenditure numbers. In this case we prioritize the use a common source of information for the country comparison

Figure 1: Spending on Social Assistance as share of GDP for Selected Countries 2000 to 2010



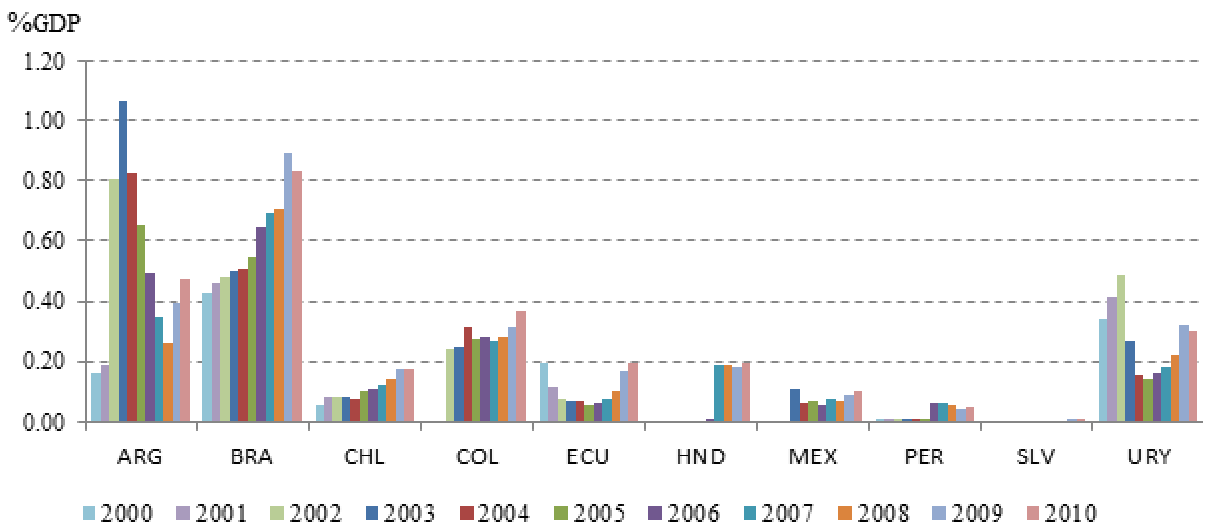
Notes: it includes only central government level expenditures.Source: LAC SP Database, The World Bank.

Figure 2: Social Assistance Spending as Share of GDP by Country and Type of Program (2000 to 2010)



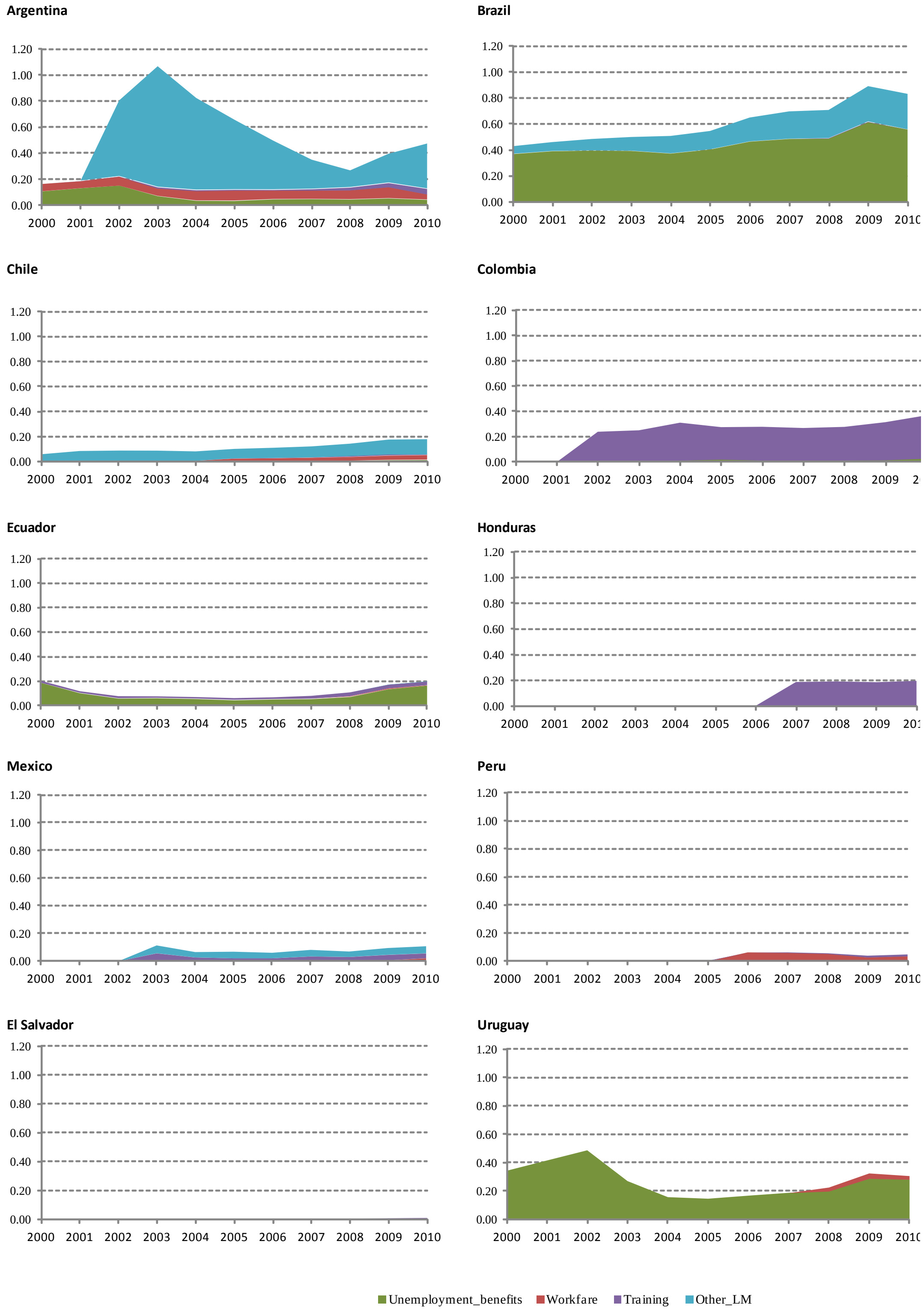
Source: LAC SP Database

Figure 3: Spending on Labor Market Programs as share of GDP for Selected Countries 2000 to 2010



Source: LAC SP Database, The World Bank.

Figure 4: Labor Market Program Spending as Share of GDP by Country and Type of Program (2000 2010)



Source: SP database

Figure 5 - Map of Labor Program responses

Box 2: Policy Response to the 2008-09 Financial and Economic Crisis in Mexico

The 2008-09 global crisis dramatically affected the Mexican economy. Mexico's economic expansion from 2002 onward came to an end in the first quarter of 2008, when the economy entered a recession that resulted to be the deepest in Latin America. The contraction in GDP was considerable in the fourth quarter of 2008 and the first quarter of 2009 (at annualized rates of 7.5 percent and 24.9 percent, respectively). Consequently, there was a sharp increase in unemployment, underemployment, and poverty rates.

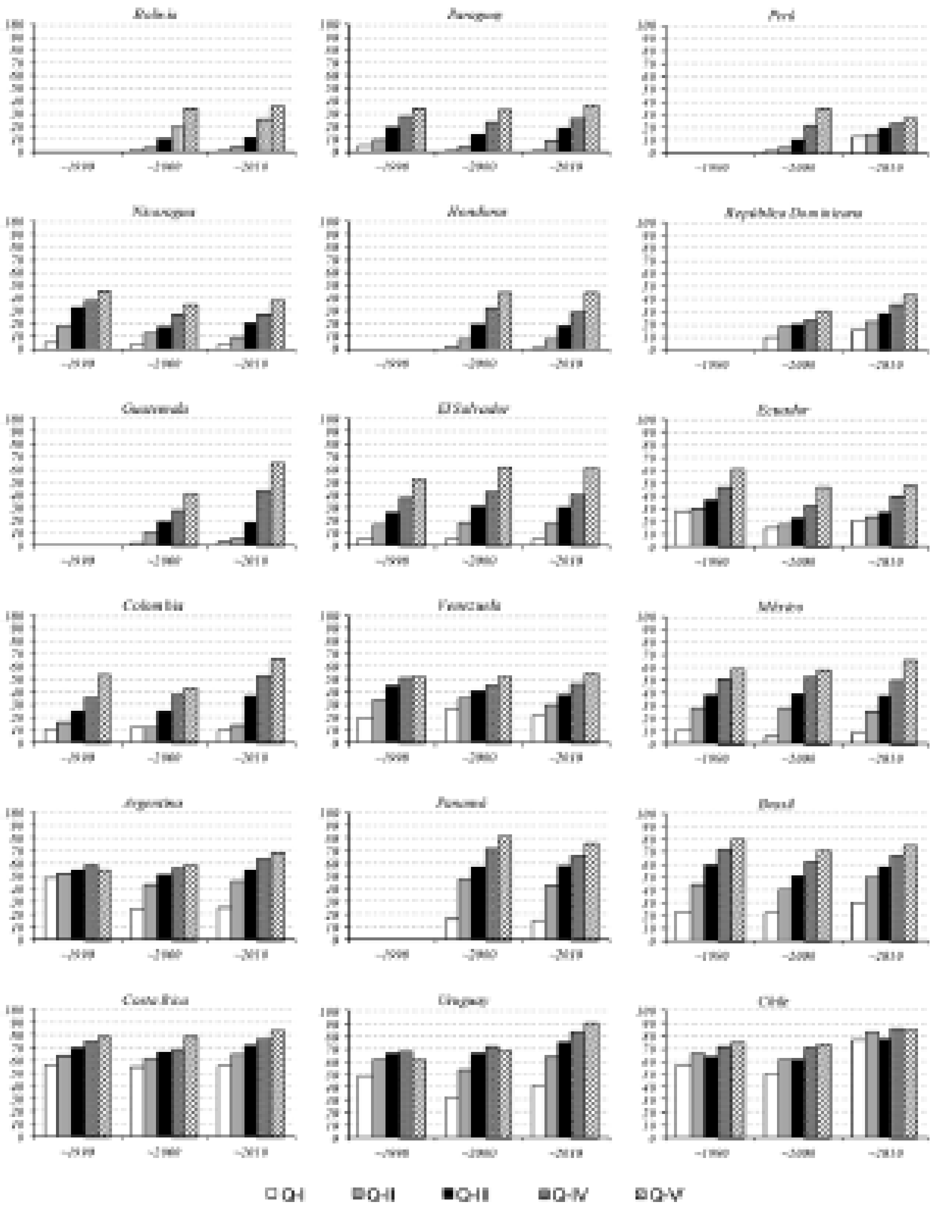
In order to help strengthen the Mexican economy and mitigate the adverse effects of a rough and more volatile international environment than that observed in recent years, the Government of Mexico adopted a Fiscal Stimulus Package of an estimated $190 billion pesos (approximately US$14 billion) in the last quarter of 2008 and first semester of 2009 (ILO, 2010). This package included programs related to growth, employment, public works, household economics, infrastructure, housing, and the influenza outbreak. Table 1 presents the breakdown of Mexico's fiscal stimulus plan. Overall, the fiscal stimulus for 2009 has been estimated at 1.5 percent of GDP by the IMF (see SHCP 2010) and by Zhang, Thelen and Rao (2010).

Table 1: Composition of the fiscal stimulus package in 2009 (billions of pesos)

	Fiscal cost
Total	**190.0**
Program to Boost Growth and Employment (PICE)	**90.3**
- Program of additional expenditures	53.1
- Compensation for lower revenues and major non-programmable expenditures	25.2
- PEMEX infrastructure projects	12.0
National Agreement in Support of Households and Employment (ANEFE)	**83.5**
– Reduction in the price of gasoline, the price of liquefied petroleum gas and electricity fees	47.4
– Investment by PEMEX and federal states	30.0
– Program for promoting the development of national suppliers and contractors for PEMEX	1.5
– Employment programs (2.2 -revised), expansion of medical insurance (2.6), and program for saving energy (0.8)	5.6
Fiscal measures related to outbreak of H1N1 influenza[1]	**15.2**
– Compensation for decrease in tax revenues	10.0
– Reduction of overpayment made to a Single Rate Business Tax (IETU) against the monthly income tax (ISR)	2.0
– Reduction of 20% in employers' contributions to the Mexican Social Security Institute (IMSS)	2.2
– Partial offsetting of cuts in payroll and accommodation taxes (25%)	0.5
– 50% discount on air traffic-related taxes and 50% exemption from fees for Harbormaster services	0.3
– Establishment of a tourism promotion fund	0.2

Source: ILO (2010), "Mexico's Response to the Crisis."Meeting of Labor and Employment Ministers. G20 Country Briefs. Washington DC.
Note: In 2009, Mexico faced the H1N1 influenza outbreak. In this context, the Government announced a recovery package of $15.2 billion pesos (US$1.1 billion), aimed at aiding industries and companies badly affected by the flu outbreak (ILO, 2010).

Figure 6: Share of Working Population Covered by Social Insurance by Quintile of Per Capita Household Income



Source: Rofman and Oliveri, 2012 Figure 8, page 24.

Table 1: Frequency of Social Protection Policy Responses to the 2008/09 crisis *

		Cash Transfer Response (Conditional and Unconditional)			Labor Market				
		Increased benefits	Increased Coverage	Developed new program	MW	Wage Subsidies	UI/UISA	Training	Temporary Employment
Strong (negative growth)	St Kitts and Nevis				X				
	Antigua and Barbuda						X		
	Mexico	X	X		X		X	X	X
	Paraguay	X	X		X			X	X
	St Lucia								X
	El Salvador	X			X				X
	Venezuela				X				
	Jamaica	X	X		X			X	
	Honduras		X	X	X				
	Chile	X	X	X	X	X	X		
	Nicaragua				X				
	Costa Rica		X		X			X	
	St Vincent	X							
	Brazil	X	X		X		X		
	Dominica	X			X				
	Belize			X					
Moderate (positive growth but significant deceleration)	Ecuador		X		X			X	
	Argentina	X		X	X	X		X	
	Peru	X	X					X	X
	Uruguay	X	X		X	X	X		
	Panama		X	X					
Low (Positive growth with moderate deceleration)	Guatemala	X	X	X	X				
	Colombia	X	X		X	X		X	
	Haiti				X				
	Guyana				X				
	Bolivia		X	X	X				
	Dominican Republic	X	X		X				

*Countries were ordered from more affected to least affected

Source:

Table 2: Characteristics of Unemployment Insurance Programs in Latin America

Country	Vesting Period	Benefit Duration	Benefit Level
Argentina	6 months of contributions in the 3 years before unemployment; for temporary workers, 90 days in the 12 months before unemployment	The benefit is paid for 4 months if the insured has 12 to 23 months of contributions; for 8 months with 24 to 35 months; for 12 months with 36 months or more.	50% of the insured's best wage in the 6 months before unemployment.
Bahamas	40 weeks of paid contributions, including at least 26 weeks of paid or credited contributions in the year before unemployment began or in any contribution year since 2003	paid after a 2-week waiting period for up to 13 weeks	50% of the insured's average covered weekly earnings.
Brazil	6 months of contributions	benefit is paid for 3 to 5 months, depending on the insured's duration of coverage	80% of average earnings is paid with average earnings up to R$ 767.60; plus 50% of earnings between R$ 767.61 and R$ 1,279.46
Colombia	less than 20 days		1 monthly wage for each year of employment; a reduced benefit is paid for less than a year of employment
Ecuador	24 months	lump sum	
Uruguay	6 of last 12 months; rural workers 12 of last 24 months; irregularly paid 250 days in last 24 months		50% of salary or 12 days of earnings
Venezuela	12 of last 24 months	60% of salary for up to 5 months	60% of salary

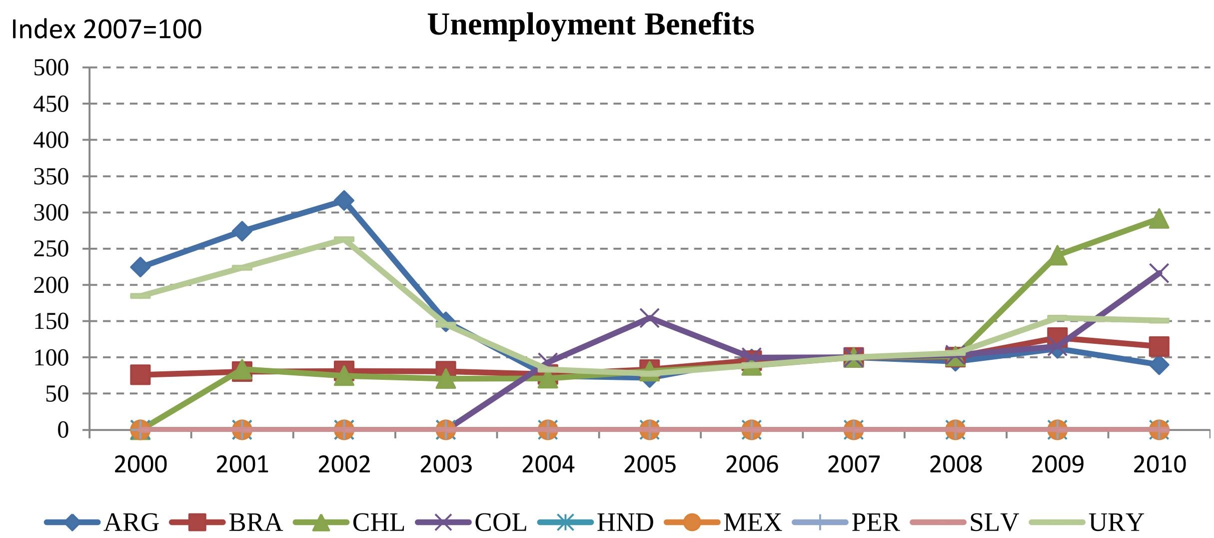
Source*:* compiled from information in the International Social Security Association Observatory

Table 3: Characteristics of UISA Programs in Latin America

Country (year of Introduction)	Coverage	Contributions	Eligibility Requirements	Unemployment Benefits	Other Benefits	Social Insurance	Funds Management
Argentina (1975)	Construction Workers	Employers: 12% of 1 month's wages for a year, then 8%	Proof of dismissal	Balance on separation	n.a.	No	Banking institutions
Brazil (1989)	Dependent workers not covered elsewhere	Employers: 8% of 1 month's wages	Contingent on type of separation	Balance on separation	Partial withdrawal allowed for housing or health expenses	No/other programs	Government
Chile (2002)	Dependent workers	Employees: 0.6% of 1 month's wages Employers: 2.4% of 1 month's wages Government contributions	Minimum 12 contributions	1 month's wages/year (up to 5 months) Decreasing benefits with minimum and maximum	n.a.	Minimum benefits guaranteed with the solidarity fund (up to 2 withdrawals every 5 years)	Recognized financial institutions (exclusive dedication)
Colombia (1990)	Dependent workers	Employers: 9.3% of 1 month's wages	Proof of dismissal	Balance on separation	Partial withdrawal allowed; funds can be used to guarantee some house loans	No/other programs	Recognized financial institutions (exclusive dedication)
Ecuador (mixed 2001)	Dependent workers	Employer: 1 month's wages/year to individual accounts (monthly contribution)	Involuntary unemployment Minimum 48 deposits + 1 year tenure	Balance on separation up to 3 times the average monthly wage in the previous year	n.a.	No/other programs	Recognized financial institutions (exclusive dedication)
Panama (1972)	Dependent workers	Employer 1: week's wages/year + 5%	Additional compensation contingent	Balance on separation	Partial withdrawal allowed	No/risk pooling within firms	Collective trust fund with approved financial

		compensation Employee: Voluntary	on type of separation		for housing, education, or health expenses		institution
Peru (1991)	Private workers not covered elsewhere	Employer: 2 deposits of 1/2 of 1 month's wages	Proof of dismissal	Balance on separation	50% withdrawal allowed; additional withdrawal occasionally authorized	No	Banking institutions
Venezuela, R.B. de (1997)	Dependent workers	Employer: 5 days' wages/month Increases with tenure Maximum 30 days' wages/year	3 months tenure	Balance on separation	n.a.	No/other programs	Recognized financial institutions/employer
Source: Ferrer and Ridell in Holzman and Vodipivec, 2011, Table 7.1, page 216							

Figure 7: Evolution of Spending on Unemployment as share of GDP, Indexed to 2007



Source: SP Database

Figure 8: Percentage of population receiving unemployment benefits (by country and deciles of income distribution)

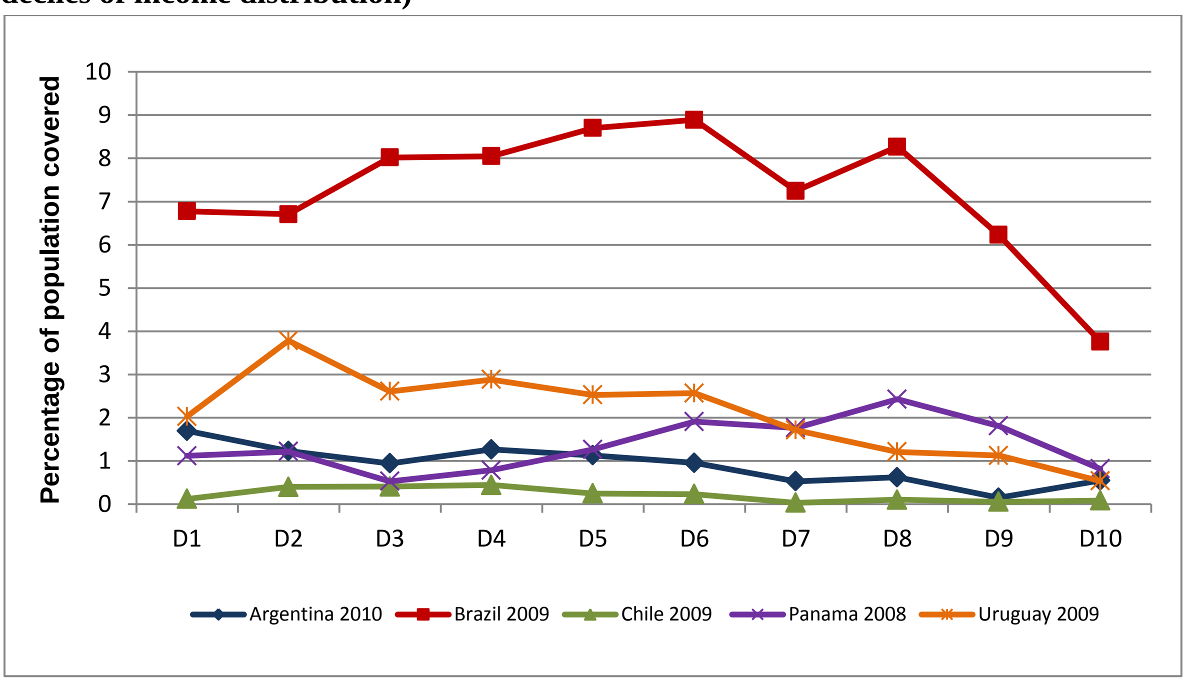


Table 4: Earnings Loss Replacement by Major Region, Countries with Unemployment Compensation Programs

Region	Total unem-ployment in millions (1)	UC benefi-ciaries in millions (2)	UC ben as share of unemp . = (2)/(1) (3)	Replace-ment rate (4)	UC generosity (3) * (4) (5)
OECD-20	22.3	14.2	63%	38%	0.24
Central and East Europe	5.0	1.0	20%	29%	0.06
Former Soviet Union	7.7	1.7	22%	15%	0.03
East and South Asia	13.7	5.6	41%	18%	0.07
N. Africa and Mid-East	7.9	0.3	3%	49%	0.02
Sub-Saharan Africa	4.2	0.1	2%	23%	0.01
South America	11.4	2.4	22%	48%	0.10
Central America and Caribbean	NA	NA	NA	NA	NA
Total	72.3	25.2	35%	33%	0.12

Note: In South America, 2.4 million of the 11.4 million unemployed workers receive unemployment benefits, that is 22 percent. On average those benefits replace 48 percent of their wages, so of total wages lost, unemployment benefits compensate for 10 percent.

Source: Vroman and Brusentsev (2009)

Table 5: Density of Public Employment Services Offices

Region		Comparator Countries	
Country	Number of public employment services offices per 100,000 habitants	Country	Number of public employment services offices per 100,000 habitants
Brazil	0.6	Cyprus	0.78
Colombia	0.18	Mauritius	1.16
Dominican Republic	0.1	Portugal	1.17
El Salvador	0.11	Spain	1.9
Honduras	0.04	Thailand	0.13
Mexico	0.13	Tunisia	0.81
Nicaragua	0.16	Turkey	0.36
Panama	0.34		
Peru	0.14		
Venezuela	0.1		

Source: Source: Pages, et al, 2009, Table 7.2

Table 6: Number of beneficiaries of CCT programs in LAC countries

Country	Program	Total number of beneficiary households in 2010	Number of beneficiary individuals in 2010	% of population
Argentina (a)	Asignaciones familiares por hijo	1,872,173	3,527,527	9
Bolivia (a)	Bono Juancito Pinto	..	1,625,123	17
Bolivia (a)	Bono Juana Azurduy	130,337	638,652	7
Brazil	Bolsa Familia	12,778,220	52,390,702	27
Colombia (a)	Familias en Accion	2,598,566	11,693,547	26
Costa Rica	Avancemos	46,304	185,214	4
Dominican Republic (e)	Solidaridad	764,913	2,103,429	21
Ecuador (a)	BDH	1,220,463	6,379,532	47
Guatemala	Mi Familia Progresa	591,570	3,253,635	24
Honduras	Bono 10mil	81,911	409,555	6
Honduras (a) (b)	PRAF	132,158	926,070	13
Jamaica (b)	PATH		360,000	13
Mexico	Oportunidades	5,560,540	27,246,646	26
Panama (2008 data)	Red de Oportunidades	70,599	398,807	12
Paraguay (a) (d)	Tekopora	99,015	554,484	9
Peru	Juntos	471,511	2,593,311	9
Trinidad and Tobago (a) (c)	TCCTP	..	32,650	3
Uruguay	Asignaciones familiares	100,660	412,707	13

(a) budget (not spending)

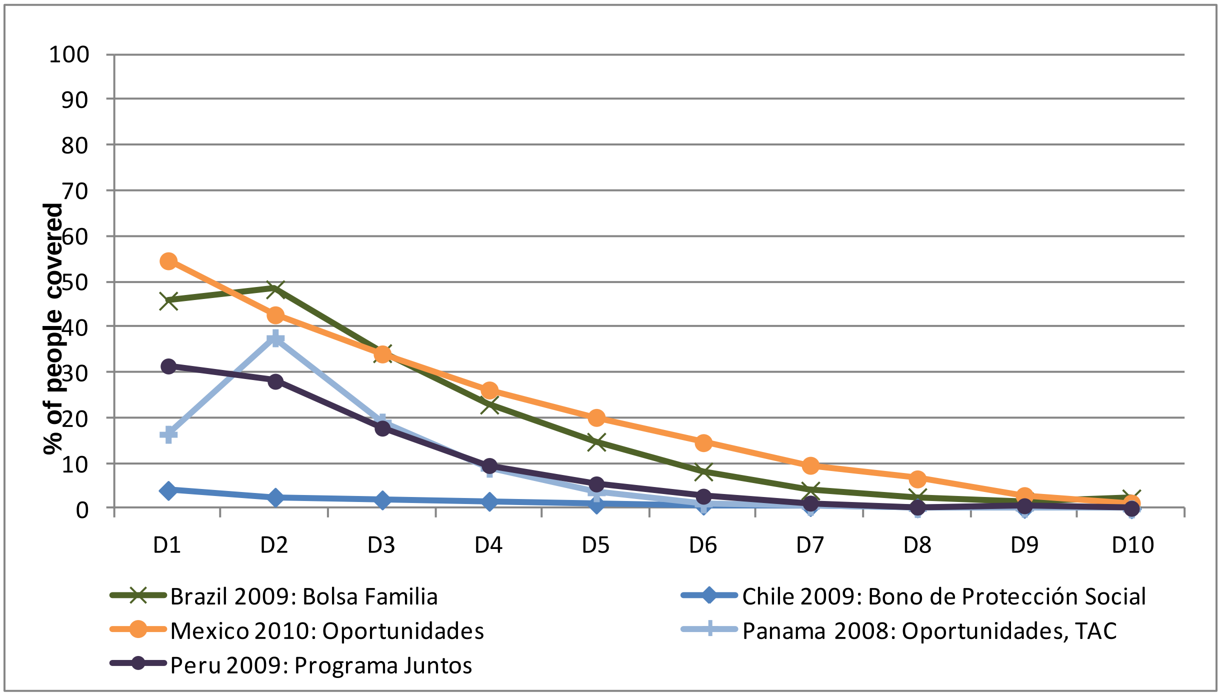
(b) planned coverage

(c) 2009 data

(d) includes programs Ñopytyvo, Propaís II

(e) Spending includes Bono Gas y Bono Luz

Figure 9: Coverage of Conditional Cash Transfers Programs by Country and Deciles of Income Distribution



Source: ASPIRE Database

Table 7: Targeting Rules

Country	Name of Program	Which targeting methods are used?				Which best describes the enrollment or registration process?		
		Categorical	Means test (verified or not)	Proxy means test	Geographic targeting	Open or ongoing - anyone can apply any time	Periodic open season -	Blend -
Argentina	Asignacion Familiares por hijo			x		x		
Bolivia	Bono Juancito Pinto	x						
Bolivia	Bono Juana Azurduy	x				x		
Brazil	Bolsa Familia		x			x		
Colombia	Familias en Accion			x	x			x
Costa Rica	Avancemos			x				
Dominican Republic	Solidaridad			x	x			x
Ecuador	BDH			x				
El Salvador	Comunidades Solidarias Rurales			x	x			
Guatemala	MIFAPRO			x	x		x	
Honduras	Bono 10000			x	x		x	
Honduras	PRAF			x	x			
Jamaica	PATH			x		x		
Mexico	Oportunidades			x	x	x		
Panama	Red de Oportuniades			x	x		x	
Paraguay	Tekopora			x				
Peru	Juntos			x	x		x	
T&T	TCCTP	x		x				
Uruguay	Asignaciones Familiares	x		x				

Table 8: CCT response to crisis in 2008/2009

Country	Name of program	Increased number of beneficiaries in areas already working	Rolled out in new areas of the country	Raised benefit level within existing structure	Changed benefit structure	Changed eligibility criteria	New program initiated in response to or after crisis
Argentina	Asignacion Universal por Hijo						x
Belize	Boost						x
Bolivia	Bono Juana Azurduy						x
Bolivia	Bono Juanito Pinto					x	
Brazil	Bolsa Familia			x			
Colombia	Familias en Accion	x					
Costa Rica	Avancemos	x					
Dominican Republic	Solidaridad	x		x			
Ecuador	BDH	x					
El Salvador	Comunidades Solidarias						
Guatemala	MIFAPRO		x		x		
Honduras	Bono 10000						x
Honduras	PRAF						
Jamaica	PATH	x		x			
Mexico	PAL	x	x				
Mexico	Oportunidades	x	x	x	x		
Panama	Red de Oportuniades			x			
Paraguay	Tekopora		x	x	x		
Peru	Juntos	x	x				
T&T	TCCPP						
Uruguay	Asignaciones familiares	x		x			

Source: Authors' compilation

Figure 10 – map of CCT responses

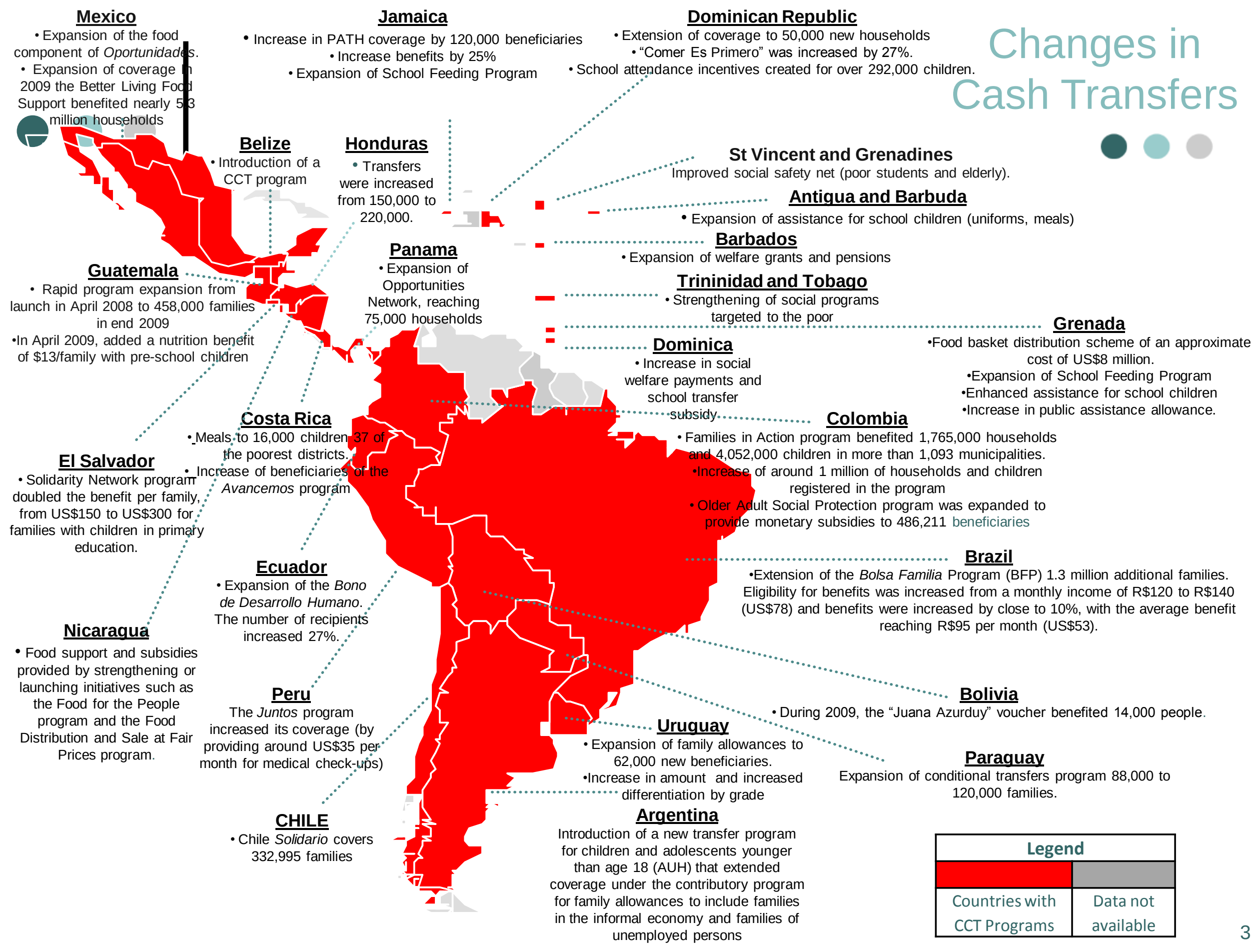
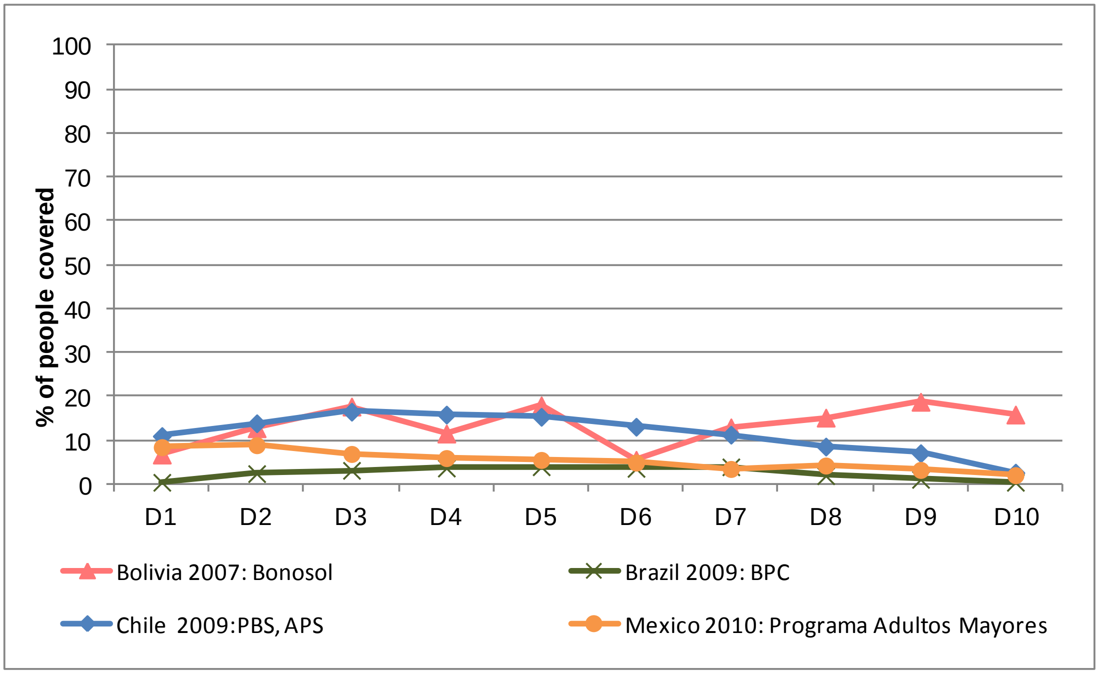


Table 9: Non-contributory pensions in LAC

Country	Program	Number of beneficiary individuals in 2010	Year Started
Argentina	Programa Pensiones no Contributivas	1,056,347	1948
Bolivia	Renta Dignidad	765,917	2008
Brazil	BPC	3,401,541	1996
Brazil	Rural Pension	5,494,908	1993
Chile	Basic Solidarity Pension	1,011,095	2008
Colombia	SP programs for the elderly	593,448	2003
Costa Rica	Regime No contributivo	88,164	1974
Ecuador	Pension Asistencial	502,828	2006
El Salvador (2011)	Nuestros Mayores Derechos	19,534	2011
Mexico	Programa 70+	2,105,306	2006
Mexico	Oportunidades Adulto Mayor	80,000	
Mexico	Programa 70+ DF	464,998	2001
Panama	100 a los 70	81,773	2009
Paraguay	Pension Alimentaria Adultos Mayores Indigenas		2011
Peru	Pension Minima	3,742	2001
Peru (2011)	Pension 65	25,902	2011
Trinidad and Tobago	Senionr Citizen Pension	73,110	
Uruguay	Elderl and disability no contr pension	82,890	1919

Notes: Brazil's BPC includes both the elderly and the disabled transfers
Chile's BSP replaces the old PASIS program
Source: CEPAL and Murrugarra

Figure 11: Coverage of Social Pension Programs by Country and Deciles of Income Distribution



Source: ASPIRE Database

Figure 12: Coverage of Social Pension Programs by Country and Deciles of Income Distribution, adjusted by age

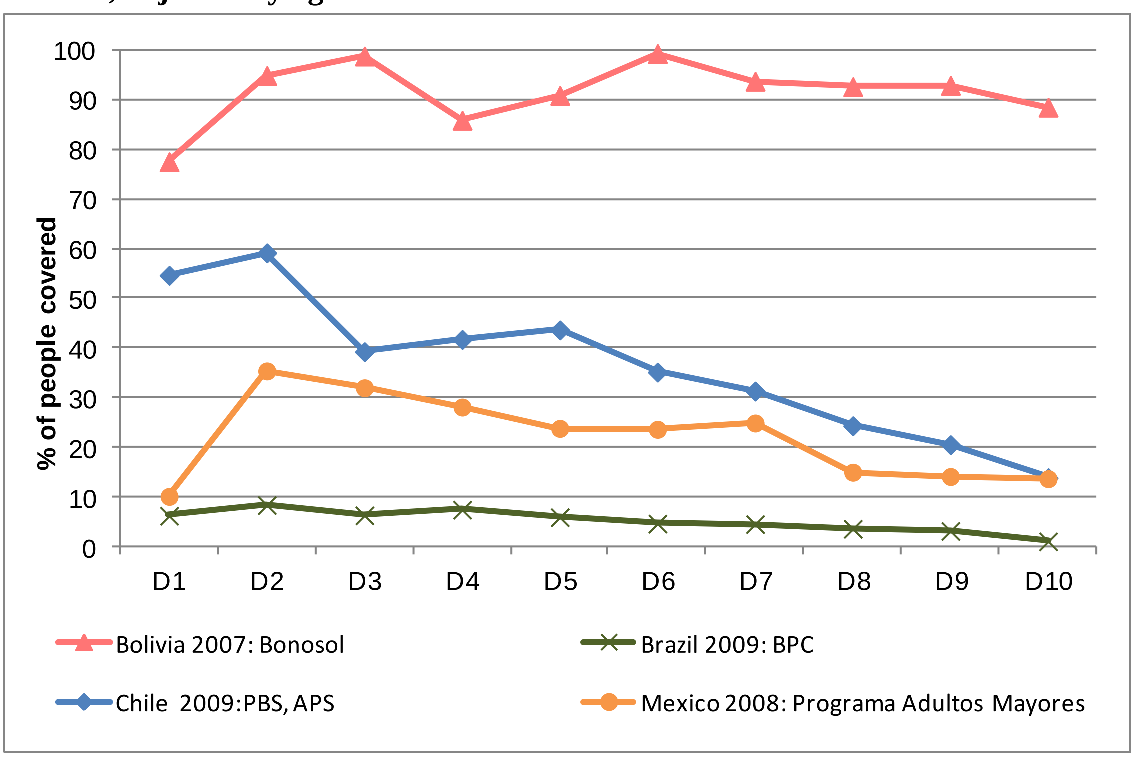
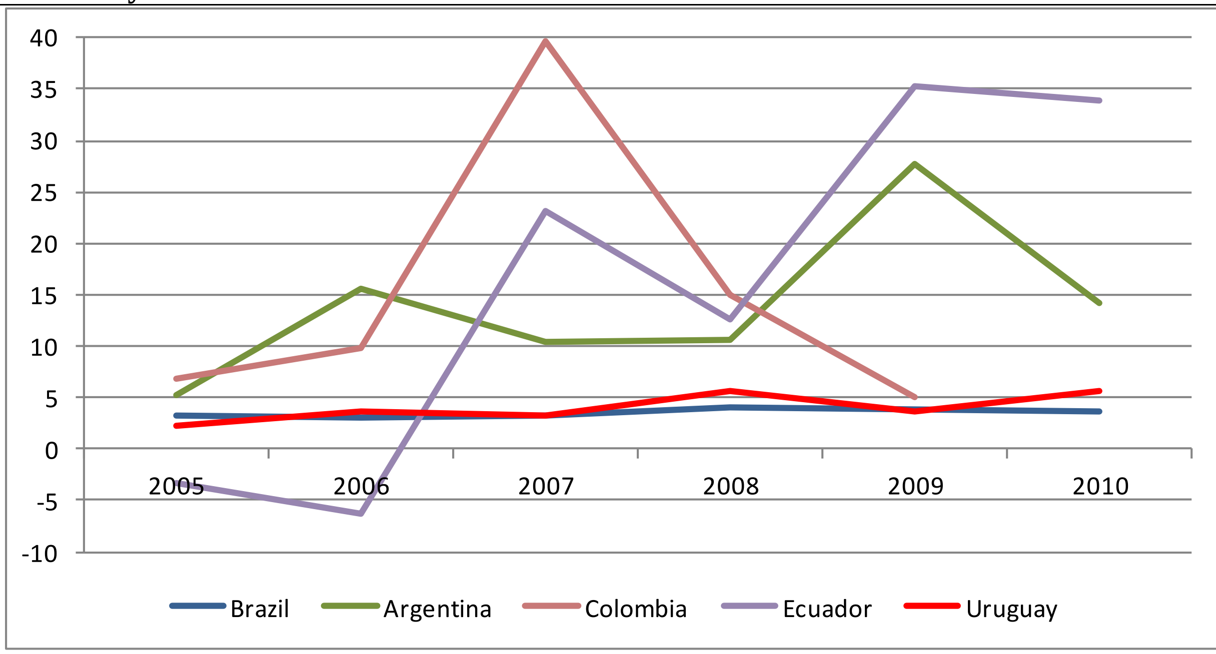


Figure 13: Change in number of beneficiaries for select non-contributory programs for the elderly and disabled 2005-2010



Source: LAC SP Database

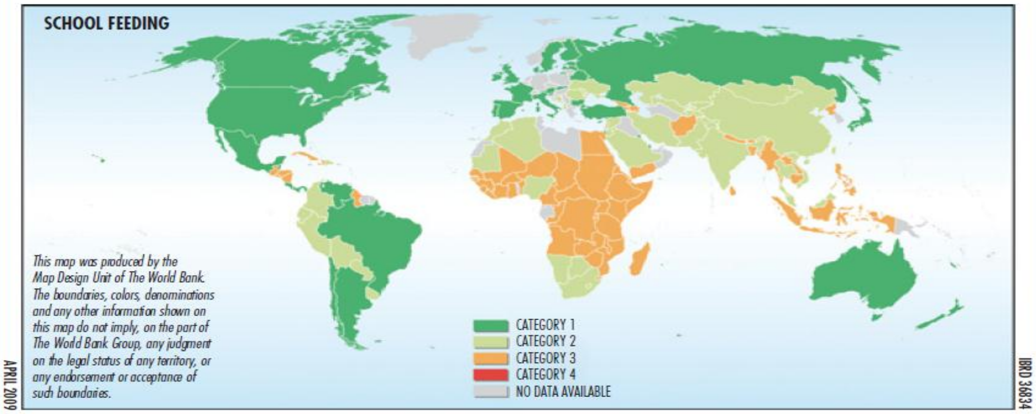
Table 10: Change in real minimum wage

	% change in real min. wages 2008-09 (ILO)
Argentina	15.3
Bolivia	7.3
Brazil	7.4
Chile	5.4
Colombia	3.3
Costa Rica	5.0
Dominican Republic	7.0
Ecuador	3.6
El Salvador	9.9
Guatemala	4.1
Honduras	88.6
Mexico	-0.7
Nicaragua	17.0
Panama	-2.2
Paraguay	0.7
Peru	-2.9
Uruguay	9.9
Venezuela	-6.9

Source: ILO

Figure 14

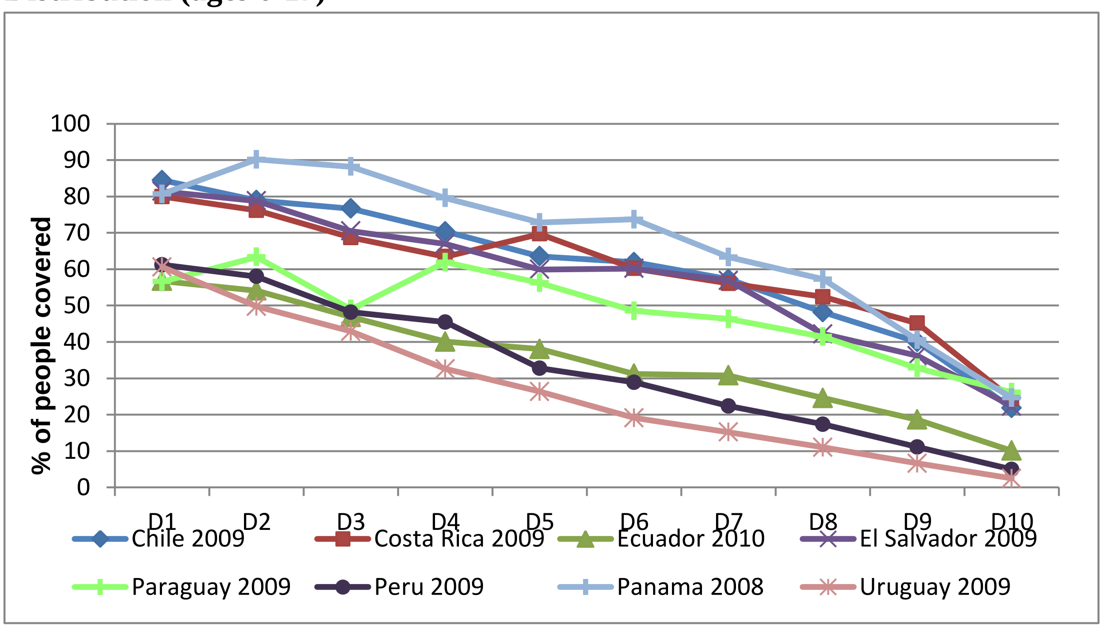
Map 1.4 School Feeding: Country Programs, 2006–08



Source: http://www.schoolsandhealth.org/Pages/SchoolNutritionFoodforEducation.aspx.
Note: Category 1: Countries where school feeding is available in most schools, sometimes or always; Category 2: Countries where school feeding is available in some way and at some scale; Category 3: Countries where school feeding is available primarily in the most food-insecure regions; Category 4: Countries where there is no school feeding. The sources, as detailed in the database link, are WFP data for low-income and lower-middle-income countries and national data for the remaining countries. Because this is a work in progress, comments and any further information on school feeding programs are welcomed.

Source: Bundy, et al. 2009

Figure 15: Coverage of School Feeding Programs by Country and Deciles of Income Distribution (ages 6-17)



Source: ASPIRE

Table 11: Changes in poverty gap and social assistance spending in selected countries as % GDP

	PG Moderate			PG Extreme			ınge in SA &UI/UISA/pw spenc		
	2008	2009	Change	2008	2009	Change	2008	2009	Change
Argentina	0.572	0.553	-0.019	0.357	0.346	-0.012	0.910	1.340	0.430
Brazil	1.909	1.799	-0.111	1.193	1.124	-0.069	2.880	3.340	0.460
Chile	0.419	0.405	-0.014	0.262	0.253	-0.009	1.330	2.246	0.915
Colombia	2.935	2.709	-0.226	1.834	1.693	-0.141	0.912	0.961	0.049
Costa Rica	0.611	0.691	0.080	0.382	0.432	0.050			
Dominican Rep.	3.225	2.925	-0.300	2.016	1.828	-0.188			
Ecuador	2.287	2.803	0.516	1.429	1.752	0.323	1.434	1.629	0.194
El Salvador	3.930	4.787	0.857	2.456	2.992	0.536	0.297	0.376	0.080
Honduras	9.504	9.022	-0.482	5.940	5.639	-0.301	0.282	0.233	-0.049
Mexico	1.306	1.497	0.192	0.816	0.936	0.120	0.583	0.705	0.122
Paraguay	3.695	3.836	0.141	2.309	2.397	0.088			
Peru	2.885	2.670	-0.215	1.803	1.669	-0.134	0.994	0.494	-0.500
Uruguay	1.385	1.183	-0.201	0.865	0.740	-0.126	1.088	1.268	0.180

Source: Spending data are from the SP Database. The value of the poverty gap as a share of GDP is calculated based on the poverty gaps presented in Chapter 3, tables xx and yy. They are then

- multiplied by the corresponding international poverty line (either $4 or $2.5)
- converted to local currency using the PPP index;
- multiplied by 365, to convert from an annual figure;
- multiplied by the number of poor (eg the headcount times the population);
- divided by the GDP in Local Currency Units

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