

# **Social security developments and trends – Americas 2023**



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**Social security  
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# Contents



## Introduction

2



## Reforms

5

Introduction

6

Synthesis of main developments and trends

7

Key messages

14



## Management

17

Introduction

18

Synthesis of main trends and developments

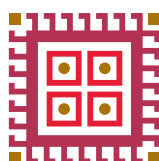
19

Facts & trends

25

Key messages

28



## Coverage

31

Introduction

32

Synthesis of main trends and developments

33

Facts & trends

37

Key messages

40



## Life course

43

Introduction

44

Synthesis of main trends and developments

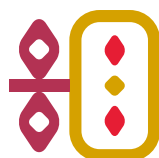
45

Facts & trends

52

Key messages

63



## Resilience

67

Introduction

68

Synthesis of main trends and developments

69

Facts & trends

75

Key messages

78



## Resources

80



## Acknowledgements

83

# Introduction

Demarcating developments and trends in social security in a region as diverse as the Americas is challenging. Institutions in the region operate in widely varying contexts representing different income levels; social, political and demographic trajectories; geographical locations; and overall state capacity. Despite this diversity, social security institutions converge around the common goal of helping to progressively realize the universal right to social security through the effective delivery of comprehensive and adequate protections for the populations they serve.

More than three years since COVID-19 and the first wave of lockdowns swept across the globe, social security institutions in the Americas have sought both to stabilize and to strengthen their services to meet current and future challenges. The challenges they face are immensely complex: climate change and natural disasters, demographic ageing, emerging public health challenges, a marked increased migration in some parts of the continent, geopolitical crises, and a rapidly changing world of work.

These challenges can create competing pressures for governments and social security institutions. For example, the COVID-19 pandemic and its associated restrictions on mobility created near simultaneous pressure for social protection systems to both expand and contract. New economic and social risks required urgent attention, yet the crisis also stretched global and national resources to respond, especially in the years following the initial emergency responses. Similarly, social security institutions in the region face pressure to do more to improve the scope, adequacy and accessibility systems in the context of changing labour markets and stubborn informality, but demographic pressures from population ageing curb the resources available to do so. Finally, addressing a multi-faceted and multi-national challenge like migration requires attention to the impacts on systems in both host and sending countries. As such, it calls for complex coordination across borders and institutions to resolve issues collectively, in a way that meets the needs of all parties while protecting migrants' fundamental right to social security.

How social security systems respond to these multiple and overlapping trials – whether by adopting or modifying policies and legislation, or by introducing novel administrative solutions – can make a world of difference in the lives of the people they are charged with protecting. Across the region, policy reforms have focused on striking a balance between extending coverage (including improving adequacy and access) and preserving sustainability. Notably, universal health coverage remains a core priority across the region, as is ensuring that workplaces are safe and healthy environments. To protect workers in a new world of work, unemployment insurance has been high on the agenda in a number of Central American countries, while efforts to address the specific realities of platform workers and other difficult-to-cover groups has taken centre stage in countries like Argentina, Chile and Canada. Efforts to address ongoing financial and fiscal challenges, whether by raising the retirement age, increasing contributions, or developing financial risk management tools and strategies, are similarly widespread throughout the region.

The Americas is also a region known for innovation in information management and technology. Institutions across the region have capitalized on their capacity to develop technological solutions, helped along by the increased use of the Internet due to COVID-19 measures, to deliver practical measures to accelerate digital transformations in social security. Many of these digital transformation projects have been fully institutionalized, providing digital governance strategies to improve institutions' ways of working and to better serve a more "human-centric" approach to social protection.



Besides grappling with the implications of new or emerging risks and opportunities, social security systems and institutions must not lose sight of the basics: the core business of catering for day-to-day risks linked to the life course. Accompanying people through key life transitions, “from the cradle to the grave” – guaranteeing adequate benefits and services are delivered seamlessly, whenever they are needed – continues to be the strongest organizing principle and motivation of social security institutions in the Americas. Ultimately, building resilient and sustainable social security institutions in the region requires continually investing in building resilient and productive individuals and societies by providing the income and health security that enables them to plan, take risks and thrive.

*Social security developments and trends – Americas 2023*, comprises the following chapters:



Chapter 1. Highlights of legal reforms



Chapter 2. Transforming social security management



Chapter 3. Social security coverage for all



Chapter 4. Social protection for a changing life course



Chapter 5. Supporting resilience and sustainability

This is one of four regional reports during the 2023–2025 triennium presenting a regional perspective on social security developments and trends as well as identifying challenges and spotlighting innovations. They will be followed by a global report for the World Social Security Forum 2025. The reports are presented in an interactive web-based format that will enable members of the International Social Security Association (ISSA) to navigate the content with ease and facilitate knowledge sharing, in addition to a supporting pdf-version.







# Reforms

Highlights of legal reforms



# Highlights of legal reforms

## Introduction

As is the case in many regions, the social security systems of the Americas are faced by a two-fold challenge. On the one hand, the challenge is to improve the scope, adequacy and accessibility of its social protection system. On the other hand, the region must tackle sustainability challenges brought about by population ageing and an increased dependency ratio. Of course, the region is also emerging from the COVID-19 pandemic, which has revealed the strengths and weaknesses of existing social security systems. To address identified weaknesses, many countries in the region have embarked on policy reforms.

The reforms can be grouped under six main developments and trends, to: i) introduce unemployment insurance benefits, ii) introduce or increase the generosity of social pensions, iii) extend coverage or improve accessibility; iv) improve the sustainability of social insurance pensions; v) encourage longer worker careers; and vi) improve the adequacy and sustainability of mandatory individual accounts.

Some of these reforms – such as developments in unemployment insurance and social pensions – are a direct response to the challenges experienced and lessons learned during the

COVID-19 pandemic. The economic impacts of the pandemic led to increased levels of poverty and unemployment, so that many families struggled to make ends meet. In some countries, these difficulties were compounded by underlying high inflation and weak economic conditions. While some countries have opted to increase support for low-income elderly people and the unemployed, others have made efforts to extend coverage to difficult-to-reach groups and improve accessibility and adequacy for the general population.

Other reforms aim to help ensure the sustainability of social security systems in the face of increasing longevity and higher dependency ratios. For instance, at least nine countries or territories have increased contribution rates for old-age social insurance pensions and four have increased retirement ages. There have also been efforts to incentivize longer working careers through easing restrictions regarding the joint receipt of pensions and income from work and through increasing pension entitlements in line with each year of additional contribution. Individual retirement account programmes have also been reformed, as in El Salvador and Mexico, with the aim of strengthening system sustainability and adequacy.



# Synthesis of main developments and trends

## Reforms to introduce unemployment insurance in the Caribbean

Unemployment insurance remains the least developed social security branch in the Americas. For example, until recently only two countries in the Caribbean subregion provided such benefits. However, the COVID-19 pandemic has acted to highlight the need for such benefits, leading several countries and territories to consider their implementation.

In April 2022 and May 2023 respectively, Turks and Caicos Islands and Grenada implemented a 13-week social insurance unemployment benefit for unemployed workers with 13 weeks of contributions in the last 26 weeks (including 8 weeks in the 13 weeks immediately prior to the claim). In Turks and Caicos Islands, the benefit

covers employees only, while in Grenada the self-employed are also mandatorily covered. Grenada's scheme is managed by the National Insurance Scheme (NIS) while that of the Turks and Caicos Islands is managed by the National Insurance Board (NIB). Both programmes are financed by a 1 percentage point increase in contribution rates (split equally between employers and employees; the contribution is fully borne by self-employed workers in Grenada). Currently, Dominica, Guyana, Jamaica, Saint Kitts, Saint Lucia, Saint Vincent and the Grenadines, and Trinidad and Tobago are considering developing unemployment insurance schemes, with many of these engaging in public consultation or feasibility studies.

### RESOURCES

- ISSA Seminar. Technical Seminar CARICOM: Unemployment protection for workers in the Caribbean – Strategies and key parameters
- Publication. ISSA Guidelines on the Promotion of Sustainable Employment
- Article. Social Security Board considers 2021 Unemployed Insurance Fund benefits – Saint Kitts and Nevis
- Article. Amendments to the various National Insurance Regulations – Turks and Caicos Islands
- Article. Unemployment insurance in the Caribbean: An urgent call to protect workers and their families
- Article. Feasibility study for unemployment insurance completed – Jamaica
- Website. Unemployment Benefit: Effective 1st May 2023 – Grenada



## Reforms introducing social pensions or increasing their value

Chile, Ecuador and Jamaica introduced new programmes for social pensions, which replace or supplement existing programmes. Chile's new near-universal social pension replaces existing social assistance programmes and provides benefits to all legal residents older than age 65 but excludes the highest earning 10 per cent of the population. Jamaica created a tax-financed social pension for people aged 75+ who are not in receipt of a contributory pension or other regular income. Ecuador replaced its previous social assistance programmes, doubling the benefit amount for people living in poverty aged 65+ or living with a disability. To be eligible, recipients must not be in receipt of a contributory pension. One year after its introduction in 2019,

Mexico enshrined its universal social pension, *Pensión para el Bienestar de las Personas Adultas Mayores*, as a constitutional right in 2020.

Several countries have increased the amount paid as social pensions. For example, benefits were increased in Canada, Cuba, Guatemala, Guyana, Suriname, and the United States of America. In Canada, the increase went beyond adjustments linked to rises in the cost of living. Specifically, the country introduced a permanent 10 per cent increase to its universal pension, the Old Age Security pension, for those older than age 75. The benefit amount now increases according to age.



### RESOURCES

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- ISSA Analysis. Recent developments in social pensions in Latin America
- Publication. Social pension programme – Jamaica
- Article. Chile introduces near-universal old-age pension
- Article . Canada increases pensions for older retirees
- Article. Jamaica announces measures affecting the Social Pension Program
- Law. Refórmese el Decreto Ejecutivo No. 804, de 20 de junio de 2019, publicado en el Registro Oficial Suplemento No. 529, de 12 de julio de 2019 – Ecuador

## Reforms to extend coverage or improve accessibility

Since 2019, there have been many reforms that aim to extend coverage or improve access to social security benefits for difficult-to-reach groups or the entire population.

Several countries have extended pension coverage and other benefits to difficult-to-reach groups, such as part-time workers (Guatemala), domestic workers (Mexico), part-time domestic workers (Argentina), platform workers (Chile), and workers in micro-enterprises (Guatemala). To encourage formalization and promote full access to social security rights, Argentina has offered incentives to employers who formally hire new rural workers. .

To improve access to coverage for difficult-to-reach groups, many countries have extended access under specific branches: Argentina extended unemployment insurance and family allowances during periods of unemployment to domestic workers; Cuba extended childcare and maternity benefits to private-sector workers, including the self-employed, cooperative workers and workers not yet covered in micro, small and medium-sized companies; the State of Washington in the United States of America extended sick leave and work injury compensation to digital

platform workers; and Bermuda extended its mandatory occupational pension to foreign workers. In Bermuda, this was done as part of a larger reform that also changed the definition of insurable earnings to include bonuses, created a new option to withdraw 25 per cent of account balances upon retirement, and lowered the vesting period to one year.

Regarding the coverage of the general population, Argentina and Peru eased access to benefits for those without the minimum contribution requirements. Argentina introduced pension credits for mothers and has temporarily allowed all insured persons to purchase missing contributions. Peru created a proportional pension for those with less than 20 years of contributions and reduced the age and contribution requirements for the early old-age pension. In addition, to mitigate the equity impacts of larger reforms, Uruguay introduced a new solidarity supplement for low-income pensioners, and Brazil introduced a new system of progressive marginal contribution rates, which in practice should lower rates for most workers, while increasing those for the highest earners.`

### RESOURCES

- ISSA Publication. ISSA Guidelines on Administrative Solutions for Coverage Extension
- ISSA Publication. Social Security Programs Throughout the World – The Americas, 2019
- ISSA Article. Platform workers and social protection: International developments
- Article. Argentina introduces pension credits for mothers
- Article. Argentina implements moratorium to expand pension access
- Article. Bermuda approves amendments to Mandatory Occupational Pension Program
- Article. Brazil enacts old-age pension reform
- Article. Chile to extend social security coverage to digital platform workers
- Article. Cuba implements measures to encourage work among pensioners
- Article. Conozca los beneficios para trabajadores y patronos del nuevo Acuerdo 1529 – Guatemala
- Article. Mexico extends social security coverage to domestic workers
- Article. Peru enacts social insurance pension reforms
- Regulations. Previsiones laborales: Decreto 90/2023 – Argentina



- Regulations. Decreto-Ley 18/2020 Del procedimiento transitorio para el cálculo de pensiones y subsidios de la seguridad social (GOC-2020-780-EX68) Decreto-Ley 19/2020 Del procedimiento para el cálculo de las pensiones por edad, invalidez total y por muerte de los beneficiarios de los regímenes especiales de seguridad social del sector no estatal (GOC-2020-781-EX68) – Cuba
- Regulations. Acuerdo Gubernativo Número 258-2022 – Guatemala
- Regulations. Engrossed Substitute House Bill 2076 – United States of America
- Regulations. Ley 20130/2023: Ley de reforma de la seguridad social: creacion de un sistema previsional comun y determinacion del procedimiento de convergencia de los regimenes actualmente vigentes – Uruguay
- Good practice. Maternity protection in Cuba – Cuba
- Good practice. Extending social security coverage for domestic workers – Argentina
- Good practice. Formalizing rural employment: Promoting registered work and access to social security entitlements – Argentina



## Reforms to improve the sustainability of social insurance pensions

Over the past three years, several countries have implemented reforms to their social insurance pensions to address sustainability concerns. In many cases, such as is in Brazil or Uruguay, efforts to address sustainability have been part of broader reforms also tackling issues such as adequacy and work incentives.

For instance, many countries increased their contribution rates for pensions. Compared to rates in 2019, the total employee-employer rate was increased or will increase in the following countries: Belize (by 1.5 percentage points in April 2023), Costa Rica (by 0.67 points with an additional 0.67 points by 2029), Dominica (by 0.5 points, with an additional 1 point by 2031), Ecuador (by 1.6 point in 2021), Grenada (by 1 point in February 2023), Montserrat (by 2 points in April 2022, with an additional 6 points by 2026), Suriname (by 2 points, with an additional 23 points by 2065), Turks and Caicos Islands (by 2 points gradually by 2024), and Venezuela (2 points as of 2023).

In addition, the retirement age is to increase progressively in Uruguay (beginning in 2030, to reach age 65 by 2040). In Aruba as well as Antigua and Barbuda, the retirement age is set to rise as part of adopted earlier reforms, gradually reaching age 65 by 2024 and 2025, respectively. A new retirement age was introduced in Brazil (age 65 for men; age 62 for women).

Other reforms have included changing the definition of earnings used to calculate pensions. For instance, Brazil will now use total lifetime earnings rather than the best 80 per cent, and Uruguay has eliminated choice regarding defining the calculation basis. Other reforms have seen the reallocating of funds from other programmes. For example, 2.5 percentage points of contributions were reallocated from individual accounts to social insurance in Uruguay. As of August 2022, Colombia now allows the transfer of contributions from the voluntary individual account (BEPS) to the general pension scheme.

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- Publication. Venezuela. Social Security Programs Throughout the World: The Americas, forthcoming
- Publication. Social Security Programs Throughout the World: The Americas, 2019: Aruba
- Publication. Social Security Programs Throughout the World: The Americas, 2019: Antigua and Barbuda
- Publication. Valuación actuarial del Seguro de Invalidez, Vejez y Muerte del Seguro General Obligatorio – Ecuador
- Regulations. Social Security Act – Chapter 44 of the Laws of Belize Revised Edition 2011 Compiled by Social Security Board August 2021 – Belize
- Regulations. Decreto 1494 de 2022 – Colombia
- Regulations. Reforma Reglamento del Seguro de Invalidez Vejez y Muerte de la Caja Costarricense de Seguro Social – Junta Directiva: Artículo 18°, sesión N° 9038, celebrada el 20 de junio de 2019 – Costa Rica
- Regulations. Ley 20130/2023: Ley de reforma de la seguridad social: creacion de un sistema previsional comun y determinacion del procedimiento de convergencia de los regimenes actualmente vigentes – Uruguay
- Regulations. Montserrat Social Security (amendment) Act 2022
- Article. Brazil enacts old-age pension reform
- Article. Increase in the contribution rate – Dominica
- Article. Extraordinary Gazette published on Monday, 30 January 2023 – Grenada
- Press release. Montserrat Press release – Montserrat
- Press release. TCINIB Update Unemployment Insurance Benefit Program – Turks and Caicos Islands
- Website. Pensioenpremie voor het jaar 2022 – Suriname



## Reforms to social insurance pensions to encourage longer working careers

In addition to increases to the retirement age, several countries are seeking to encourage longer working careers by making it easier to work while receiving a pension and incentivizing additional years of service.

Uruguay introduced the possibility for pensioners to combine income from work with the receipt of a pension, while Cuba has extended this right to those who return to work for their previous employer. Previously this was only possible in Cuba for those entering new positions. Peru has removed earning limits for working pensioners.

To incentivize longer careers, Cuba has eliminated the maximum old-age pension for those with 45 years of employment. Henceforth, such workers will accumulate incremental increases. Brazil has modified its pension benefit formula, decreasing the base rate from 70 per cent to 60 per cent of previous earnings, while increasing the incremental rate from 1 per cent to 2 per cent for each year of contributions exceeding 15 years (women) or 20 years (men). Therefore, those with more than 10 years of additional contributions will have a higher replacement rate under the new system, while it will be lower for those with fewer years.



### RESOURCES

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- Regulations. Ley 20130/2023: Ley de reforma de la seguridad social: creacion de un sistema previsional comun y determinacion del procedimiento de convergencia de los regimenes actualmente vigentes – Uruguay
- Article. Brazil enacts old-age pension reform
- Article. Cuba implements measures to encourage work among pensioners
- Article. Peru enacts social insurance pension reforms



## Reforms to individual retirement account systems

Over the past three years, El Salvador and Mexico have implemented major reforms to their individual retirement accounts to improve the adequacy and sustainability of pensions.

To improve sustainability, El Salvador increased employer contribution rates from 7.75 per cent to 8.75 per cent, while Mexico introduced progressive contribution rates, which when fully implemented will vary according to the employees' salary from 6.202 per cent to 13.875 per cent. Mexico also eliminated government contributions for most workers while increasing these for the lowest earners. El Salvador eliminated early withdrawals and established a maximum monthly old-age pension for all pensioners. Previously, some pensioners were not subject to the maximum.

To improve adequacy, El Salvador increased current old-age pensions by 30 per cent, reduced administrative fees from 1.9 per cent to 1 per cent, removed the ceiling on the monthly earnings used to calculate contributions, and increased the scope of compensation used to calculate contributions. Mexico introduced a permanent cap on administrative fees and increased the guaranteed minimum pension.

Other changes include Mexico having reduced the minimum qualifying period for the old-age pension. This has been reduced from 1,250 weeks to 750 weeks but will gradually increase again to 1,000 weeks between 2022 and 2031.

Elsewhere in the region, in Honduras, the system of mandatory individual accounts was suspended in April 2022, having been deemed unconstitutional.

### RESOURCES

- Regulations. Certificación Garantía de Inconstitucionalidad Decreto 56-2015 Ley Marco del Sistema de Protección Social – Honduras
- Regulations. Reforma a la Ley del Seguro Social y a la Ley del SAR – Mexico
- Article. Mexico implements reforms to Mandatory Individual Account Program
- Article. El Salvador implements pension reforms



## Key messages

# 01

The social security systems of the Americas are seeking to improve their scope, adequacy, and accessibility, while tackling sustainability challenges brought about by population ageing and an increased dependency ratio. The socioeconomic challenges posed by the COVID-19 pandemic and, in some countries, underlying weak economic conditions have added to these challenges.

# 02

Recent reforms can be grouped under six main developments and trends, to: i) introduce unemployment insurance benefits, ii) introduce or increase the generosity of social pensions, iii) extend coverage or improve accessibility; iv) improve the sustainability of social insurance pensions; v) encourage longer worker careers; and vi) improve the adequacy and sustainability of mandatory individual accounts.

# 03

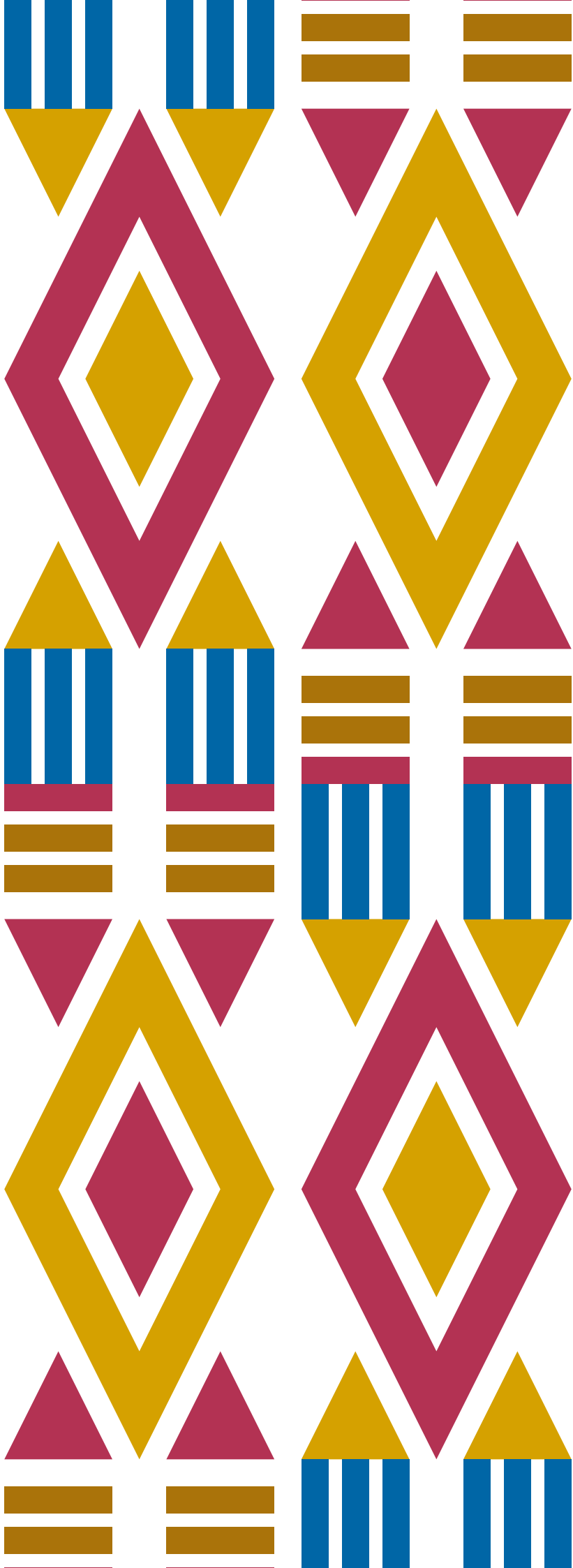
While some countries are targeting increased support on low-income elderly people and the unemployed, others are seeking to extend coverage to difficult-to-reach groups. Other still are looking to improve the accessibility and adequacy of social security for the general population.

# 04

Parametric reforms of contributory pension systems represent an important part of efforts to better ensure the sustainability of social security systems in the face of increasing longevity and higher dependency ratios.

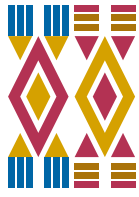






# Management

Transforming social security management



# Transforming social security management

## Introduction

The region of the Americas is a recognized leader in the adoption of innovative digital solutions, with the aim of establishing digitalized services and more efficient administration structures. In the recent period, this characteristic has been fundamentally important, with social security institutions having begun to formalize more resilient and digitally empowered strategies as part of their taking stock of the effects of the COVID-19 crisis on their organization. Governance has been significantly strengthened in a region where the risk management frameworks previously developed in many institutions had been put to the test because of the need to quickly establish responses to ensure continuity in service delivery to their members. Various examples show how digital transformation projects have been transformed into full institutional digital governance strategies to provide continuity of services, setting the basis for post-pandemic reinvigorated and digitally native institutions.

The significant increase in the usage of the Internet (fixed broadband and mobile) witnessed

in the region during the periods of social distancing enforced in response to the COVID-19 pandemic consolidated members' use of existing digital channels to access services. Prior to the crisis, digitalized services had been viewed only as an alternative option to traditional paper-based processes. Technology became a critical catalyst for organizations to adopt new ways of working as well as to broaden communication channels, deepen the client relationship in existing services, and improve the quality of services provided to members, especially in health. The need for the adoption of digital channels emphasized the related need for customer-centric service delivery, contributing to new initiatives to improve service delivery. Generally, institutions throughout the region recognize that meeting the needs of the covered population for social security services can only be achieved by strengthening staff capacity and focusing on the accessibility and inclusiveness of services. Increasingly in the region, technology is being leveraged to enable the delivery of more comprehensive and human-centered social security services.



### RESOURCES

- ISSA Publication. ICT response to COVID-19: Leveraging accelerated digital transformation to build better and more resilient social protection systems Summary Report 2020–2022
- ISSA ICT Conference. 16th ISSA International Conference on Information and Communication Technology in Social Security
- ISSA Conference. 16th ISSA International Conference on Information and Communication Technology in Social Security Session on Digital Transformation of social security institutions
- ISSA Regional Virtual Forum. Virtual Social Security Forum for the Americas

# Synthesis of main trends and developments

## Acceleration of the digital transformation for improved service quality

Digital transformation has accelerated existing technology-driven projects where the organization's focus has been placed on realizing more effective and efficient service delivery and innovating new ways to deliver services remotely. Digital transformation projects across the region have taken different forms, ranging from leveraging technology to automate current processes to the full digital transformation of institutions. Robotic process automation projects in Argentina and Colombia, for example, have had a significant impact on the operational effectiveness of institutions, freeing 65–85 per cent of resources from performing repetitive activities. In Canada, a more comprehensive multi-year full life cycle digital transformation project has been undertaken, capitalizing on a six year project to design and develop customer-centered quality services to ensure that these meet user

needs. Institutional-wide digital transformation projects have also reformulated the way service delivery has been provided. In Argentina, this has significantly digitized services to pensioners, while other strategies in the country have reduced service delivery time from 535 days to 15 days.

Countries have developed solutions for contactless proof of life. These range from data exchange between different institutions in Brazil to WhatsApp and biometric solutions in Grenada and Uruguay, respectively, which also allows members to carry out the proof of life process even when the person is abroad. These solutions have helped millions of beneficiaries by reducing the need to travel to local offices, significantly reducing health risks to individuals, especially those at higher risk due to COVID-19.

- Webinar. ISSA Webinar: Innovation in social security: Institutional Experiences and the ISSA Collaborative Innovation Hub
- ISSA Regional Virtual Summit. ISSA Social Security Virtual Summit for the Americas
- Good practice. Process automation at the Superintendency of Occupational Risks – Argentina
- Good practice. Robotic process automation: Improvement and optimization – Colombia
- Good practice. Canada Pension Plan: Service improvement strategy – Canada
- Good practice. Breaking down barriers in administrative processes – Argentina
- Good practice. Proof of life: Reversal of the burden of proof – Brazil
- Good practice. Digital transformation: Life Certificate WhatsApp Certification – Grenada
- Good practice. Biometrics for proof of life – Uruguay



## Strategic planning, operational risk management and digital governance

The COVID-19 crisis posed a number of challenges that required action from governing bodies of social security institutions. This motivated efforts to improve key aspects of institutional governance such as strategic planning, accountability, transparency and risk management. Various strategic planning exercises that leveraged multi-stakeholder cooperation were undertaken. In Costa Rica, a risk analysis process led to the establishment of a full risk management framework leveraging ISSA guidelines, international standards and best practices.

Inter-institutional international assessments have been used to establish a clear vision and guiding principles. In Colombia, this has provided the institution with strategic objectives to tackle the challenges confronting specific population groups. Other institutional strategic

plans, as in Paraguay, have provided a broad basis for delivering more agile and better services to their members or, in the case of Guatemala, have leveraged digitalization strategies focusing on transparency. Numerous transparency portals have been developed in the region providing dashboards, as in the case of the Dominican Republic, as well as business intelligence tools, as in Guatemala, to increase transparency, including providing open data for other stakeholders.

In Argentina, digital governance initiatives have led institutions to take a more comprehensive overview of the implications of digitalizing the entire organization and institutionalizing agile digital transformation, which included internal audit processes.

### RESOURCES

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- ISSA Publication. ICT response to COVID-19: Leveraging accelerated digital transformation to build better and more resilient social protection systems Summary Report 2020–2022
- ISSA Webinar. ISSA Webinar: Operational governance and risk management in social security administration
- United Nations. E-Government Survey 2022: The future of digital government
- Good practice. Study: Silver revolution, the power of a generation – Characteristics and socioeconomic conditions of older people in Colombia – Colombia
- Good practice. Web application: Integrated service portal for members – Paraguay
- Good practice. Mechanisms to develop the assessment, control and monitoring of risks affecting the finances of health and pension insurance in Costa Rica – Costa Rica
- Good practice. Open data: An interactive portal for accessing information as a tool for transparency and generating knowledge – Guatemala
- Good practice. Transparency and accessibility of public information: Implementing Business Intelligence (BI) tools to analyse and visualize open data – Dominican Republic
- Good practice. Annual Operational Planning Tool: Automation of annual operational planning – Guatemala
- Good practice. Digital organizations How the Cordoba Retirement and Pension Fund became a fully fledged digital organization post-pandemic – Argentina
- Good practice. Continuous and integrated internal auditing of strategic procedures – Argentina
- Good practice. Prevention 4.0 – Argentina





## Humanized service delivery and accountable human resources

Institutions have recognized that technology alone is not sufficient to provide quality service delivery. Various undertakings have sought to ensure that staff not only have the right skills and tools but a mindset conducive to a customer-centric customer experience. In Canada, new service excellence culture programmes have been established using a grass roots technology-supported resource strategy focusing on experience redesign. Institutions, such as in Mexico, have introduced transparent hiring processes, establishing clear profiles, roles and responsibilities for job positions at the branch offices. Endeavours in human resource capacity building have developed innovative partnerships with universities. In Costa Rica, this has helped align strategic values such as creativity and innovation, while others, as in Brazil, have established a knowledge base that provides staff with information on frequent challenges faced in navigating institutional regulation and operations. In some cases, such as

in Mexico, capacity building has reinforced the importance of non-discrimination and provided human-centered services through new institutional programmes.

In Argentina, performance metrics have allowed the institution to follow up and reinforce training exercises established via web portals that were developed to strengthen the capacities of experts.

New approaches to create customer-centered sensitivity and professionalize human resources are seen in the region, for example in El Salvador. Such approaches emphasize the need to provide “humanized” services accompanied by a change management methodology. Supporting the mental health of staff and front-line medical staff was crucial during the COVID-19 pandemic. In Mexico, this objective was aided by the use of telephone help lines.

### RESOURCES

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- ISSA Guidelines. ISSA Guidelines on Human Resource Management in Social Security Administration
- ISSA WSSF. World Social Security Forum
- ISSA WSSF. Sessions on People-Centred Social Security in the Human-Digital Age
- ISSA WSSF. Social Security human resources in transition
- ISSA Publication. Rebooting the social security workforce: Background on the ISSA Guidelines on Human Resource Management in Social Security Administration
- ISSA Webinar. Capacity building and training in social security institutions
- Good practice. Toronto North York Flagship Service Canada Centre: How Service Canada is setting the standard for service and accessibility – Canada
- Good practice. Institutional Corporate University: Creative, innovative, disruptive – Costa Rica
- Good practice. Knowledge mapping in social security: Identifying specific knowledge required to enhance capabilities – Brazil
- Good practice. HUMANISS: Institutional plan of humanization – El Salvador
- Good practice. Public service and quality of care: Towards a new ISSSTE – Targeted security staff training in medical units – Mexico
- Good practice. Strengthening and modernizing customer service processes – Service quality – Ecuador
- Good practice. Learning and training platform: The SRT’s virtual classroom – Argentina



## Digital health: Leveraging technology for improved health services

Digital health has developed significantly in the region with institutions innovating to deliver eHealth services and further develop telemedicine solutions. Existing telemedicine applications were scaled up to provide remote teleconsultation processes to members, even to those outside the country, as in the case of El Salvador, while others, as in Brazil, provided individuals with access to teleassessment tools during the pandemic. Some institutions, as in Peru, further innovated in the use of artificial intelligence tools to help screen and provide better care to patients and established proactive remote health supervision of patients who presented higher risks (e.g., those with diabetes and hypertension).

Mental health was a key concern during the pandemic. In Mexico, institutions provided

different types of solutions, such as technology-based solutions to support patients' mental health without human contact or, in Guatemala, where patients were provided with mental health support via WhatsApp.

Developments that were already underway, such as National Digital Health Clinical Files, were institutionalized in various countries, including Mexico and Uruguay, allowing doctors to access medical records remotely throughout the country. In some cases, such as Costa Rica, this included access for digital radiological images. A noteworthy innovation in the use of artificial intelligence tools in health can be found in Chile, which is leveraging image recognition to help institutions and members identify pulmonary pathologies at an early stage.

### RESOURCES

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- ISSA Analysis. Telemedicine: Good practices from Latin America
- ISSA Webinar. Social security, health care and environmental protection
- Publication. Herramienta operacional de los mecanismos de coordinación multisectorial
- ISSA Guidelines. ISSA Guidelines on Information and Communication Technology: Section C.3, eHealth – ICT Application in Healthcare
- Good practice. Dr ISSS online: A new telemedicine care model – El Salvador
- Good practice. EmpatIA project: Non-refundable technical international cooperation to close service provision gaps in primary care – Peru
- Good practice. Transforming the delivery of services for hypertensive and diabetic patients in the Rebagliati Centre of Comprehensive Care and Services Network (Centro de Atención Integral Red Prestacional Rebagliati): Timely, efficient and humanized care – Peru
- Good practice. Improving comprehensive monitoring of patients at high risk of diabetes – Peru
- Good practice. Medical expertise using tele-assessment – Brazil
- Good practice. “LaLuchy Robotina”, the humanoid robot: robotic therapist programme for mental health – Mexico
- Good practice. Mental health promotion, prevention and care for Social Security Institute of Guatemala workers – Guatemala
- Good practice. Project Harley “the one-eyed dog” – Mexico
- Good practice. Integrating the National System of Labour Certification with the National Electronic Health Record system – Uruguay
- Good practice. Medical records – Mexico
- Good practice. Institutional Digital Medical Imaging Network project – Costa Rica
- Good practice. Using artificial intelligence for the detection of pneumoconiosis: An AI system for detecting respiratory pathologies of occupational origin – Chile



## Leveraging multi-channel communication strategies for effective quality services

The significant limitations in face-to-face contact imposed by the pandemic encouraged the leverage of digital communication channels. The further development of new channels and the improvement of existing ones translated into more comprehensive strategies and services, with campaigns launched to ensure that information reached members.

Institutions in the region, for example in Colombia, turned to proactive communication strategies targeting specific groups. “Client-centric” communication strategies were taken to a new level by leveraging artificial intelligence machine learning tools to provide more personalized analysis and advice to support individual well-being.

In Argentina, digital communication campaigns have included websites, calculators, videos and event podcasts, and even a web portal with instructional videos that help individuals understand the implications of moving between social security regimes and schemes. In Peru, a variety of online virtual events as well as telephone tools and services were designed to provide members with access to their account balances as well as a means to provide them with a source of advice and support. In Mexico, digital platforms were leveraged to offer a set of calculators to provide individuals with estimates of their benefits under the different pension schemes, and also to promote voluntary savings.

### RESOURCES

- ISSA Publication. ICT response to COVID-19: Leveraging accelerated digital transformation to build better and more resilient social protection systems Summary Report 2020–2022
- ISSA Analysis. Towards customer-centric design and agile methodologies in social security institutions
- ISSA Webinar. Customer-centric application development – Leveraging design-thinking and agile methodologies
- Good practice. Study: Silver revolution, the power of a generation – Characteristics and socioeconomic conditions of older people in Colombia – Colombia
- Good practice. Silverexpo: Latin America’s first trade fair for older people and their families – Colombia
- Good practice. “Well-being on Demand”: A comprehensive well-being solution – Colombia
- Good practice. New SSSalud scheme to switch social security organizations for 2023 – Argentina
- Good practice. Collection of retirement savings calculators – Mexico
- Good practice. Implementing a management system for provident fund statements – Peru
- Good practice. Providing a telephone social security advice service for teachers in Peru – Peru
- Good practice. Digital inclusion for teachers through a support service staffed by promoters – Peru
- Good practice. Improving educational training for teachers through the use of social networks and digital media: A solid and free training platform – Peru



## Improving institutional resilience to enable service continuity and response capacity

The region's governance and technological capabilities paired with agile and effective social security human resources provided the backbone of the response for coping with and adapting service delivery models to the challenges presented by the pandemic. While institutions were at different stages in strengthening their institutional resilience and continuity capabilities, many were able to quickly scale up human and technology capacities and adapt their service delivery models. As a result, they were able to continue to provide services to the population, and in some cases, as in Uruguay, do so while restructuring human and technology capacity in their organizations.

In some instances, such as Brazil, data exchange mechanisms between institutions were established to identify and enrol individuals, and to make benefit payments to those in need of support. The region was characterized by the significant

use of flexible arrangements in introducing new and more ways to register applicants to national social security systems. A UNICEF report on responses to the COVID-19 pandemic in Latin America and the Caribbean outlines a significant improvement in the use of new mechanisms to identify and enrol individuals into different social programmes and to quickly deploy new payment mechanisms, including bank transfers and mobile money.

Various institutions, such as in Guatemala, were able to rapidly introduce different types of registration and payment delivery mechanisms, adapting their ICT systems to be able to digitally administer and deliver benefits. In Peru, self-registration online mechanisms were also facilitated by electronic enrolment processes, while claims processes in Guatemala were also quickly adapted to include electronic mechanisms.

### RESOURCES

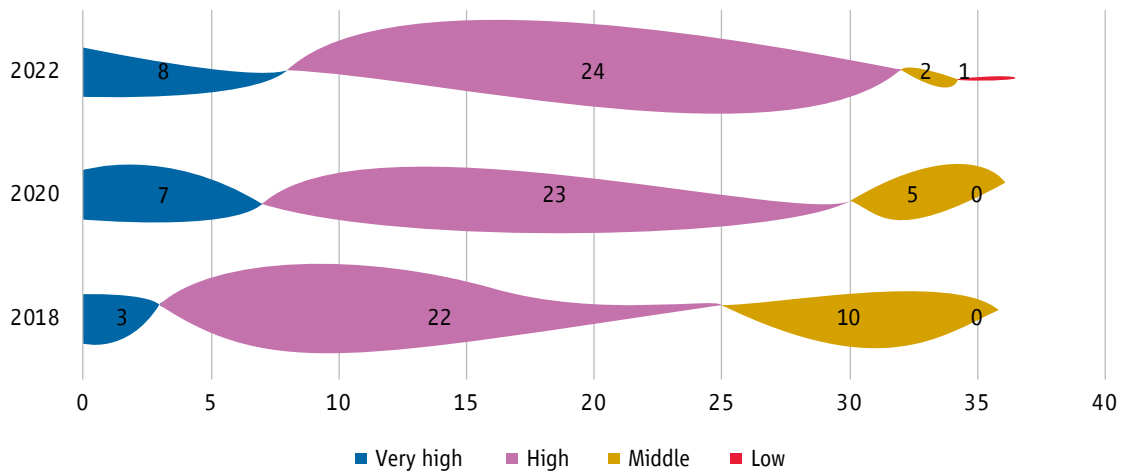
- ISSA Publication. ICT response to COVID-19: Leveraging accelerated digital transformation to build better and more resilient social protection systems Summary Report 2020–2022
- ISSA Guidelines. ISSA Guidelines on Continuity and Resilience of Social Security Services and Systems
- ISSA Regional Summit. ISSA Social Security Virtual Summit for the Americas
- ISSA Webinar. Social security, climate change and green economy considerations in the Americas
- Publication. Social protection and response to COVID-19 in Latin America and the Caribbean: Innovations in registration and payment systems
- Good practice. Resilient growth: Ensuring short-term development while maintaining institutional principles and values, securing benefits, sustaining employment and mitigating risks as much as possible – Uruguay
- Good practice. Emergency aid – Brazil
- Good practice. Technology for development: changing the regulations and technology used to calculate the maximum period for sickness payments, excluding payment periods related to COVID-19 – Guatemala
- Good practice. Digitalizing the membership process for teachers: Social security management – Peru
- Good practice. Digital transformation: Paperless requests and claims submission via web portal – A case of the National Insurance Scheme – Grenada



# Facts & trends

## E-government development index\*

**Figure 1.** Number of countries in the Americas by EGDI group by year



*Note:* The EGDI is a composite benchmark of e-government development consisting of the weighted average of three independent component indices: the Online Services Index (OSI), the Telecommunications Infrastructure Index (TII), and the Human Capital Index (HCI).

### Source

UNDESA (2022, p. 57).

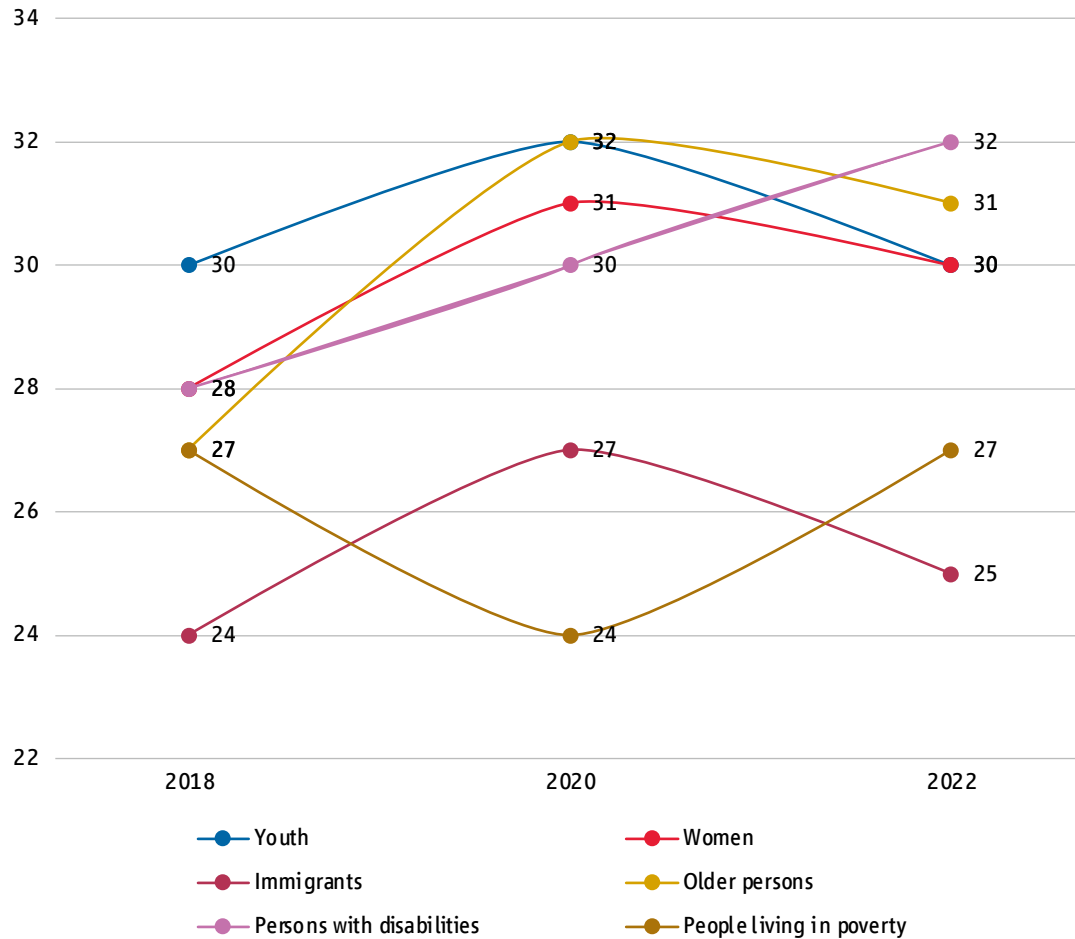
### Key stats

- Since 2020, the Americas have experienced progress in terms of EGDI improvements, with a 1.5% increase in their average EGDI value (from 0.6341 to 0.6438).  
UNDESA (2022, pp. 55–56).
- In 2022, 69% of countries in the Americas, or 24 out of 35 countries, were classified as having high levels of e-government development, and 23% (8 countries) had very high levels. The proportion of countries with high or very high levels has risen since 2018, signifying progress in the development of e-government in the region.  
UNDESA (2020, p. 37 and 2022, p. 53).
- The proportion of countries in the middle EGDI category has decreased most significantly in the Americas, falling from 29% to 6% between 2018 and 2022.  
UNDESA (2022, p. 57).



## Digital inclusion developments

Figure 2. Evolution of the number of countries offering online services targeted on vulnerable groups



**Source**

UNDESA (2022, pp. 34 and 58).

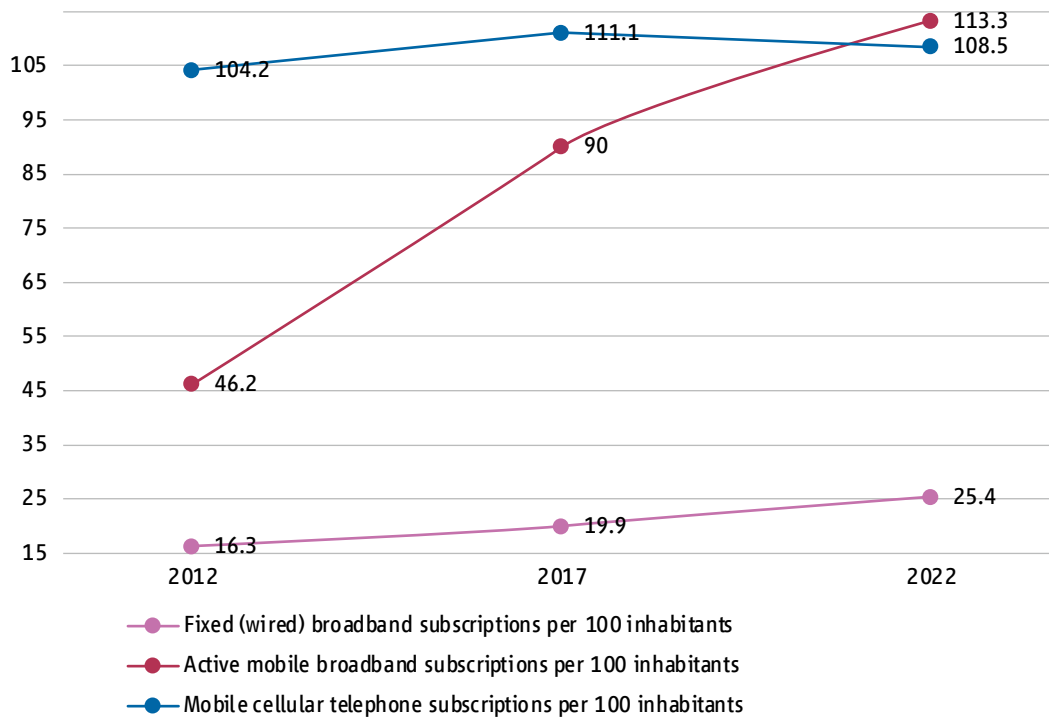
**Key stats**

- In the Americas, 83% of countries offer services for vulnerable populations. [UNDESA \(2022, pp. 59–60\).](#)
- Since 2020, the number of countries offering targeted online services to certain vulnerable groups, including youth, immigrants, women and older persons, has decreased slightly. However, the number of countries providing such service to people living in poverty and to persons with disabilities has increased from 24 to 27 and from 30 to 32, respectively. [UNDESA \(2022, pp. 59–60\).](#)
- 68% of countries in the Americas offer sector-specific mobile services; 24 countries offer the possibility to apply online for social protection programmes. [UNDESA \(2022, pp. 59–60\).](#)



## Access to online services: Mobile-based connectivity

**Figure 3.** People using the Internet and fixed (wired) broadband, active mobile broadband, and mobile cellular telephone subscriptions per 100 inhabitants, (2012–2022)



**Source**

ITU (2022).


**Key stats**

- Since 2020, the proportion of the population in the Americas using the Internet (fixed and mobile) has increased by 65%. Levels for fixed subscriptions are usually inferior to those for mobile subscriptions because the first are typically shared within a household, while the second are usually bound to a single individual. UNDESA (2022, p. 36) and ITU (2022).
- In the Americas, over the last 10 years, the penetration rate of mobile-broadband subscriptions grew by 14.5% per year on average, while mobile-cellular subscriptions have declined slightly in recent years. UNDESA (2022, p. 36) and ITU (2022).
- Fixed-broadband subscriptions continue to grow steadily, with an increase of 27.6% from 2017 to 2022. ITU (2022).



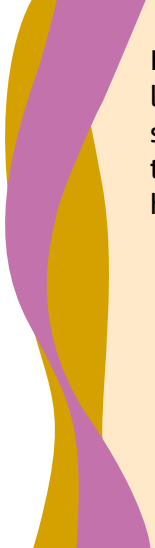
## Key messages

# 01




Digital transformation in the Americas has accelerated and matured to the point where institutions have taken steps to establish a digital governance strategy, strengthening their overall governance framework.

# 02



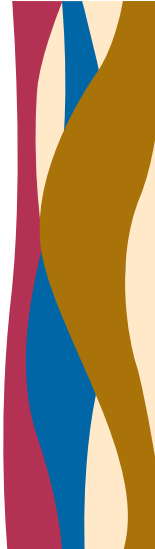
Institutions in the region have looked beyond customer-centred service delivery and have begun to emphasize the importance of human-centric social protection.

# 03



The region has continued to build eHealth services, which are likely to evolve as innovation in new and developing technology supports broader digital health services in a post-COVID-19 eHealth era.

# 04



Strengthening staff capacity enables organizations to quickly adapt to changes, but these efforts should be structured along with a change management strategy rather than undertaken as a one-off exercise.





# 05

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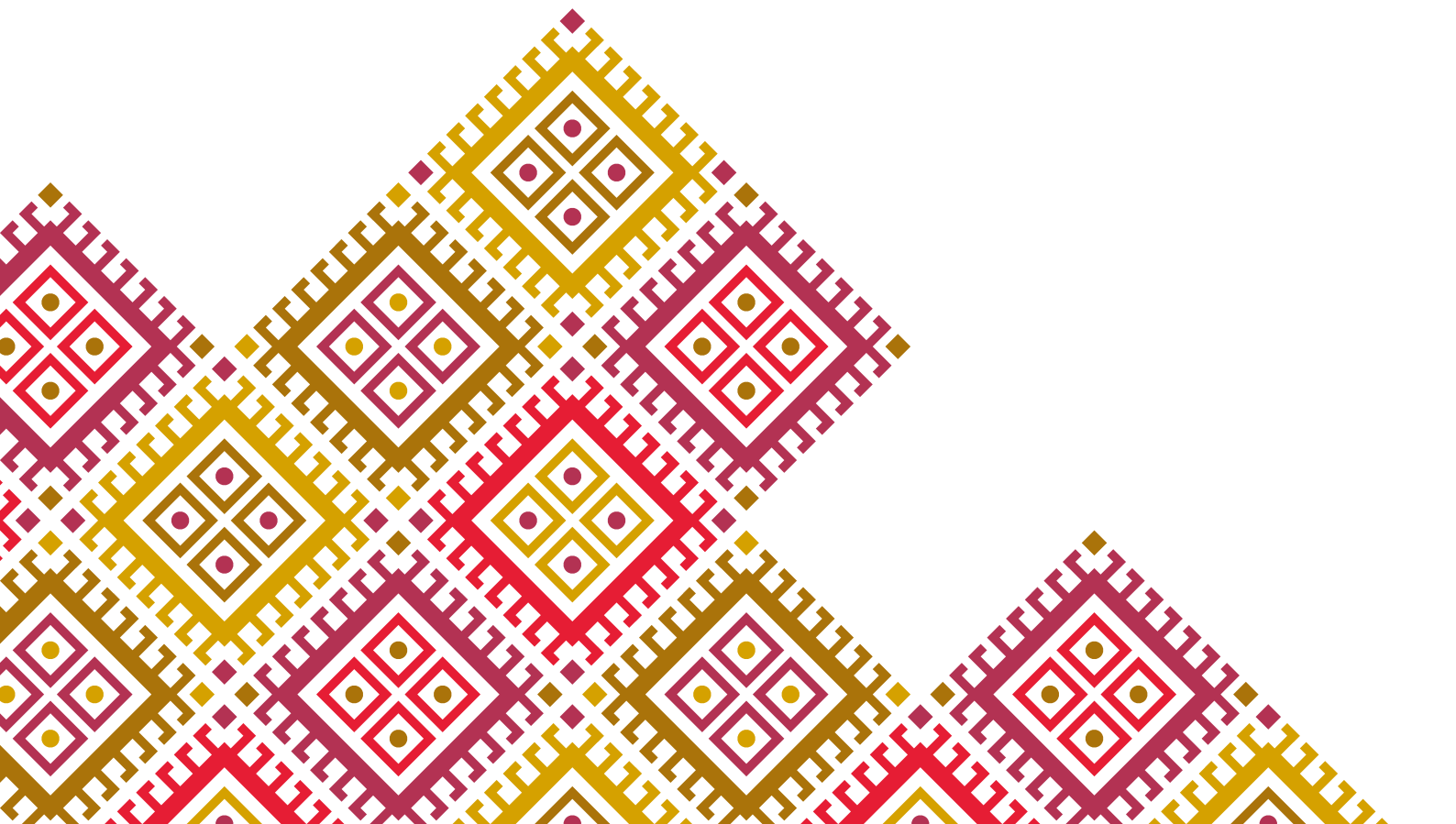
Flexibility to implement changes in ICT and administrative procedures to deliver benefits has proved essential to continue building institutional resilience and capacity for continuity.

# 06

A decorative graphic on the left side of the text box for section 06, featuring overlapping organic shapes in shades of purple, brown, and yellow.

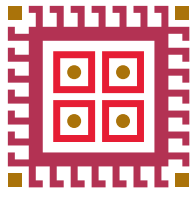
Governance, transparency and strategic planning have continued to permeate the region, empowering institutions to more readily identify risks and develop solutions to mitigate these.





# Coverage

Social security coverage for all



# Social security coverage for all

## Introduction

Owing to continuous efforts to extend social security coverage over the past decades, 64.3 per cent of the population in the Americas are effectively covered by at least one social protection cash benefit, much higher than the global average of 46.9 per cent. More than two-thirds of children, pregnant women and mothers of newborns, as well as older persons, are covered by social protection cash benefits. Effective coverage for health protection has reached 90 per cent in the region, well above the global figure of 66 per cent. Despite sub-regional differences, a substantial number of countries have successfully achieved universal or near-universal coverage under different schemes.

However, a large coverage gap still exists for persons with disabilities in some countries, and unemployment protection remains the least developed social security branch. In Latin America and the Caribbean (LAC), one out of two people has an informal job often without any social protection. The negative economic effects of the COVID-19 pandemic have been

significant, triggering high unemployment rates and a sharp fall in the number of employed and participation rates.

Through strong commitment, innovative measures and proactive approaches, many national governments and social security institutions have in recent years intensified their efforts to close coverage gaps, reinforce social protection floors and enhance the adequacy of benefits. Of importance, the combination of contributory health insurance with publicly funded health care, and the existence of universal schemes in some countries, have dramatically enhanced the coverage rate of health coverage across the region. The expansion of existing programmes as well as the introduction of new programmes in the wake of the pandemic, whether contributory or non-contributory, permanent or temporary, could hold the potential to contribute positively to future coverage extension in the region, but only if lessons are integrated and momentum is sustained.



# Synthesis of main trends and developments

## National social security strategies and social protection floors

National governments and social security institutions in the Americas are aware of the urgent need for the extension of adequate and sustainable social security coverage. All countries in the region have adopted comprehensive national social security development plans and strategies, which offer crucial strategic anchors for the development of comprehensive systems. In Jamaica, for example, the national strategy adopts a multi-sectoral approach to engender effective social protection – integral to Vision 2030 Jamaica – through a streamlined interpretation that will guide the approaches, priorities and practical interventions.

Even if the flagship Prospera programme in Mexico was discontinued in 2019, encouragingly,

countries around the region continue to implement non-contributory programmes to complement contributory schemes as part of a “floor”. A number of countries in the region achieve universal or very high coverage of children or older people through a combination of contributory and non-contributory programmes, as in many Caribbean countries, and Argentina, the Plurinational State of Bolivia, Brazil, Chile and Uruguay. Some 30 active conditional cash transfer programmes exist in 20 LAC countries, and in Brazil, Bolsa Família was re-launched in March 2023 after being halted and modified in 2021. In Canada, all residents have long enjoyed universal access to basic health care and health insurance, regardless of employment status.

### RESOURCES

- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- Publication. Emergency social protection against the impacts of the pandemic in Latin America and the Caribbean
- Publication. Overview of social protection systems in Latin America and the Caribbean: Progress and setbacks in the face of the pandemic
- Publication. Jamaica Social Protection Strategy
- Article. Bolsa Família: Tire as dúvidas sobre o programa de transferência de renda do Governo Federal



## Universal Health Coverage (UHC)

In the Americas, countries are clearly committed to UHC, implementing various strategies to expand health care coverage, improve access to services and reduce financial barriers. National health systems and social health insurance schemes have been established in countries such as Canada, Costa Rica, Cuba and Uruguay to provide comprehensive coverage to their populations.

Achieving UHC in the Americas has been possible due to an emphasis placed on primary health care and the pursuit of health financing reforms. Examples of strengthening primary health care systems – with a focus on preventive care, early disease detection, health promotion, and managing chronic conditions – can be found in Brazil’s Family Health Strategy and Cuba’s primary health care system. Similarly, increasing public funding for health care, expanding insurance coverage, and improving resource

pooling and allocation are vital to coverage expansion, as Chile’s National Health Fund (*Fondo Nacional de Salud* – FONASA) demonstrates.

Demographic changes lead to a higher demand for long-term care services. Governments in the region are responding by expanding social security coverage, establishing specialized services for older individuals, and strengthening social security systems to address chronic health challenges faced by older adults.

Digital technology, particularly telemedicine, has played a crucial role in improving health care accessibility, especially during the pandemic, as seen in Argentina, Ecuador, Mexico, Peru and Uruguay. However, barriers to accessing health care services still exist, and efforts are ongoing to reduce out-of-pocket payments and improve benefits.

### RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- ISSR Special Issue. The human right to long-term care for the elderly: Extending the role of social security programmes
- Publication. Long-term care in the context of population ageing: A rights-based approach to universal coverage
- ISSA Publication. Priorities for social security – Americas 2021: Trends, challenges and solutions
- ISSA analysis. Telemedicine: Good practices from Latin America
- Publication. Building Resilient Health Systems to Advance toward Universal Health in the Americas: Lessons from COVID-19
- Website. Health in the Americas
- Article. Implementing long-term care systems in the Americas: A regional strategy
- Publication. Health at a glance: Latin America and the Caribbean 2023
- Article. HHS announces new policy to make coverage more accessible and affordable for millions of Americans in 2023
- Good practice. An administrative solution to ensure coverage is extended to reach the most vulnerable groups – Uruguay
- Good practice. Offering vulnerable populations access to medicines: A strategy to serve the community and the environment – Colombia



## Covering the missing middle

Many recent social security reforms in the Americas have adopted measures to extend coverage to the “missing middle”, i.e., those covered neither by contributory systems nor by non-contributory schemes targeted at the poor.

This year, Argentina, extended access to social security to domestic workers, including those working less than 16 hours per week. In addition, the country has also adopted policy measures, including the Trade Union Co-responsibility Agreements and two decrees (in 2020 and 2021), to facilitate access to social security for workers and their families.

In Colombia, the Beneficios Económicos Periódicos (BEPS) programme uses resources from

municipal taxes to extend coverage to creative workers – e.g., artists, actors and musicians – who usually operate in the informal economy with low incomes and irregular employment. In the Caribbean, where historically only the Bahamas and Barbados had functional unemployment insurance, most countries and territories have either recently introduced (as in British Virgin Islands) or planned to implement (as in Jamaica) unemployment insurance. In Canada, self-employed workers can voluntarily join employment insurance for paid parental leave, caregiver leave, and short-term injury or illness. Finally, in Paraguay, workers now receive monthly payments instead of lump sums during maternity, offering more reliable income security to enable better financial planning.

### RESOURCES

---

- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- ISSA Analysis . Extending and maintaining social security coverage – Americas
- ISSA Technical Seminar. Unemployment protection for workers in the Caribbean: Strategies and key parameters
- Good practice. Extending social security coverage for domestic workers – Argentina
- Good practice. Formalizing rural employment: Promoting registered work and access to social security entitlements – Argentina
- Good practice. Paying sick leave benefits to beneficiaries’ accounts in banks, financial institutions and/or electronic wallets – Paraguay



## Enhancing social protection for workers in new forms of employment

The growing importance of “new forms of employment”, in particular online platform work, has prompted a number of national governments in the region to adopt proactive approaches to securing social protection for platform workers.

Argentina has begun auditing digital platform companies to ensure they properly register workers to enable collection of social security contributions, while also progressing legislative initiatives to regulate this emerging sector. In Brazil, 126 bills involving digital platforms were presented at the National Congress between 2015 and June 2021. Two decrees have established transportation drivers’ duty to register themselves and contribute to social security as individual taxpayers, enabling them to be

classified as Individual Micro-entrepreneur (MEI) status if they meet the necessary requirements.

Chile launched special campaigns to engage with online platform companies and improve social protection for online platform workers. Under Uruguay’s Monotax system, self-employed workers and microenterprises are covered under a simplified and unified regime for tax and social security collection, which provides them with similar coverage to that of formally employed workers.

In the Canadian province of Quebec, dependent contractors, including platform workers, are compulsorily covered by the Employment Insurance scheme and enjoy equivalent benefits to those of employees.

### RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- ISSA Analysis. Extending and maintaining social security coverage – Americas
- ISSA-ILO Publication. Protecting workers in new forms of employment
- Publication. Extending social protection to informal economy workers
- Publication. Laws, policies, and collective agreements protecting low-age and digital platform workers during the COVID-19 pandemic
- Publication. International practices in employment injury insurance for workers in digital platform employment
- Article. Platform workers and social protection: International developments
- Article. Platform workers and social security: Recent developments in the Americas
- Good practice. Auditing platform companies: Working towards compliance with social security obligations and worker inclusion – Argentina
- Good practice. “El buen delivery”: Social security for emerging professions – Chile

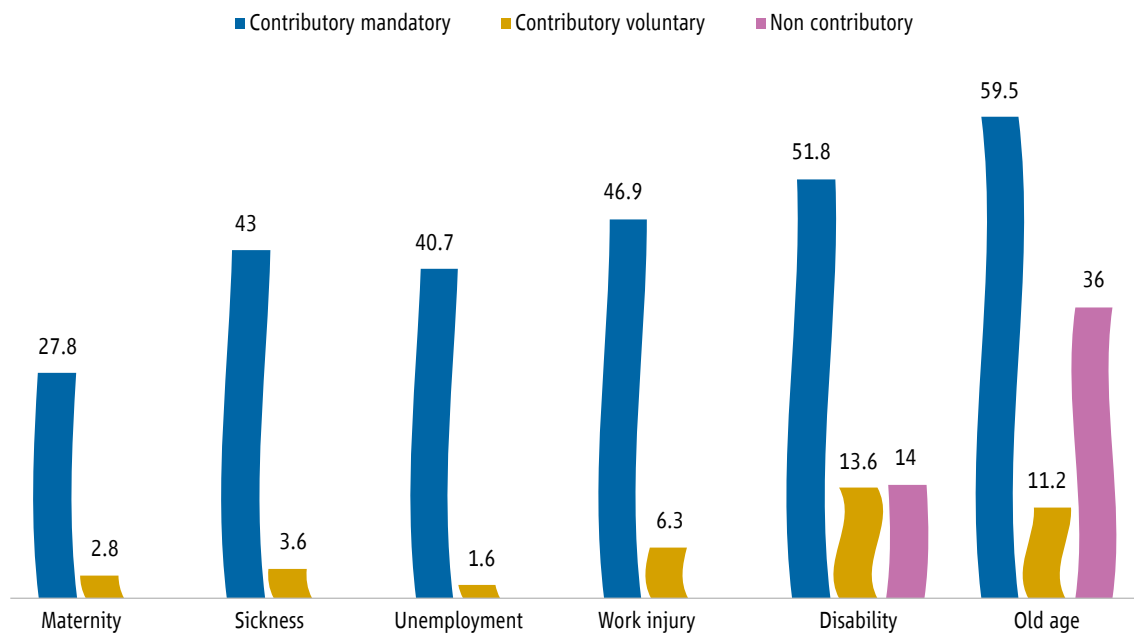




# Facts & trends

## Social security coverage in legislation

**Figure 1.** Legal social security coverage of working-age population by risk covered and type of programme (%), 2020



### Source

ILO (2021a, pp. 114 and 123).

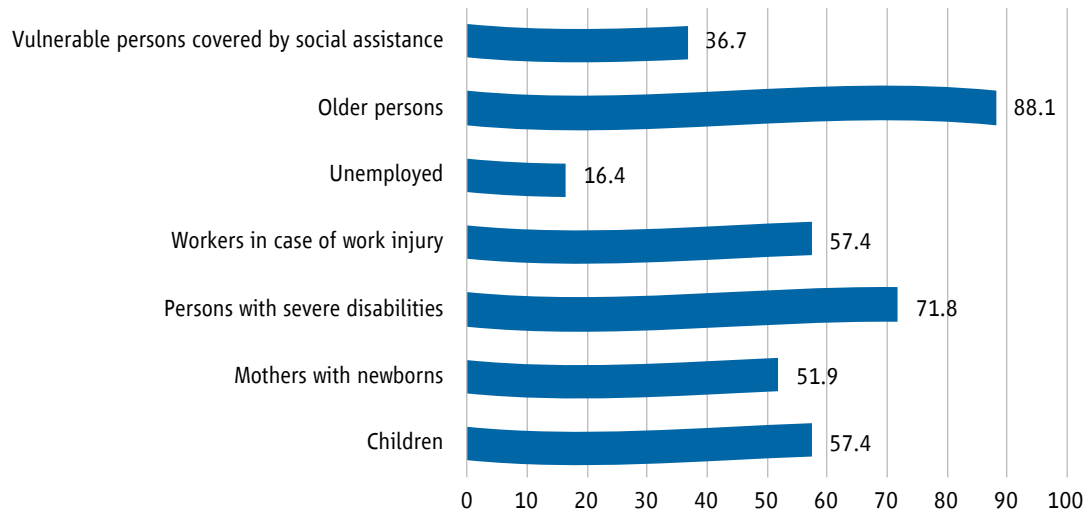
### Key stats

- In 2019, 42.1% of the working-age population in the Americas was legally entitled to comprehensive social protection coverage.  
ILO (2022).
- In 2020, 59.5% of the working-age population in the Americas was covered under mandatory contributory schemes, 11.2% under voluntary contributory schemes and 36% under non-contributory schemes. In contributory programmes, legal coverage for women tends to be lower than for men, at 45% and 62%, respectively, while coverage levels for women and men under non-contributory schemes are similar, at around 36%.  
ILO (2021a, p. 56).
- 30.6% of the working-age women are legally covered by contributory programmes providing cash maternity benefits, while 46.6% of people of working age are eligible to receive cash sickness benefits under contributory mandatory programmes.  
ILO (2021a, pp. 169–170 and 2022).



## Effective coverage in the Americas

Figure 2. Effective coverage by population group (%), 2020



### Source

ILO and UNICEF (2023).

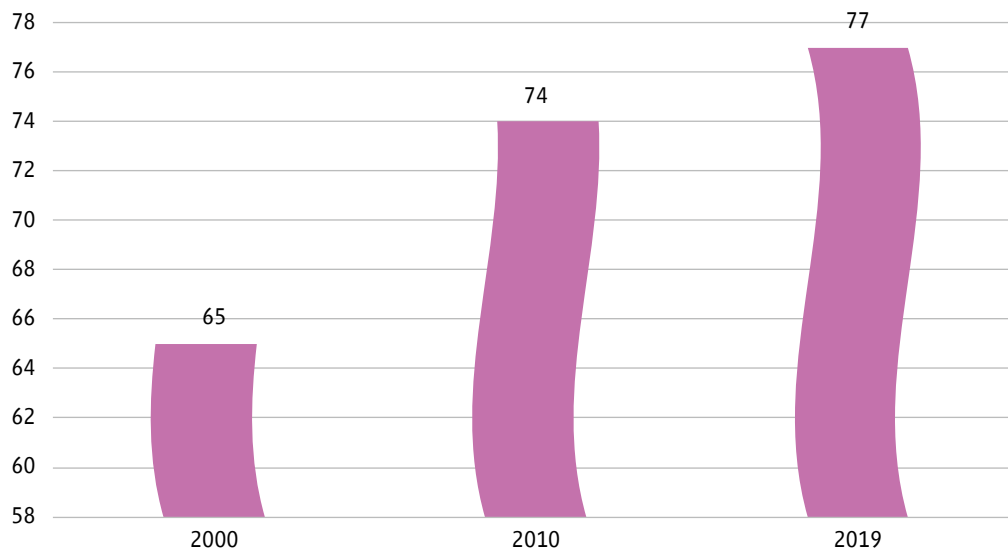
### Key stats

- In the Americas, old-age pensions remain the most widespread social security benefit, where some 88.1% of people aged 60+ receive old-age pensions. High regional averages are driven by higher coverage rates in more populous countries, but more than 40% of countries in the region have an effective old-age pension coverage rate of below 60%.  
ILO (2021a, p. 46).
- All countries in the Americas have well-established contributory pension systems, and nearly all have introduced at least one non-contributory programme in recent decades. However, due to the relatively high levels of labour market informality, the average effective coverage rate for old-age pensions in Latin America and the Caribbean is lower than that of North America and the global average.  
ILO (2021b).
- The branch with the lowest level of coverage is unemployment, with 16.4% of unemployed persons (only 12.5% in the Latin American and Caribbean region) receiving cash benefits.  
ILO (2021b, p. 28).
- In the Americas, nearly half of all mothers with newborns do not receive cash maternity benefits. In Latin America and the Caribbean, nine out of 24 countries provide maternity leave periods of less than 14 weeks; 11 countries offer paternity leave, the majority of which lasts five days or less; and only three countries provide paid parental leave.  
ILO (2021a, p. 46 and 2021b, p. 27).
- Despite some improvements in extending social protection to children in recent decades, the Americas have experienced a decline in coverage since 2016, from 63.8% to 57.4%.  
ILO (2021a, p. 46 and 2021b, p. 23)



## Coverage of health services

**Figure 3.** Evolution of the UHC service coverage index (an indicator of coverage of essential health services) 2000–2019



### Source

PAHO (2022, p. 3).


### Key stats

- Between 2000 and 2019 in the Americas, the UHC service coverage index increased by 12 points, attaining a value of 77.  
*WHO (2021).*
- According to the WHO, nine out of ten people in the Americas in need of care have access to essential health services and receive services of sufficient quality to obtain potential health gains. This figure is significantly higher than the world average (six out of ten people), but regional disparities remain.  
*WHO (2021).*
- In the Americas, 34.4% of the population experience unmet care needs due to multiple barriers to access, including economic status, availability of resources, and geographical and administrative barriers.  
*ILO (2021b, p. 29) and WHO (2022, p. 18).*




## Key messages

# 01




All countries in the Americas have adopted national social protection strategies, and non-contributory transfer programmes have been widely implemented.

# 02




Many countries in the region have realized universal or near-universal health coverage through universal schemes or by combining contributory schemes with publicly funded health care. Telemedicine has become more prevalent in an increasing number of countries, broadening access to care in both public and private schemes.

# 03



Most Caribbean countries and territories have planned or are planning to implement unemployment insurance schemes.

# 04



Encouraging progress has been made in many countries in extending social security coverage to workers in the so-called missing middle, including domestic workers, agricultural workers, workers in small enterprises and self-employed workers.

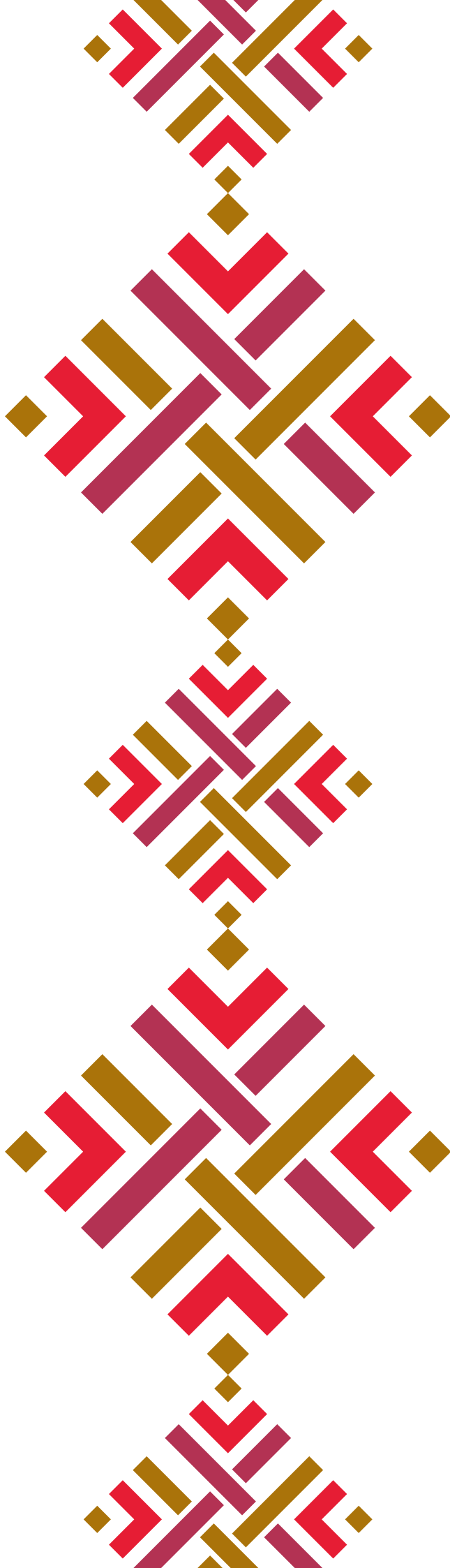


# 05



Innovative measures have been introduced in many countries to ensure social protection for workers engaged in new forms of work, in particular for online platform workers.





# Life course

Protecting and supporting people  
during a changing life course



# Protecting and supporting people during a changing life course

## Introduction

The life course, the natural progression from birth to death, considers the interplay of individual development, family and societal factors in shaping the trajectory of life for each and every person. As a conceptual framework, the life-course perspective recognizes that personal experiences and outcomes at different stages of life are the result of each person's interactions with various social and economic contexts.

Many countries in the Americas face a rapidly ageing population, changing family structures, stubborn levels of labour market informality and significant economic and social transformations. Against this evolving backdrop, all people, either individually or as part of a family or household, must navigate their own complex transitions, such as entering and completing education, entering the workforce, starting a family, incurring a work-related accident or illness, facing challenging health or financial situations, migrating in search of safety or opportunity, or leaving the workforce temporarily or permanently. Moreover, the timing of a person's entry into the workforce and the nature of their attachment to it can significantly affect their future earnings potential, career trajectory and level of income in old age.

For these reasons, protecting and supporting people seamlessly over a changing life course

increasingly requires integrated attention from social security institutions, policy makers, health care providers and other social services. For those in the early stages of life, through a combination of cash benefits and care services, systems of social protection enable access to education and skill-building opportunities to prepare them for entry to the workforce and improve their employability. In working age, social security systems provide vital support during temporary periods with low or no earnings and ensure access to affordable health care throughout their working lives. As people age, ensuring access to old-age pensions and health services becomes essential to support their financial stability, social inclusion and overall well-being. Finally, throughout the life course, disability benefits, rehabilitation services and adequate health care are essential components of well-functioning social security systems.

Social security institutions must do their part to ensure that people have access to the necessary resources and support to navigate transitions successfully across the life course. This chapter looks at how the organization of social security systems around the different stages of the life course provides the building blocks for delivering increasingly linked up services to accompany populations "from the cradle to the grave".





# Synthesis of main trends and developments

## Protecting families to give each and every person a good start in life

Social protection for children and families constitutes an important facet of social protection systems in the Americas. According to the International Labour Office, in 2021, over 57.4 per cent of children in the Americas had access to at least one form of social protection benefit. Argentina, Brazil, Chile, Paraguay, Peru and Uruguay maintain contributory family allowance schemes that provide support to members with children. In Argentina, these programmes combine with non-contributory programmes to provide near-universal coverage. In addition, the region is known globally for having pioneered novel non-contributory programmes providing benefits to vulnerable households, including households with children, as exemplified by Bolsa Família in Brazil and, until it was discontinued in 2019, Prospera in Mexico.

Besides addressing child poverty, social transfers to families and children are instrumental in helping families to cover the costs of bringing up children, and in improving health, education, and nutritional outcomes for children and mothers. For instance, Colombia's COLSUBSIDIO designed a programme to support the diagnosis, treatment, and timely follow-up of acute malnutrition in children aged under five years. The COVID-19 pandemic exposed families with children to greater socioeconomic vulnerability. To address new forms of risks that confront families with children, countries such as Argentina, through the Secretariat for Social Security (*Secretaría de Seguridad Social – MTEySS*), introduced a new benefit for family members of workers who died as a result of the pandemic.

### RESOURCES

- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- Publication. More than a billion reasons: The urgent need to build universal social protection for children
- Publication. Transferencias en efectivo con enfoque universal: implementación de las prestaciones universales por hijos en América Latina y el Caribe
- Publication. Prestaciones familiares y cuidados de larga duración Lecciones de Europa y apuestas estratégicas para un Estado de bienestar en América Latina
- Publication. Las prestaciones familiares públicas en América Latina
- Article. Almost half of households with children in Latin America and the Caribbean struggle to make ends meet
- Good practice. New benefit for the families of employees who died during the COVID-19 pandemic – Argentina
- Good Practice. “Mis Primeros Años” (My First Years): A comprehensive nutrition programme to detect, manage and control acute malnutrition in children under five – Colombia



## Investing in maternity, health and long-term care for better outcomes across the life course

In the Americas, countries are working towards universal health care systems, with a particular focus on maternity, health and long-term care. To support these efforts, social security institutions have engaged in policy initiatives, capacity building, infrastructure development and cross-country collaboration. They are also strengthening their primary health care systems by placing an emphasis on the role of preventive care and the better management of chronic conditions, as in Argentina and Peru.

While some progress has been made to improve the coverage of maternity cash benefits through legal, regulatory and administrative changes, as in Cuba, Panama and Paraguay, there are significant regional variations in leave duration, pay levels and eligibility criteria. Beyond cash benefits, some institutions, such as Peru's Social Health Insurance Institute (*Seguro Social de Salud* – EsSalud), have strengthened maternal and child health programmes.

The Americas are experiencing rapid demographic and epidemiological changes, including an ageing population, leading to an increased demand for long-term care services. Health care systems are adapting to address the needs of older adults and promote active and healthy ageing, as seen in Peru. However, wide disparities in access to health care and long-term care continue to be found across the region.

The COVID-19 pandemic highlighted the importance of robust health care systems, emergency preparedness, inter-country coordination, and potential new uses of digital technology. Health care staffing shortages as well as the unequal distribution of health care workers present challenges that must be addressed through training, recruitment and retention, especially in underserved areas. Finally, the use of digital technology, such as telemedicine, has significantly improved health care accessibility, especially during the COVID-19 pandemic, as observed in Argentina, Ecuador, El Salvador, Mexico, Peru and Uruguay.

## RESOURCES

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- ISSA/ILO Publication. Long-term care in the context of population ageing: A rights-based approach to universal coverage
- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- Publication. La situación de los cuidados a largo plazo en América Latina y el Caribe
- Publication. Building resilient health systems to advance toward Universal Health in the Americas: Lessons from COVID-19
- Publication. Implementing long-term care systems in the Americas: a regional strategy
- Publication. Health at a glance: Latin America and the Caribbean 2023
- ISSR Special Issue. The human right to long-term care for the elderly: Extending the role of social security programmes
- ISSA analysis Análisis. Telemedicine: Good practices from Latin America
- Website. Health in the Americas
- Good practice. Improving comprehensive monitoring of patients at high risk of diabetes – Peru
- Good practice. Improving timely and comprehensive care for patients with rheumatoid arthritis at the Guillermo Almenara Irigoyen National Hospital of the Almenara Health Care Network (Red Prestacional Almenara) – Peru
- Good practice. Reducing the time taken to start antimicrobial therapy in paediatric onco-haematological patients with febrile neutropenia in the Paediatric Emergency Department – Peru
- Good practice. Transforming the delivery of services for hypertensive and diabetic patients in the Rebagliati Centre of Comprehensive Care and Services Network – Peru
- Good practice. Dr ISSS online: A new telemedicine care model – El Salvador
- Good practice. Single Reimbursement System for Sickness Management – Argentina
- Good practice. Maternity protection in Cuba – Cuba
- Good practice. Paying maternity allowance on a monthly basis – Paraguay
- Good practice. CSS Mobile App – Panama
- Good practice. Promoting exclusive breastfeeding in the neonatal unit – Peru



## Leveraging the role of mutual benefits societies for enhanced protection

On 18 April 2023, the Resolution on promoting the social and solidarity economy for sustainable development was adopted by the United Nations General Assembly. It recognizes that the social and solidarity economy, which is promoted and supported by mutual benefit societies, contributes to the United Nations Sustainable Development Goals. Mutuals constitute an important social protection pillar in the Americas, often offering members enhanced levels of protection. While mutuals cover many life-course needs, such as health, long-term care, family protection, unemployment, occupational safety and health or survivorship, the key focus of mutual benefit societies has traditionally been on health care. In this regard, Argentina and Uruguay are noteworthy for their high levels of membership in health-based organizations.

With the COVID-19 pandemic having posed enormous challenges for health systems the

region's health systems have sought to innovate. Across 2020–2022, the Catholic Workers' Circle of the Uruguay Mutual Fund (*Círculo Católico de Obreros del Uruguay Mutualista* – *Círculo Católico*) adopted a new internal organization and communication policy for efficient and effective communication during the pandemic, which also included social media as an internal and external communication tool. Another good practice in Uruguay was the introduction of the comprehensive approach to prevent COVID-19 outbreaks among staff in the assigned long-stay residential establishments for older adults.

One of the first responses by Chile's Mutual for Safety (*Mutual de Seguridad* – CChC) was the creation of largescale testing using PCR saliva samples. This testing service offers a good example of a proactive virus detection measure offered by mutuals, which has since been implemented throughout Chile.

### RESOURCES

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- ISSA Publication. Addressing the COVID-19 pandemic: Experiences of the mutual benefit societies
- ISSA Publication. Cómo abordar la pandemia de COVID-19: las experiencias de las mutualidades
- Publication. Anuario Odema 2021
- Good practice. The power of communication in a pandemic – Uruguay
- Good practice. El poder de la comunicación en tiempos de pandemia – Uruguay
- Good practice. Implementation of institutional policy in the COVID-19 pandemic, applied to the employees of a health insurance mutual fund in Uruguay – Uruguay
- Good practice. Implementación de política institucional ante la pandemia COVID-19 aplicable a funcionarios de una mutual de salud de Uruguay – Uruguay



## Supporting employment through income security and skills development

Social security systems play a fundamental role in ensuring that individuals have adequate income security when they are unable to earn a regular income in working age and that they can access, and are prepared for, decent employment opportunities. Across the Americas, only around 16 per cent of unemployed people have access to cash benefits, and one out of every two people in Latin America and the Caribbean has an informal job. Youth unemployment remains extremely high in some countries, especially for younger women.

Countries across the region have improved or extended unemployment benefits and services by combining unemployment benefits with active labour market policies, improving awareness of earned entitlements, and tailoring services for specific groups. Argentina's Federal Administration of Public Resources (*Administración Federal de Ingresos*

*Públicos* – AFIP) created a service called “My work”, enabling workers to access information related to working life and social security. Also in Argentina, unemployment insurance was extended to domestic workers, including those working less than 16 hours per week, and innovative approaches were introduced to formalize workers engaged in platform work. Barbados has accelerated retraining of the unemployed and provides incentives to persons acquiring new skills. Canada has implemented programmes aimed at skills development, with specialized programmes for youth, aboriginal persons, immigrants, persons with disabilities and older workers. Finally, in the United States of America, the unemployment insurance system played a decisive role in mitigating the impacts of the pandemic, offering solid evidence to support proposals to permanently extend some of the temporary measures.

### RESOURCES

- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- Publication. Global employment trends for youth 2022: The Americas
- ISSA Seminar. ISSA Technical Seminar CARICOM: Unemployment protection for workers in the Caribbean – Strategies and key parameters
- Online news . Projects funded through the office of skills for success – Canada
- Article. U.S. unemployment insurance through the Covid-19 crisis
- Good practice. “My work” service – Argentina
- Good practice. Extending social security coverage for domestic workers – Argentina
- Good practice. Auditing platform companies: Working towards compliance with social security obligations and worker inclusion – Argentina



## Ensuring safety and promoting reintegration in working life

Just four in ten employed workers are insured against occupational accidents in the Americas. Adopting the life-course approach means identifying key opportunities for minimizing risk factors and enhancing protective factors at key life stages, for example through targeted prevention measures, but also by supporting workers to return to work after they have been involved in an accident.

Social security systems in the Americas are already implementing such prevention-focused initiatives. For example, the Catholic Workers' Circle of the Uruguay Mutual Fund announced an ambitious goal to reduce the frequency and severity rates of occupational accidents and achieved an accident reduction of 15 per cent after the first year. In Argentina, the Superintendency of Occupational Risks (*Superintendencia de Riesgos del Trabajo – SRT*) implemented "Prevention 4.0", a digital application with tools to improve prevention at the workplace. It has

also upgraded its occupational risk reporting system, which predicts potential accidents and informs enterprises of these with the aim to encourage appropriate prevention measures. The Mexican Social Security Institute (*Instituto Mexicano del Seguro Social – IMSS*) launched a programme that uses a checklist approach to help enterprises improve their prevention performance at the workplace, while the Social Security Institute of Guatemala (*Instituto Guatemalteco de Seguridad Social – IGSS*) conducts mental health promotional activities. The Chilean Mutual for Safety has digitalized on-site inspections with real-time submission of occupational safety and health data, allowing better analysis of accidents, while also developing a programme to detect work-related respiratory pathologies using artificial intelligence. Finally, the National Social Security Institute (*Instituto Nacional do Seguro Social – INSS*) of Brazil has improved its work accommodation programme to help injured workers to return to work.

### RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Latin America and the Caribbean
- Good practice. Mental health promotion, prevention and care for Social Security Institute of Guatemala workers – Guatemala
- Good practice. Development and operation of a computerized system for vocational rehabilitation using Microsoft Access Database program – Brazil
- Good practice. Prevention 4.0 – Argentina
- Good practice. Single Digital Record app – Argentina
- Good practice. Safe and healthy work environments (ELSSA) – Mexico
- Good practice. Using artificial intelligence to detect pneumoconiosis – Chile
- Good practice. Care model for chronically ill patients – Chile
- Good practice. Strategies and actions aimed at reducing the frequency and severity of occupational accidents – Uruguay



## Strengthening systems for older societies and preparing people for the realities of ageing

While the countries in the northern and southern regions of the Americas have entered an advanced phase of demographic ageing, the countries located in central America are typically only at the beginning of this phenomenon. To be able to finance the pensions of the “silver generation”, formalization of the economy is often considered key, but more than half of all workers in the Americas are in informal employment.

Countries in the region have taken measures to address these challenges and to raise public awareness about ageing and its consequences across the life course. For example, the Colombian Pension Administrator (*Administradora Colombiana de Pensiones – COLPENSIONES*) has conducted studies on the “silver revolution”. Furthermore, institutions in Argentina have taken steps to extend formal work, including the

taxing of digital platforms or the formalization of rural workers. In some countries, the inadequacy of the benefits provided by private retirement savings schemes is requiring an increase in public spending on solidarity, despite workers having contributed throughout their careers. A further response is to improve the management of, and knowledge about, financial savings, as exemplified by the system of individual assistance in the management of retirement accounts developed by Peru’s Pension Standardization Office (*Oficina de Normalización Previsional – ONP*). In all cases, the increase in the number of older people has led to the development and implementation of policies to facilitate their care, such as centres adapted to the needs and interests of older persons in Canada and Peru.

### RESOURCES

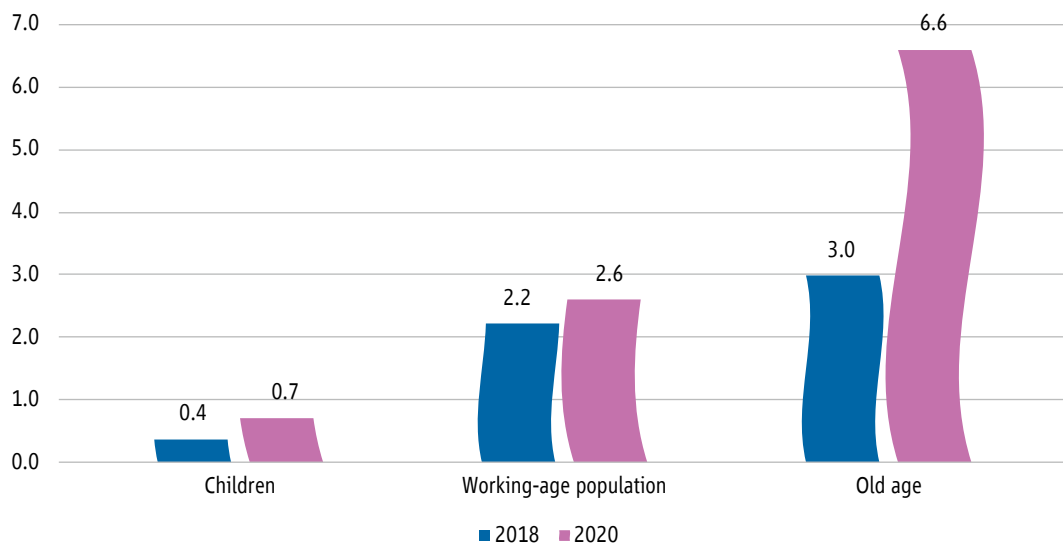
- Good practice Digital transformation: Life Certificate WhatsApp Certification – Grenada
- Good practice “I have a future” ONP Cultura: A digital platform to promote social security culture in Peru – Peru
- Good practice More and better pensions: Improving the National Pension System through regulation – Peru
- Good practice Yuyaq, Casa del Pensionista: Supporting older people – Peru
- Good practice Proof of life: Reversal of the burden of proof – Brazil
- Good practice Toronto North York Flagship Service Canada Centre: How Service Canada is setting the standard for service and accessibility – Canada
- Good practice Reporte Personalizado de Personalized Contribution Report (Reporte Personalizado de Cotización – RPCI) – Mexico
- Good practice Certifications on financial matters, derivatives, structured instruments and environmental, social and governance factors for Retirement Fund Administrator staff members in investment and risk management departments – Mexico
- Good practice Formalizing rural employment: Promoting registered work and access to social security entitlements – Argentina
- Good practice Auditing platform companies Working towards compliance with social security obligations and worker inclusion – Argentina
- Good practice Biometrics for proof of life – Uruguay
- Good practice Study: Silver revolution, the power of a generation – Colombia
- Good practice Silverexpo: Latin America’s first trade fair for older people and their families – Colombia



# Facts & trends

## Social protection expenditure

**Figure 1.** Public social protection expenditure by broad age group, evolution 2018–2020, or latest available year (% of GDP)



### Sources

ILO (2022 and 2021a, p. 204).

### Key stats

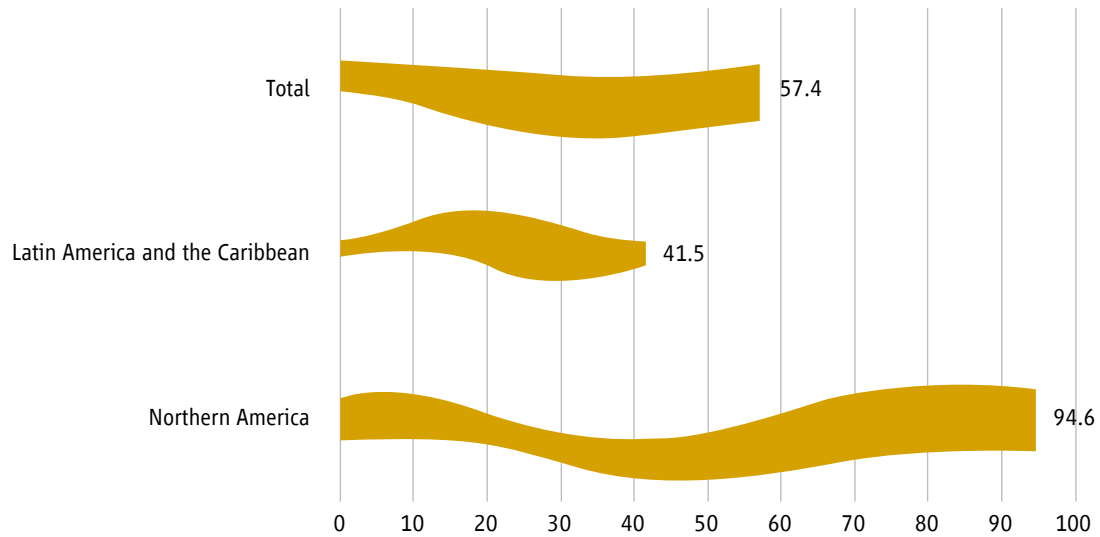
- Countries in the Americas spend on average 16.6% of GDP on social protection (excluding health) compared to the global average of 12.9%. There is a high degree of variation in levels of expenditure, with 42% of the region’s countries spending less than 5% of GDP.  
ILO (2022 and 2017, Fig. 6.18).
- On average, countries in the Americas spend only 0.7% of GDP on social protection for children, despite children representing a significant share of the population.  
ILO (2022).
- Expenditure on pensions and other benefits for older people in the Americas increased in 2020, accounting for 6.6% of GDP on average. Variations in expenditure across countries mean that only four countries out of 35 spend at least 6% of their GDP on benefits for older people.  
ILO (2022 and 2021c, p. 4).





## Protection of children

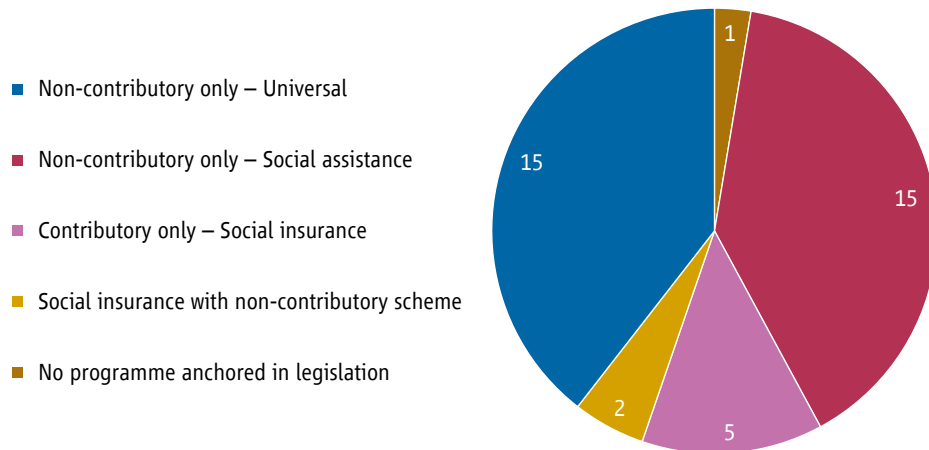
**Figure 2.** Percentage of children 0–15 years receiving child or family cash benefits, 2020 or latest available year



**Source**

ILO-UNICEF (2023, p. 30).

**Figure 3.** Number of countries with child and family protection (cash benefits) anchored in law, by type of scheme, 2020 or latest available year



**Source**

UNICEF (2022).

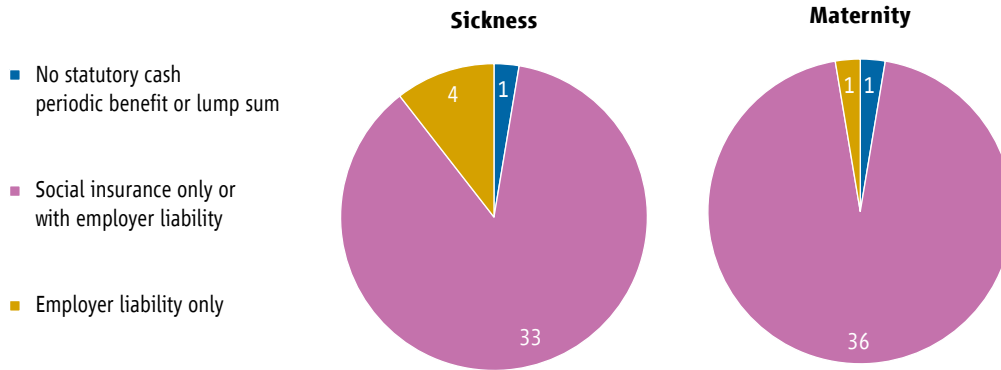


### Key stats

- Despite modest progress in terms of the effective coverage of children over the past decade, significant inequalities across the region remain: in 2020, the percentage of children aged 0–15 years receiving child or family cash benefits in Northern America was 94.6% while in Latin America and the Caribbean it was 41.5%. [ILO-UNICEF \(2023, p. 30\)](#).
- Six countries in the Americas have no national statutory cash benefit for children and families, although many countries have a variety of non-statutory programmes providing cash or in-kind relief to children in need. These programmes are generally restricted to certain regions or areas and are usually tailored to respond to humanitarian crises or other atypical circumstances. [ILO-UNICEF \(2023, p. 27\)](#).
- Four countries in the Americas have programmes providing universal child benefits anchored in national legislation. One country has an affluence-tested programme covering a majority of children (at least 80%). [ILO-UNICEF \(2023, p. 16\)](#).
- Overall, 22 countries in the Americas are currently providing non-contributory family and children benefits. [ILO-UNICEF \(2023, p. 17\)](#).
- Around 19.1 million children aged 0–17 years in Latin America and the Caribbean, and around 8 million aged 0–17 years in North America, are living with a disability. In most countries, when available, benefits primarily cover workers and their families in the formal economy and therefore exclude many families with children living with disabilities. [ISSA \(2020\)](#).

## Protection of the working-age population

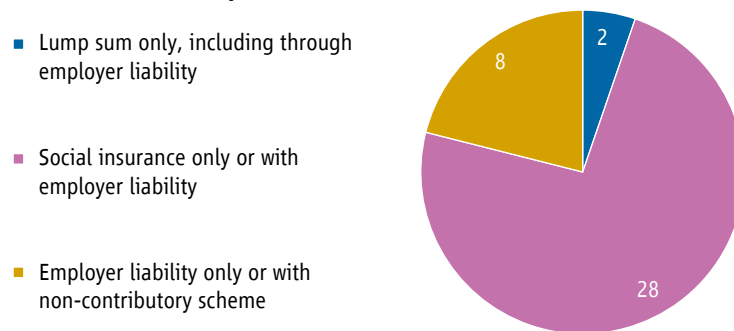
**Figure 4.** Number of countries with sickness and maternity protection (cash benefits) anchored in law, by type of scheme, 2020 or latest available year



**Source**

ILO (2021a, Fig. 4.8 and 4.14).

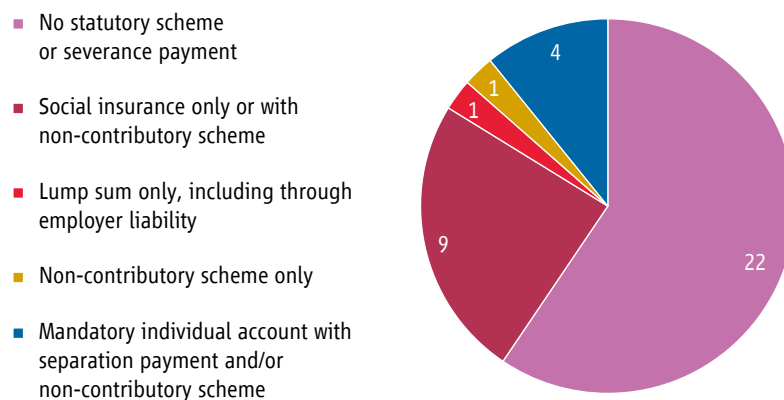
**Figure 5.** Number of countries with work injury protection (cash benefits) anchored in law, by type of scheme, 2020 or latest available year



**Source**

ILO (2021a, Fig. 4.16).

**Figure 6.** Number of countries with unemployment protection (cash benefits) anchored in law, by type of scheme, 2020 or latest available year

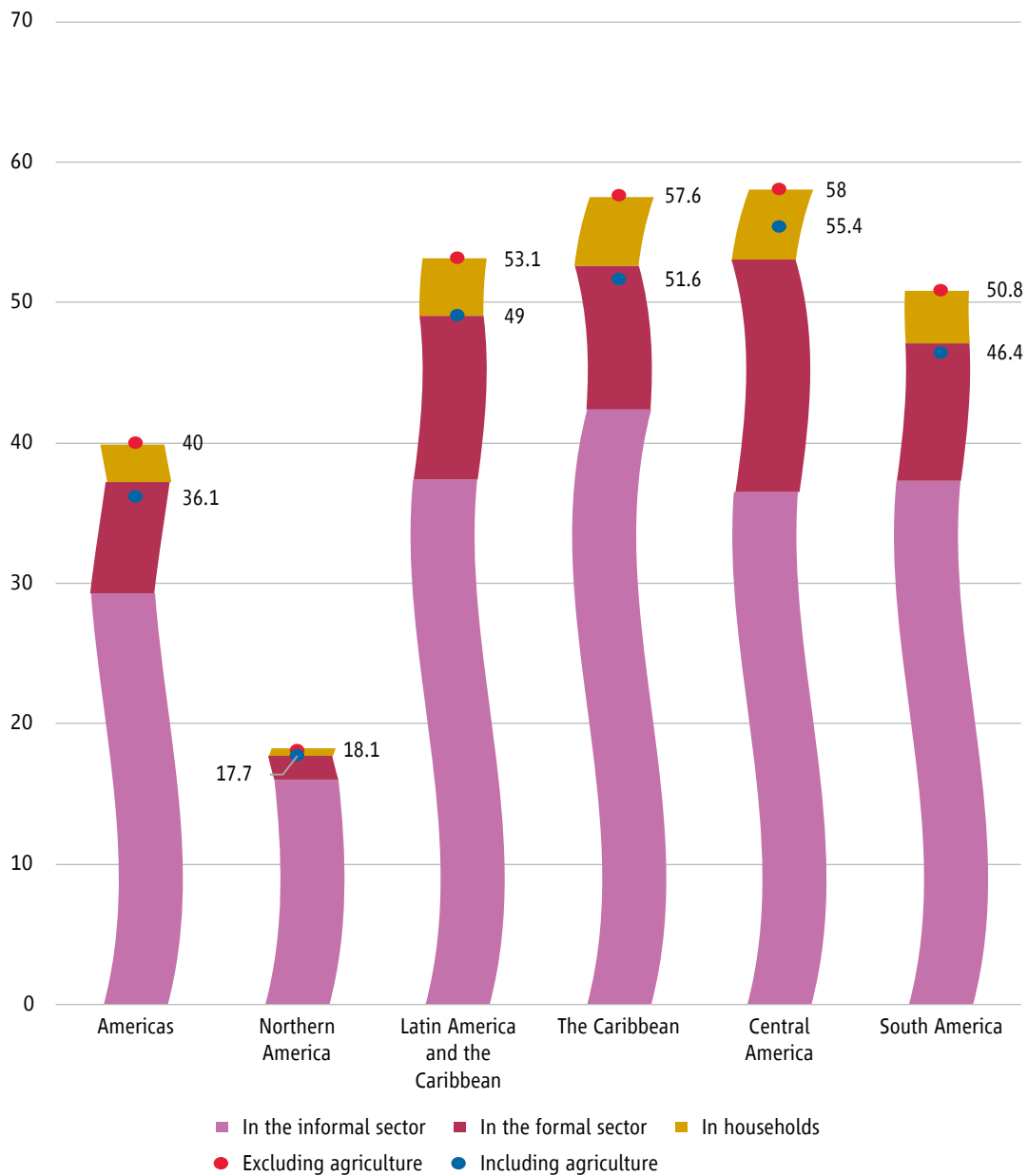


**Source**

ILO (2021a, Fig. 4.27).



Figure 7. Share of informal employment in total employment, including and excluding agriculture



**Sources**

ILO (2023 and 2018, p. 33).

**Key stats**

- **Maternity:** The vast majority of countries (36 of 38) rely on social insurance programmes only or a combination of social insurance and employer liability programmes to deliver cash maternity benefits. 52.7% of women in the labour force are legally entitled to maternity benefits through contributory systems: 48.7% through mandatory programmes, and 4% via a voluntary programme.
- **Sickness:** In terms of sickness protection, most countries in the Americas have implemented social insurance programmes (with or without an employer liability component). Only four countries rely entirely on systems in which only employers are required to provide cash benefits in the event of sickness. In the region,



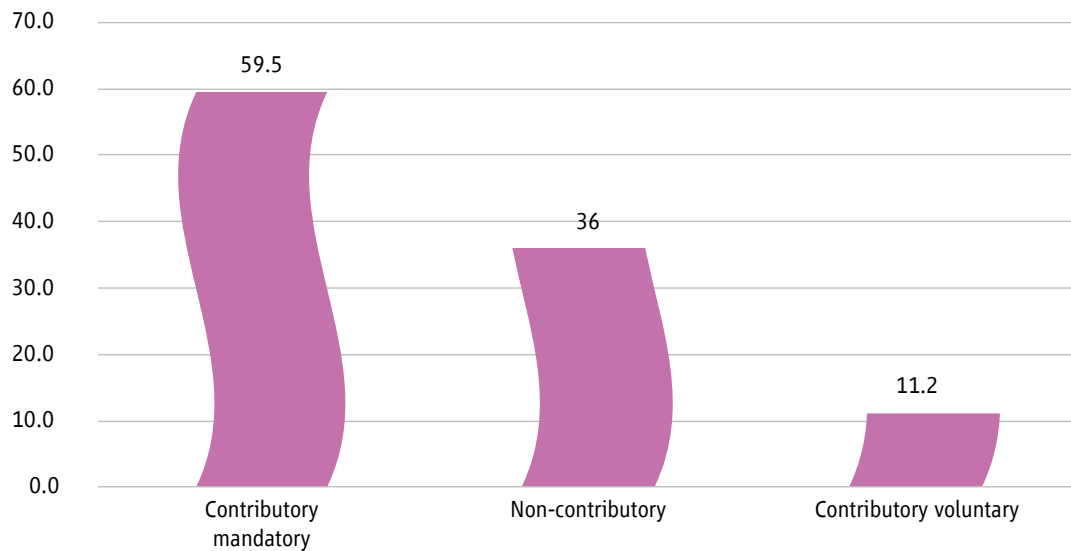
56.2% of people in the labour force are legally covered by mandatory contributory programmes, and 22.1% by voluntary contributory programmes.

- **Employment injury:** For protection against income loss due to work-related accidents and diseases, most countries finance benefits through social insurance, although some countries retain elements of employer liability, such that workers who are not covered by social insurance are reimbursed directly by their employers.
  - **Unemployment:** Out of 38 countries in the Americas, 22 have no statutory provisions available in case of unemployment or provide severance payments. Eight countries in Latin America and the Caribbean have an unemployment insurance system, and many have recently modified their requirements or operating rules to extend the duration, adequacy and coverage of protection and strengthen its impact. However, even in countries that have unemployment protection schemes in place, the number of unemployed workers actually receiving periodic cash benefits is still relatively low: across the Americas as a whole, 16.4% of the unemployed receive unemployment benefits (including non-contributory benefits).
- ILO (2018).
- **Informality:** One out of every two people has an informal job, which is usually accompanied by job instability, low income and no social protection. In absolute numbers, 183 million people are in informal employment whether in formal or informal enterprises.
  - The percentage of informal employment is higher among men than among women in Northern America where the rate is 18.9% and 17.3%, respectively. In Latin America and the Caribbean, this trend is inverted as the share of informal employment in total employment is higher for women (54.3%) than for men (52.3%).

ILO (2021a) and Velásquez Pinto (2021).

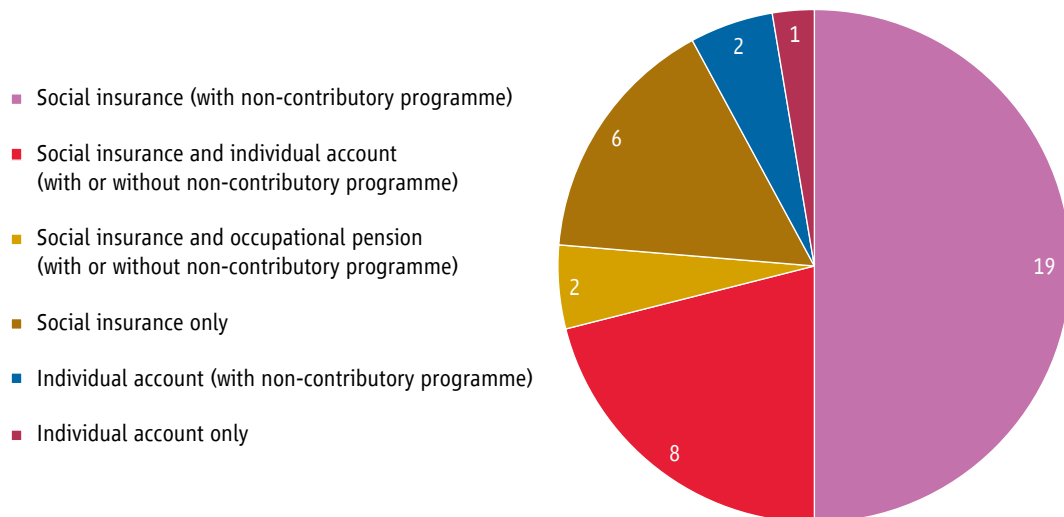
## Old-age social protection

**Figure 8.** Percentage of working-age population aged 15+ legally covered by old-age pensions, by type of scheme, 2020 or latest available year



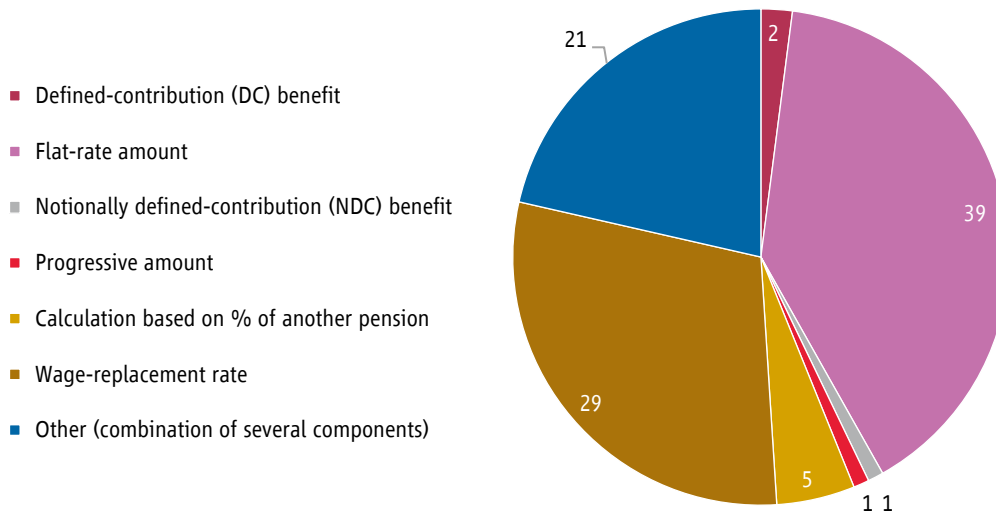
**Source**  
ILO (2022).

**Figure 9.** Number of countries with old-age programmes in the Americas, by type of programmes, 2019



**Source**  
ISSA (2019).



**Figure 10.** Number of old-age programmes in the Americas by benefit calculation rules, 2019**Source**

ILO (2021b, p. 28).

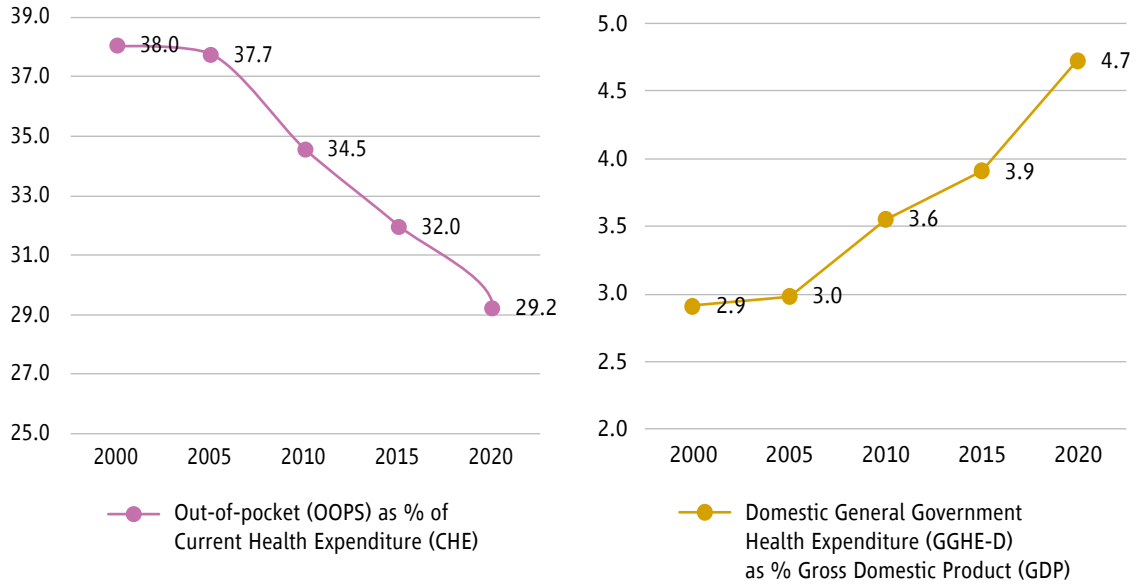
**Key stats**

- In 2020, 59.5% of the workforce of the Americas was legally covered by contributory mandatory old-age benefits. Social insurance programmes accounted for 43% of old-age programmes in the region, while (mandatory) occupational pensions and individual accounts represented 2% and 17% of programmes, respectively. [ISSA \(2019\)](#).
- In 2020, just over a third (36.2%) of the workforce in the Americas was legally covered by non-contributory old-age benefits. Of the 31 countries that provide social pensions, 25 countries (80%) offer means-tested (social assistance) benefits, and 20% (6 countries) provide universal pensions. [ISSA \(2019\)](#) and [ILO \(2022\)](#).
- National legal frameworks often allow for voluntary participation in pension schemes, but this option was only available to 11.2% of the region's working-age population. [ILO \(2022\)](#).
- Although significant progress has been made with respect to extending the coverage of pension systems, particularly in Latin America and the Caribbean, the COVID-19 pandemic has had a major impact on pension systems throughout the region. The number of contributors has reduced, resulting in lost revenue, and forcing countries to use reserves and allow withdrawals from individual accounts, where they exist. [ILO \(2021a, p. 170\)](#).



## Protection across the life course

**Figure 11.** Health protection expenditure: Evolution Out-of-pocket expenditure (OOPS) as percentage of Current Health Expenditure (CHE) and Domestic General Government Health Expenditure (GGHE-D) as percentage of Gross Domestic Product (GDP) in the Americas, 2000-2020



### Source

ECLAC (2022b).

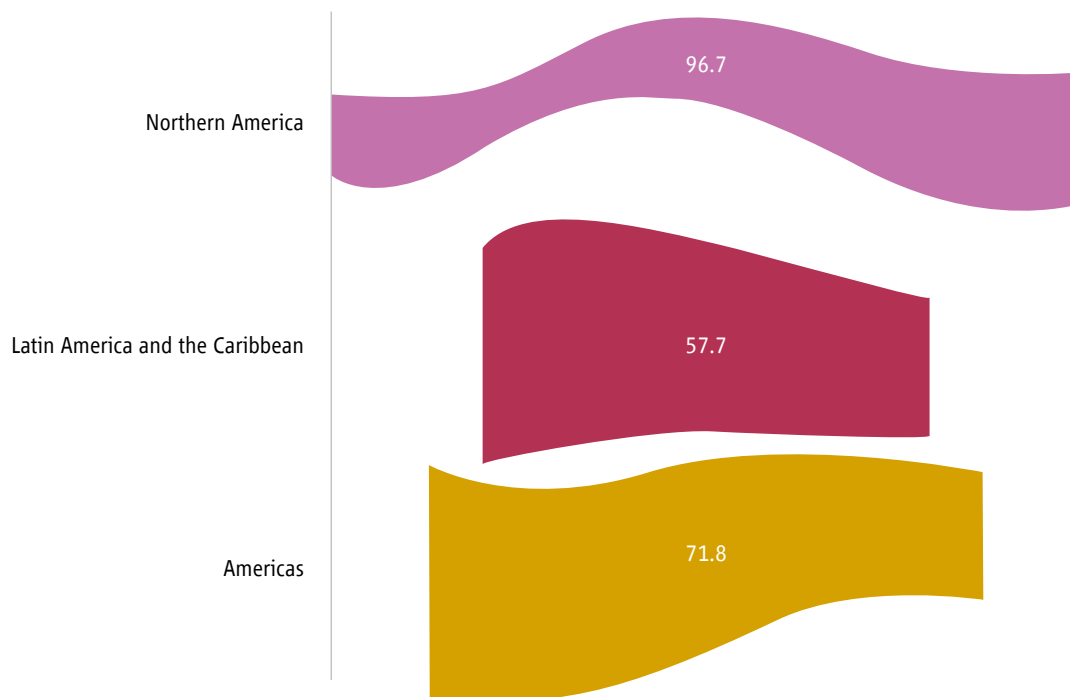
### Key stats

- Public spending on health in Latin America and the Caribbean corresponds to 3.8% of GDP. [WHO \(2023\)](#).
- Government and compulsory health insurance represented 57% of current expenditure on health in Latin America and the Caribbean in 2019, and voluntary payment schemes reached 11% of health expenditure in 2019. [ECLAC \(2022a\)](#).
- High levels of out-of-pocket spending on health exposes the population to critical situations of financial vulnerability, particularly in the context of current crises in the region (economic, health and social).
- In Latin America and the Caribbean, 32.2% of total health spending corresponds to out-of-pocket household spending (compared to 21% in OECD countries), with a third of countries having an out-of-pocket spending share of over 40% of total spending. [OECD and World Bank \(2023\)](#).





**Figure 12.** Percentage of persons with severe disabilities receiving cash benefits 2020 or latest available year



**Source**

PAHO (2022).

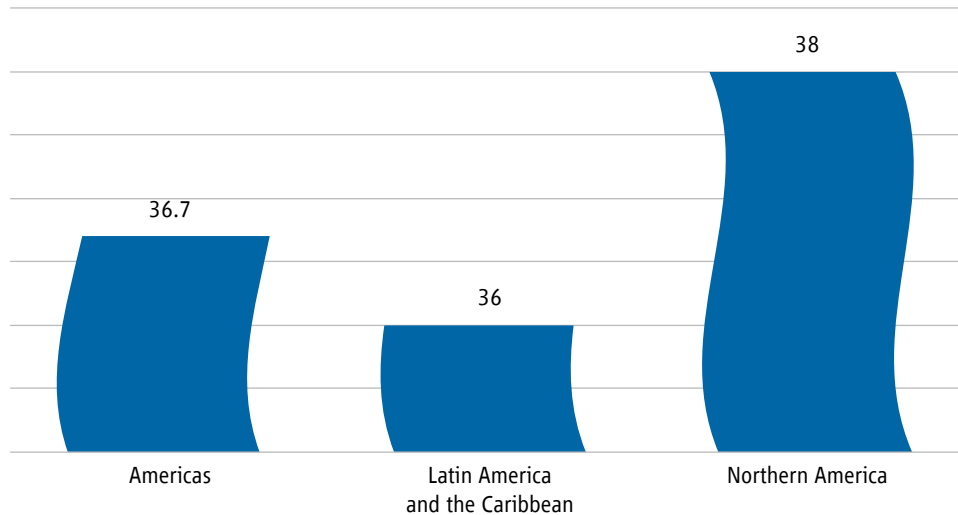
**Key stats**

- In recent decades, many countries in the region have developed non-contributory programmes that provide benefits for people with a severe disability: in 2020, 20.1% of people in the labour force aged 15+ were legally covered by non-contributory disability programmes.  
ILO (2021a).
- In several countries in the Americas, a strategy combining contributory and non-contributory benefits has extended coverage to a majority of the severely disabled population.  
ILO (2022 and 2021b, p. 25).
- In many countries, there is a need to improve the disability assessment framework and to establish a closer coordination between cash benefits and services. Doing so helps to reinforce the social integration of beneficiaries and, where possible, can include rehabilitation and complementary policies to support the return to the labor market following a period of disability.  
ILO (2021b, p. 26).
- Universal provision for people with disabilities has been achieved in three countries in the Americas.  
ILO (2022b, p. 26).
- 140 million people are living with disabilities in the Americas but only 3% have access to rehabilitation services.  
ILO (2021a, p. 145).



## Protection of vulnerable groups

**Figure 13.** Percentage of vulnerable persons receiving cash benefits (social assistance), by subregion, 2020 or latest available



### Source


ILO (2023).

### Key stats

- To achieve a decent standard of living, significant numbers of people living in households across the region still require support in addition to individual transfers for defined contingencies across the life course. However, only 36.7% of vulnerable people in the Americas received social assistance cash benefits in 2020. ILO (2021a, p. 48).
- Preliminary evidence from the COVID-19 crisis indicates that the expansion of social assistance programmes in the Latin American region has mitigated more extreme increases in poverty and inequality. ILO (2021a, p. 48 and 2022).
- In Latin America and the Caribbean, post-pandemic labour market recovery has been strongly characterized by an increase in informal occupations, which represent between 40% and 80% of the jobs generated. Informally employed workers are 3 to 4 times more likely to be poor than workers in formal employment, and they account for 70% and 90% of all workers living in poverty. ECLAC (2020).
- Since the onset of the COVID-19 crisis, governments in Latin America and the Caribbean have implemented an array of activities and incentives to promote job creation, modifying existing programmes to serve a larger population or to include the most vulnerable groups. ILO (2023).


## Key messages

# 01




The life-course approach showcases how social security institutions in the Americas can address the challenges of providing life-long protection. In the region, institutions provide a wide variety of programmes, from the cradle to the grave, including for mothers and children, workers in formal and informal employment, the unemployed and older people.

# 02



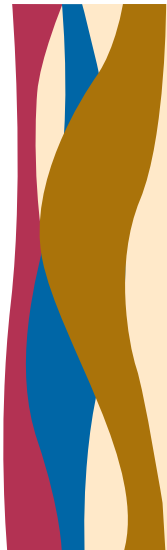
Through a combination of contributory and non-contributory programmes for children and families, social security institutions in the Americas are actively engaged with meeting the challenges of addressing child poverty, helping families to cover the costs of bringing up children, and in helping to improve health, education, and nutritional outcomes for children and mothers.

# 03



Governments and institutions are investing in maternity, health and long-term care for better outcomes across the life course. Health coverage is an especially high priority, and countries in the region are strengthening their primary health care systems to provide a healthy future for their populations.

# 04



Informal employment, unemployment (especially for young women) and job instability deprive too many workers from having access to social security as well as protection in the workplace, but progress is evident in a number of countries.



# 05



# 06

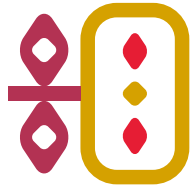






# Resilience

Promoting resilience and sustainability  
in uncertain times



# Promoting resilience and sustainability in uncertain times

## Introduction

Social security institutions across the Americas are increasingly cognizant of their fundamental role in supporting individual, economic and societal resilience. Conventionally designed to address common labour market and life-cycle risks, social security systems – and especially those offering comprehensive coverage – can equally offer an agile and rapid response to cushion the impacts of large-scale covariate shocks, the frequency and intensity of which have increased. Beyond question, the innate shock responsiveness of social security systems helps make societies stronger.

The important impacts of covariate shocks over recent decades have presented new challenges for countries in the region. Large-scale disruptions stemming, for example, from financial, macroeconomic or geopolitical crises, from sudden increases in the movement of people across borders, from public health emergencies or natural disasters, can suddenly impact large numbers of households. To respond effectively and in a manner that is sustainable, social security systems must be designed to be resilient and adaptive. This demands investments in tools that help ensure business continuity in times of crisis and the ability of policy makers to recognize crises as critical junctures that present opportunities to improve and extend services.

The impacts of the COVID-19 pandemic continue to reverberate throughout the Americas, as elsewhere. Institutions in the region are using legislative, regulatory and administrative mechanisms to strengthen and consolidate existing benefits or develop new ones in the face of emerging or newly

identified risks. Some countries have leveraged technology to provide rapid and comprehensive solutions to reach previously excluded populations, providing a legacy of lessons learnt to help better manage future crises.

The region is also increasingly impacted by natural disasters and climate-related shocks and increased migratory flows. Social security systems are assessing their vulnerability to these shocks and developing planning tools to improve disaster preparedness and responsiveness, as well as ensuring that solutions are inclusive and accessible to the most vulnerable populations when crisis situations occur. This proactive stance is also required as social security systems devise policies and tools to confront the rapidly changing migration landscape in the region.

The financial and fiscal prospects of social security systems in the region are tightly intertwined with the health of global financial markets. Many institutions demonstrated their resilience during previous financial crises and have applied lessons learnt to respond more effectively to recent market fluctuations linked to COVID-19 and geopolitical crises. Even in the absence of crisis events, slower-moving challenges such as demographic ageing require sound financial risk management, which for contributory social security programmes involves ongoing actuarial modelling and reporting.

Finally, building more resilient and sustainable systems for an uncertain future requires building awareness, trust and long-term commitment to social security's values and principles. To this end, social





security institutions across the region are investing in creative campaigns and educational materials to reach wider audiences, including children.

The management and institutional capacity aspects related to resilience are addressed in the chapter on “Transforming Social Security Management”.

## Synthesis of main trends and developments

### Reinforcing and consolidating benefits to promote resilience in the wake of COVID-19

In the wake of the COVID-19 pandemic, institutions across the region have continued to promote resilience by maintaining and increasing effective access to social security. Some institutions offered new benefits and services to reduce the financial burden of the crisis. In Costa Rica, the Pension and Retirement Board of the National Teachers’ Union (*Junta de Pensiones y Jubilaciones del Magisterio Nacional – JUPEMA*), offered new lines of credit to make it easier for insured persons to refinance debts and maintain coverage in the face of high inflation, rising interest rates and declining salaries, while also generating new income for the institution. Brazil’s Social Security Information and Technology Enterprise (*Empresa de Tecnologia e Informações da Previdência Social – DATAPREV*) reinforced its large-scale benefit delivery capacity by integrating existing databases to implement the Emergency Aid programme in 2020, providing a minimum income to thousands of vulnerable people who were previously invisible to the State.

In other cases, existing benefits were strengthened to close gaps or enable continuity of coverage. Peru’s Pension Standardization Office (*Oficina de Normalización Previsional – ONP*) dramatically increased the number of covered pensioners by making it easier for vulnerable older people to qualify for a pension. Measures to broaden eligibility included allowing proportional pensions (effectively shortening the qualifying period), equalizing requirements for women and men, allowing pensioners to work, and permitting greater use of sworn declarations for those without, or with incomplete, contribution records. In Argentina, survivors of health care workers and other essential workers who died due to health conditions related to COVID-19 have been given access to new benefits. In Guatemala, a regulatory and technological change extended access to sickness benefits after beneficiaries exhausted their entitlements due to COVID-19-related absences.

#### RESOURCES

- Publication. Overview of social protection systems in Latin America and the Caribbean: Progress and setbacks in the face of the pandemic
- Good practice. New benefit for the families of employees who died during the COVID-19 pandemic – Argentina
- Good practice. More and better pensions: Improving the National Pension System through regulation – Peru
- Good practice. Emergency Aid – Brazil
- Good practice. Option to provide members with low-cost debt financing: Refinancing of debt – Costa Rica
- Good practice. Technology for development: Changing the regulations and technology used to calculate the maximum period for sickness payments, excluding payment periods related to COVID-19 – Guatemala



## Investing in disaster preparedness for resilient systems and societies

The Americas region is often confronted with natural disasters and extreme weather events, and social security institutions must be prepared not only to respond quickly but also to take anticipatory action. Countries in the Caribbean are particularly exposed, with natural disasters occurring more frequently and costing more on average than other regions.

Some governments in the region are incorporating social protection into national disaster risk management strategies, as in Saint Lucia, where social protection is a key component of the Comprehensive Disaster Risk Management framework, while some social security institutions are developing their own climate action plans, as in the United States of America. Others, such as

Dominica, are experimenting with alternative sources of financing, including topping up state premiums for parametric insurance contracts with funds earmarked for social protection transfers in emergencies. Finally, the Mexican Social Security Institute (*Instituto Mexicano del Seguro Social* – IMSS) has developed a self-assessment card for hospitals to assess their inclusiveness vis-à-vis persons with disabilities, especially in emergencies. The mechanism combines the inclusion methodology for disaster risk management from the Pan American Health Organization with an evaluation tool for accessibility and inclusion, enabling institutions to pinpoint areas for improvement to ensure that no one is left behind in a disaster context.



### RESOURCES

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- Publication. 10 things you wish you'd always known about shock-responsive social protection
- Podcast. Resilience building through Adaptive Social Protection
- Publication. State resilience index: Measuring capacities and capabilities in 154 countries
- Publication. Bracing for the storm: For the Caribbean, building resilience is a matter of survival
- Publication. Disability inclusion in hospital disaster risk management
- Publication . Social Security Administration 2021 Climate Action Plan
- Good practice. Accessibility and inclusion in the Mexican Social Security Institute: Leave no one behind, leave no one out – Mexico

## Navigating a rapidly changing migration landscape

The Americas, more than any other global region, has experienced a dramatic increase in international migration since 2010, with the number of migrants living in the region doubling between 2010 and 2022. Political and economic crises both within the region and elsewhere, together with the return of migrants in some countries, has significantly altered the migration landscape. While out migration (principally from Latin America to the United States of America, Canada and Europe) had previously been the predominant trend, migration is marked currently by a stronger intra-regional dimension.

Managing the incorporation of migrants into national social security systems has always been a challenge, but when well-managed, some aspects of migration can be a net positive for social security systems. For example, studies in the United States of America consistently find that immigration has a positive contribution to the solvency of social security. Furthermore, many countries in the region have long benefitted from strong

formal bilateral and multilateral frameworks – notably, those linked to the Southern Common Market (MERCOSUR), Caribbean Community and Common Market (CARICOM), or the Andean Community (CAN) – governing the portability of formal rights across systems.

However, new and urgent migratory pressures, including a rise in the number of refugees and asylum seekers, increasingly require the rapid development of tailored tools to inform non-nationals of their rights and facilitate their access to protection, including by removing policy and administrative barriers whenever possible. For example, the Ministry of Labour in Colombia has developed a practical guide to support the large influx of migrants arriving from the Bolivarian Republic of Venezuela. In the United States of America, the Social Security Administration systematically publishes resource information for immigrants in Spanish and has additional resources available in 15 languages.

### RESOURCES

- ISSA Publication. Extending social protection to migrant workers, refugees and their families: A guide for policymakers and practitioners
- Publication . Recent migration trends in the Americas
- Publication. Migración y seguridad social en América
- Publication. Guía práctica “Seguridad Social Sin Fronteras”: guía práctica del acceso y los beneficios del Sistema de Seguridad Social Integral en Colombia, dirigida a población migrante proveniente de Venezuela y colombiana
- Publication. Protección social de las personas refugiadas y solicitantes de la condición de refugiado en México: un análisis de oportunidades y capacidades institucionales
- Publication. Immigration’s effect on the social security system
- Article. In a dramatic shift, the Americas have become a leading migration destination
- Website. Social security information in other languages

## Managing sustainability and financial risks for an uncertain future

Across the region, economic and political shocks continue to complicate the already challenging task of sound risk management in the face of evolving, but equally challenging, demographic and labour market changes.

Many institutions in the Americas are enhancing their resilience to short- and long-term risks through the development of sound financial risk management strategies, tools and standards. Some efforts stem directly from broader strategic planning initiatives, as in Costa Rica, Paraguay and the Mexican state of Guanajuato. In the United States of America, new actuarial standards for public pensions were issued to ensure greater transparency, strengthening disclosure requirements for risk assessments in asset portfolios and providing a stronger framework for deriving actuarially determined contribution rates.

Improving financial risk management through more appropriate and diversified investment continues to be a priority. Strategies have included developing new investment regulations,

as in Costa Rica's JUPEMA; adopting investment methods aligned to the realities of defined benefit schemes, as in the state of Guanajuato, Mexico; and certifying fund managers, as in Mexico's National Commission of the Retirement Savings System (*Comisión Nacional del Sistema de Ahorro para el Retiro* – CONSAR). Some institutions have taken steps to pursue environmentally and socially responsible investments, as in Mexico and in the Argentinian province of Neuquen, thereby seeking to enhance the resilience and sustainability of institutions while also addressing broader social and environmental challenges.

Having strong systems in place in normal times enables institutions to absorb sudden and unanticipated changes, regardless of the cause. For example, in Uruguay, following the dissolution of another organization, the Catholic Workers Circle of the Uruguay Mutual Fund (*Círculo Católico de Obreros del Uruguay Mutualista* – *Círculo Católico*) had to quickly incorporate an additional 20 per cent of membership while maintaining business continuity and financial equilibrium.



## RESOURCES

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- Publication. Key actuarial changes for public pension plans in 2023
- Conference. IX encuentro de Supervisores de AIOS, se reúne de forma presencial por primera vez después de tres años
- Good practice. Roll-out of a liability driven investment strategy in the Institute of Social Security of the State of Guanajuato – Mexico
- Good practice. Fortalecimiento de la gestión de riesgos financieros y actuariales en el Instituto Mexicano del Seguro Social
- Good practice. Pension fund investment diversification: Investing in public and private infrastructure projects – Costa Rica
- Good practice. Developing and implementing risk management at the Retirement and Pension Fund for Employees of Banks and Related Institutions – Paraguay
- Good practice. Certifications on financial matters, derivatives, structured instruments and environmental, social and governance factors for Retirement Fund Administrator staff members in investment and risk management departments – Mexico
- Good practice. Aligning strategic planning with actuarial requirements: Implementation of the Integrated Strategic Planning System with targets that align with the actuarial study – Mexico
- Good practice. Actuarial valuation of the Retirement and Pension Scheme of the Social Insurance Institute – Paraguay
- Good practice. Mechanisms to develop the assessment, control and monitoring of risks affecting the finances of health and pension insurance in Costa Rica – Costa Rica
- Good practice. Alternative social security funding sources – Argentina
- Good practice. Self-balancing formula for Collective Capitalization System – Costa Rica
- Good practice. Resilient growth: Ensuring short-term development while maintaining institutional principles and values, securing benefits, sustaining employment and mitigating risks as much as possible – Uruguay

## Building a social security culture for resilient and sustainable systems

Institutions across the region continue to invest in activities to foster awareness, trust and long-term commitment to social security's values and principles among the wider community, helping to secure more resilient and sustainable systems for the future.

Several institutions have leveraged media campaigns to build awareness. For example, Peru's ONP launched the campaign "I have a future" to encourage members of the community to tell their own social security stories through multi-media online submissions, with content tailored to different age groups. The Colombian Pension Administrator (*Administradora Colombiana de Pensiones* – COLPENSIONES) embarked on a media campaign aimed at youth and younger

workers that led to measurable improvements in both awareness and membership.

In some cases, institutions have constructed comprehensive educational tools and courses promoting social security. Brazil's INSS continues to reinforce its longstanding Social Security Education Programme (PEP) through the PEP School, offering free virtual learning opportunities through widely accessible user apps. In Panama, the Social Insurance Fund (*Caja de Seguro Social* – CSS) launched an online course "Social security for everyone" in 2022, which aims to be extended to all insured people in 2023. Often, as in Costa Rica (JUPEMA) or Mexico (IMSS), these initiatives explicitly promote intergenerational solidarity, equality and non-discrimination – core principles required to sustain social security systems.

### RESOURCES

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- Publication. How can education promote social progress?
- ISSA webinar. Educación y cultura en seguridad social: enseñar acerca de un derecho humano fundamental
- ISSA article. Education and culture in social security: Good practices in Latin America
- Good practice. "I have a future": ONP Cultura – A digital platform to promote social security culture in Peru – Peru
- Good practice. Your future starts today: Institutional campaign to celebrate ten years of the Colombian Pension Administrator – Colombia
- Good practice. Social security education programme: Virtual learning environment – Brazil
- Good practice. Training Twenty-First Century Citizens: COLSUBSIDIO Complementary Educational Day – Colombia
- Good practice. Joint IMSS-SNTSS strategy: Equal in rights, we unite for equality – Mexico
- Good practice. Social security for all: Online course for members, non-members and self-employed people – Panama
- Good practice. School awareness programme – Costa Rica



# Facts & trends

## State resilience

The State Resilience Index (SRI) is a composite index (between 1 and 10) measuring seven pillars of resilience: inclusion, social cohesion, state capacity, individual capabilities, environment/ecology, economy and civic space.

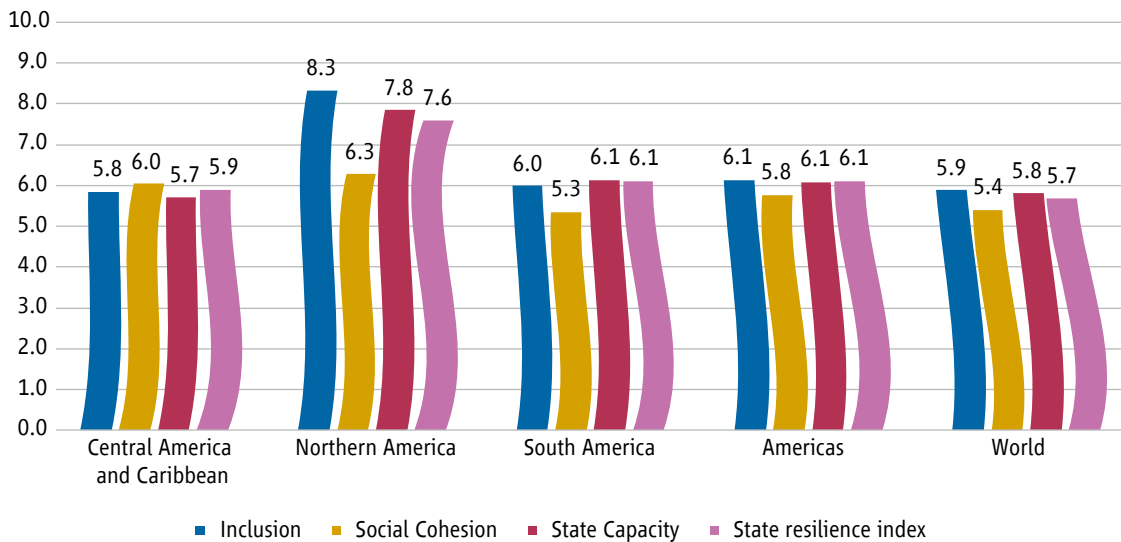
Each pillar is composed of several sub-pillars. The figures presented offer data on inclusion, social cohesion, and state capacity.

The inclusion component aims to measure social, economic and political inclusion by taking into account, among other elements, people’s access to employment and protection against precarity. In addition to inclusion, a sense of solidarity is crucial for a resilient society. The social cohesion pillar seeks to assess institutional confidence and interpersonal trust as well as community support networks’ strength. For the evaluation of state capacity, the focus lies on government effectiveness and the ability of government institutions to prevent new and reduce existing disaster risk.

**Source**

FFP (2022, p. 43).

**Figure 1. State Resilience Index (SRI): Inclusion, social cohesion, and state capacity pillars in the Americas, by subregion**

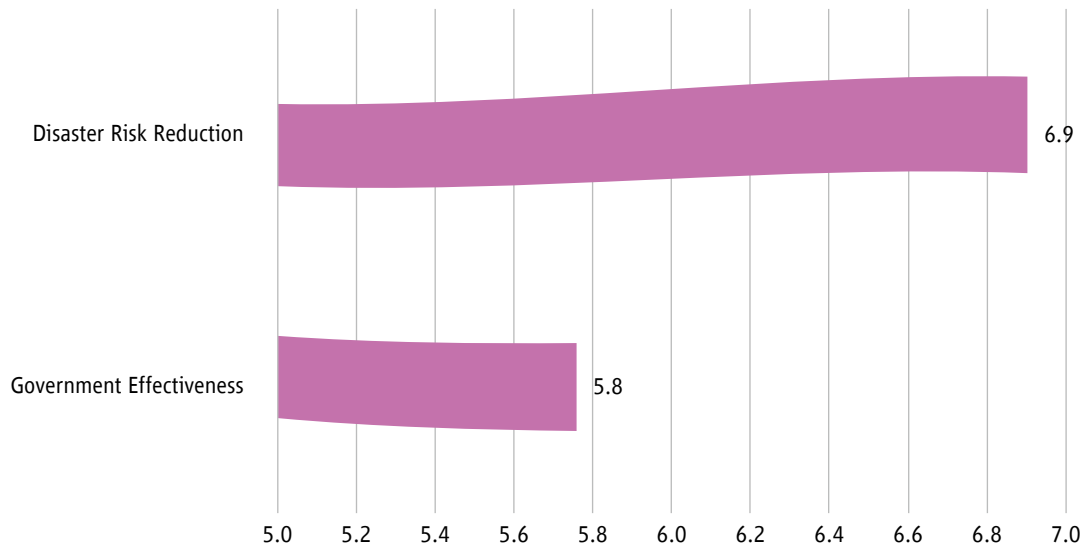


Note: The SRI is a composite index (between 1 and 10) measuring seven pillars of resilience: inclusion, social cohesion, state capacity, individual capabilities, environment/ecology, economy and civic space.

**Source**

FFP (2022).

**Figure 2.** Components of the state capacity pillar: Government effectiveness and disaster risk reduction in the Americas



**Source**

FFP (2022).

**Key stats**

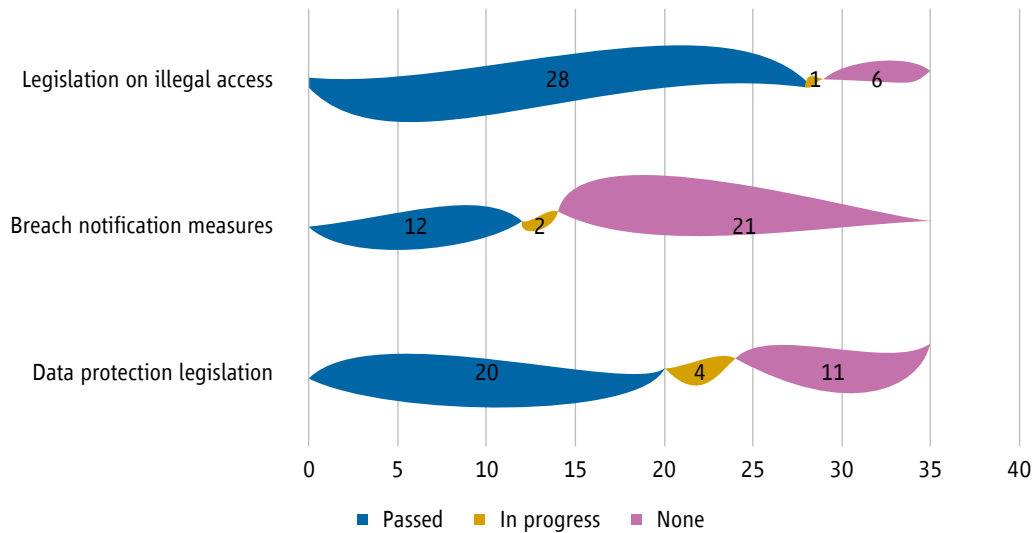
- The Americas scored 6.1 on the State Resilience Index for 2022, with 43% of surveyed countries having an SRI score greater than 6. This compares to a score of 8.1 among Nordic countries, the highest scoring group of countries.  
FFP (2022, p. 45).
- There are notable subregional differences in scores, including for the different components of the indicator. Social cohesion is the lowest scoring component in North and South America, but the highest in Central America and the Caribbean, while North America and South America score highest on inclusion and state capacity, respectively.  
FFP (2022).
- The value of the government effectiveness component for the Americas lags the other components of the state capacity pillar, reaching only 5.8, attaining very low scores (less than 3) in certain countries. Government effectiveness is vital for closing gaps between legal and effective social protection coverage or for enhancing the adequacy of benefits.  
FFP (2022).
- The disaster risk reduction component attains a relatively high regional score of 6.9, highlighting the value that countries across the region are placing on prevention and preparedness concerning covariate shocks.  
FFP (2022).





## National cybersecurity

**Figure 3.** Countries with data protection legislation, with breach notification measures, and illegal access legislation, 2020 or latest available year



**Source**


ITU (2021, p. 5).

**Key stats**

- There has been an increase in the number of countries in the Americas with data protection legislation, with 20 countries in the Americas having implemented regulations to oblige organizations to report a cybersecurity breach or set annual audit requirements.   
ITU (2021).
- Twelve countries in the Americas have legislation on breach notifications, while two countries are currently developing legislation on this. Currently, 21 countries have no breach notification measures in place.   
ITU (2021, p. 3).
- At present, 80% of countries in the Americas have legislation on illegal access while 17.1% have no legislation. One country is currently drafting legislation.   
ITU (2021, p. 4).


## Key messages

# 01




Building resilience has always been a core mission of social security institutions, but to respond effectively and sustainably to the rise in covariate shocks, social security institutions are investing in tools that ensure business continuity in times of crisis while also improving and extending services.

# 02



The COVID-19 pandemic spurred some institutions across the region to offer new benefits and financial products or to consolidate existing benefits and delivery capacity, including by leveraging big data capabilities, to mitigate the impacts of the crisis and ensure continuity of service.

# 03



Social security institutions across the Americas are preparing to respond quickly and even take anticipatory action in the face of natural disasters and climate-related shocks, developing planning tools, innovative financing mechanisms and assessing their capacity to ensure accessibility in times of crisis.

# 04



Many institutions in the Americas are enhancing their resilience to short- and long-term risks through the development of sound financial risk management strategies, tools and standards, including diversifying their portfolios and exploring environmentally and socially responsible investments.

# 05



The rapidly changing migration landscape in the region is prompting governments and social security institutions to ensure the portability of rights and entitlements across borders and improve access to social protection among migrants.

# 06



Institutions across the region recognize the long-term value of investing in creative campaigns and educational materials to reach wider audiences, including children, for building more sustainable and resilient systems.

# Resources

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