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Family allowances: Policy, practice and the fight against poverty in Europe and Latin America?

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Summary

The fight against poverty is one of the Millennium Development Goals of the United Nations. Children account for nearly one-half of the world's population; and over half of them are in poor countries. One person in five worldwide is a child in poverty. Family policy has an important role to play if this development goal is to be achieved.

Child poverty appears in various forms, including malnutrition, lack of medical care and uncertainty over the social situation of their parents. Children are exposed to the risk of being abandoned or orphaned, and they are sometimes forced to work. Are children increasingly exposed to the risk of poverty?

Fundamental children's rights generally focus on three areas: education, public health and protection against exploitation, violence and mistreatment. Reduction of child poverty involves a range of coordinated policies of which family policy is a leading component. What measures are social security organizations taking to reduce child poverty? Are these measures integrated in national family policy programmes designed to combat child poverty?

1. Introduction

The International Social Security Association (ISSA) defines programmes of family allowances (FA) as benefits in cash or in kind designed to facilitate the normal constitution or development of families, whether by providing a permanent and regular contribution towards the maintenance of those dependent on the head of the family or by providing special support in certain circumstances affecting family life, particularly at the time of its formation. A FA may have additional objectives such as the stimulation of a higher birth rate or promotion of a health policy; it may serve as an instrument in the fight to reduce poverty and the distribution of risks as well as helping to provide universal education.

The importance of the family as the primary socializing agent of the individual, and as a link between the individual, society and the State is well-recognized and thus its leading role in social policies.

The family is among the elements which have most changed and most suffered the consequences of the enormous changes which have occurred elsewhere in recent decades: the phenomenon of economic globalization, greater market flexibility and the trend towards outsourcing have relegated many workers - heads of families - to the informal sector and subjected them to partial or full unemployment.

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The constitution of the family has undergone major changes. Other models now exist alongside the traditional configuration (mother, father and children): reconstituted families, single parent families where the mother is the head, etc.

A wide range of FA programmes exists throughout the world and they vary enormously in terms of the population covered, the methods used to provide coverage, methods of finance and administration etc. Differences in coverage are enormous, ranging from countries which provide universal FA benefits to those where no such programme exists. Nevertheless, according to the International Labour Office (ILO), only 88 countries (approximately 50 per cent) had family allowance programmes in 1999 (compared with old age, disability and death: 167; unemployment, the only type of benefit which is less frequent than family allowances: 69).

As part of this international research, the ISSA held an International Conference in Paris in June 2006 which led to a valuable exchange of information concerning programmes which target families and children in various parts of the world. Participants at the Conference agreed to produce reports on the status of these programmes in certain regions. The present document provides a synthetic review of the three reports which were produced in the second half of 2006.

These reports are as follows:

- *"Poor families and children: Towards what policies?"* presented by the French National Family Allowances Fund (Statistics, Studies and Research Division, Prospective Research Centre) which describes the situation in France in terms of policies concerning children and families in Europe.¹
- *"Comparative study of social security and education systems in the Nordic and Baltic countries"* presented by the Danish Division of the National Social Appeals Board, which analyses the situation in the Nordic and Baltic countries: Sweden, Finland, Norway, Denmark, Iceland, Estonia, Latvia and Lithuania.²
- *"Latin America: comparative analysis of four countries. Argentina, Brazil, Colombia and Uruguay"* produced by the Social Insurance Bank of Uruguay (*Banco de Previsión Social del Uruguay* (BPS)), with the collaboration of researchers in Argentina, Brazil and Colombia, which provides a general overview of policies in Latin America focusing on the analysis of four countries in the region.³

¹ National Family Allowances Fund, France. 2006. Statistics, Studies and Research Division, Prospective Research Centre, *Poor families and children: Towards what policies?*, November.

² Christensen, K.S. 2006. National Social Appeals Board of Denmark, *Comparative study of social security and education systems in the Nordic and Baltic countries*, November.

³ Caristo, A.; Lagomarsino, G. y Santos, S. 2007. Social Insurance Bank of Uruguay, *América Latina: análisis comparativo de cuatro países. Argentina, Brasil, Colombia y Uruguay*, April.

Part 2 of the report provides a brief description of national socio-economic and demographic conditions based on indicators which are used to compare Latin American and European countries, to describe their particularities and provide information on current differences.

Part 3 concentrates on FA policies observed in the countries under review. Information is provided on the main characteristics of the schemes in each region, together with a comparative analysis and a description of the most important current initiatives being developed in policies aimed at providing assistance for families and children.

Finally, Part 4 consists of some final comments based on the report.

2. Development, demography and poverty

Although the objectives of social policies have much in common throughout the world, they cannot be interpreted or implemented without taking into account the surrounding socio-economic and demographic context. This section will therefore provide a brief look at these conditions.

2.1. The varying levels of national development

Our description of national socio-economic characteristics is based on the multidimensional human development indicator created by the United Nations Development Programme (UNDP).

Even if two countries have the same income and GDP (gross domestic product) their level of development may be entirely different, because human development depends to a large extent on the educational level and the state of health of the population. The Human Development Index (HDI) reflects the level achieved by a community based on a combination of three factors:

- health (mortality and morbidity; education);
- the acquisition of useful information;
- standard of living (access to sufficient resources to provide a decent standard of living (UNDP, 2005).⁴

The UNDP divides countries up into three groups depending on their level of human development: High (HDI 0.8 or above), Medium (HDI between 0.5 and 0.799) and Low (HDI under 0.5).

⁴ In terms of indicators, health is measured by life expectancy at birth, education combines two variables, the adult literacy rate and the gross registration rate for primary, secondary and further education combined (the education index is a weighted average: two thirds adult literacy and one third gross registration rate). Standard of living is based on the logarithm of per capita GDP corrected for equal purchasing power (EPP).

Table 1. Selected countries: Position and components of the HDI (2004)

Country	IDH	Position	Group	Life expectancy	Literacy	Registration (gross estimate)	PBI PPA in US dollars
Norway	0.965	1	A	79.6	*	100	38,454
Iceland	0.960	2	A	80.9	*	96	33,051
Sweden	0.951	5	A	80.3	*	96	29,541
Finland	0.947	11	A	78.7	*	100	29,951
Denmark	0.943	15	A	77.3	*	101	31,914
France	0.942	16	A	79.6	*	93	29,300
Argentina	0.863	36	A	74.6	97.2	89	13,298
Estonia	0.858	40	A	71.6	99.8	92	14,555
Lithuania	0.857	41	A	72.5	99.6	92	13,107
Uruguay	0.851	43	A	75.6	97.7	89	9,421
Latonia	0.845	45	A	71.8	99.7	90	11,653
Brazil	0.792	69	M	70.8	88.6	86	8,195
Colombia	0.790	70	M	72.6	92.8	73	7,256

Source: UNDP, 2006

Note: 1/ A = High, M = Medium

* Figures not available

As indicated in the above table, 11 of the 13 countries under review belong to the high HDI group, while two of them are in the medium development category. The Nordic countries and France are at the top of the scale on the world level; they range from first place, occupied by Norway, to 16th place, France. Two Latin American countries (Argentina and Uruguay) together with the Baltic countries are ranked 36th to 45th, while the other two Latin American countries (Brazil and Colombia) fall in the medium category according to the United Nations classification system.

The countries chosen for the study and described in the documents presented as a result of the Paris initiative are at different levels of human development. Nevertheless, this is clearly not a representative sample of countries throughout the world and the indicator chosen shows a clear bias towards the most developed countries. The level of development is also affected by the lack of family allowance schemes in developing countries.

2.2. Demographic issues

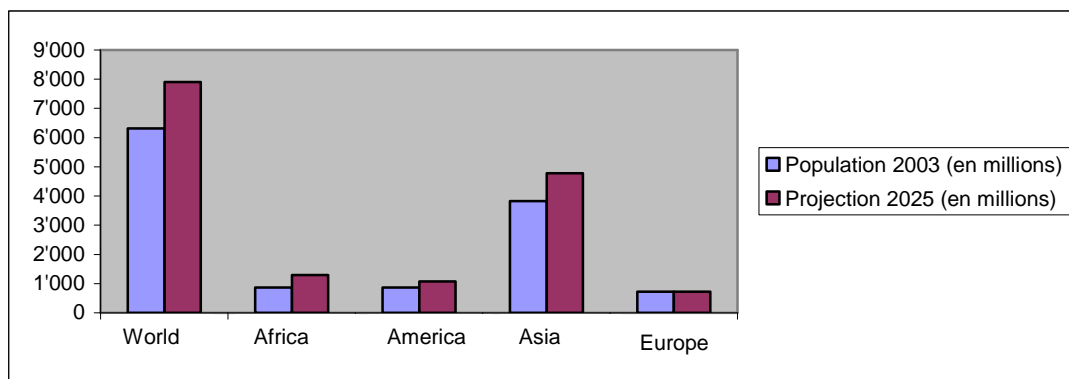
It is widely agreed that what is known as demographic transition⁵ is a reflection of a series of cultural, social and economic changes affecting all parts of the world (including

⁵ Demographic transition can be described as a stage which occurs between two extreme situations of equilibrium: an initial situation which combines slow demographic growth with high mortality and fertility rates and a final situation which combines slow demographic growth with low mortality and fertility rates. In between these two extremes there are two main stages of rapid and slow demographic growth respectively, because of decompensation of the equilibrium between mortality and fertility rates. The first is when mortality falls (high demographic growth) and the second when the fertility rate falls (slow demographic growth) (LACDC/ECLAC, 2000).

transformation in economic systems, the role of women in the family and in society in general, the place of residence and urbanization, nutritional and health status of the population, family relationships and family planning, etc.), although the relationship between these elements is difficult to define.

On 1 January 2006, the world population consisted of 6,500 million inhabitants distributed unevenly over the continents: 3,800 million in Asia, 860 million in America and Africa respectively and 730 million in Europe. The population is expected to reach 7,200 million in 2015, 7,900 in 2023 (included 4,700 in Asia) and 9,100 million in 2050.⁶

Graphic 1. Worldwide population and distribution by continent



Source: United Nations, 2003

The demographic indicators are characteristic of levels of development and standards of living. The average fertility rate of 2.8 children per woman varies from 5.2 in Africa to 2.6 in Asia, 2.4 in America and 1.4 in Europe. The child population under 15 years of age represents 30 per cent of the world population, varying from 42 per cent of the population in Africa to 30 per cent in Asia and in America and 17 per cent in Europe. The global average infant mortality rate, which is strongly connected with child poverty, is 5.5 per thousand. The rate is 8.8 in Africa, 5.4 in Asia, 2.4 in America and 0.8 in Europe.

Europe is now going through a "second period of demographic transition"; it has the lowest fertility rate in the world, varying from 1.17 in the Czech Republic to 1.98 in Ireland (with only 4 million inhabitants) and 1.89 in France. The rates in the Scandinavian countries and in the United Kingdom are 1.71 and 1.76 respectively. Fertility rates are lowest in Southern, Central and Eastern Europe (1.3) where they are below the replacement rate.

In **Latin America** reports such as one produced by BID/ECLAC/LACDC (*Banco Interamericano de Desarrollo/Economic Commission for Latin America and the Caribbean/Latin American and Caribbean Demographic Centre*) in 1996 highlight the high

⁶ United Nations, Revision 2004.

correlation between demographic evolution and economic and social realities in the countries in the region. They have revealed the enormous behavioural differences both between the countries in the region and within them.

A classification system developed by the Latin American Demographic Centre (LACDC) (*Centro Latinoamericano de Demografía* (CELADE)) divides countries into four groups depending on their stage of demographic development in the nineties, which provides a global picture of the situation in the region. In addition, this classification is useful because grouping countries according to their demographic patterns provides an image of the various challenges facing them in the education, health and social security sectors.

The categories and the countries included in them are as follows:⁷

- **Early transition (type 1):** Countries with high fertility and death rates and a medium natural growth rate (just over 2.0 per cent). Bolivia, El Salvador, Guatemala, Honduras, Nicaragua and Haiti are all included in this category because of their high fertility rate which means a young age structure and a high number of dependents.
- **Medium transition (type 2):** Countries with a high fertility rate and a relatively moderate death rate leading to a relatively high natural growth rate (approximately 3.0 per cent). Paraguay falls within this group. The drop in child mortality means a younger age structure and a high dependency ratio.
- **Full transition (type 3):** These countries have moderate and declining fertility rates and moderate or low death rates, which means a moderate natural growth rate (approximately 2.0 per cent). Brazil, Colombia, Costa Rica, Ecuador, Mexico, Panama, Peru, Dominican Republic and Venezuela are all included in this group. Their age structure remains young because the drop in fertility is recent, but the dependency ratio has already fallen.
- **Advanced transition (type 4):** These countries have moderate or low fertility and death rates, which means a low natural growth rate (about 1 per cent): The countries in this group include Argentina, Chile, Cuba and Uruguay.

The countries included in categories 1 and 2 have a "young" age structure with approximately 40 per cent of the population under 15 years of age. Countries in category 3 have approximately 30 per cent of the population under 15 years of age. A characteristic of the countries in category 4 is that less than 30 per cent of the population is under age. Argentina and Uruguay come into the 4th category, while Brazil and Colombia are included in category 3.

With the exception of Cuba, none of the countries in the region are subject to the demographic ageing now affecting certain OECD (Organization for Economic Cooperation

⁷ ECLAC/UNEP (United Nations Environment Programme). 2002.

and Development) countries (Germany, Italy, Japan, United Kingdom, Sweden) where less than 20 per cent of the population is under 15 years of age. However, demographic ageing is beginning to appear in certain countries in the region. Argentina, Chile and Uruguay in particular have had low fertility and mortality rates over a long period, which has produced growth figures and an age structure similar to that in the developed countries.

2.3. Poor countries and children

The issue of "Policies concerning poor families and children" has been among the basic issues for social protection throughout the world since 1948. It was among the issues raised by the ISSA in Paris in 2006. The right to social protection is one of the basic human rights included in the United Nations charter. The reduction of poverty, the redistribution of wealth and social inclusion constitute an important challenge.

Reducing poverty is one of the primary objectives of the United Nations Millennium Development Goals (MDG), and has been adopted as such by social and political actors, scientists, institutions and communications media in most countries throughout the world. State policies and in particular family policies have an essential regulatory role to play in responding to these demands.

Poverty and wealth are both relative concepts, they are norm-related and assume many shapes and forms. Poverty is usually the result of a complex situation characterized by a lack of inter-related material and social resources. It is different in Africa, in Asia, in America and in Europe. The primary references concerning progress towards reducing poverty in the United Nations since 1995, emphasize the universal determining factors. Economic, social and cultural rights are progressing. Unemployment plays a part in poverty almost everywhere. The results are uneven and inequalities are becoming more marked. These elements have forced the international community to rethink its approach to poverty.

The traditional approach to poverty based on economic and financial elements is inadequate. Sociologists, economists, political and international observers agree on this point.⁸ Economic figures and definitions show the limitations of the indicators and difficulties connected with scales of measurement lead to different interpretations. This said, the statistical and economic approaches confirm the importance of the phenomena.

Although it is difficult to devise a universal method to measure poverty, the number of poor people, particularly children, poor families and very poor families, the economic approach does make it possible to quantify the phenomenon, to make comparisons and follow its evolution over time. Measures are needed to assess living conditions and standards of living,

⁸ Verger, Daniel. 2005. "Bas revenus, consommation restreinte ou faible bien-être. Les approches statistiques de la pauvreté à l'épreuve des comparaisons internationales" (INSEE, *Economy and Statistics*, Nos. 83, 384, 385, December).

design strategies to reduce poverty, fix objectives and calculate the results which can be expected. Such measures are relative and the behaviour and standards of living considered "adequate" are based on convention. The measurement of poverty is complicated by the complexity of the factors involved and their cumulative effect.

Low income can be measured in absolute terms as in Latin America and the United States, or in relative terms as in European countries. The first type of measurement compares income per person with the cost of a basic basket of goods and services or with a poverty line. The second type refers to the resources provided by a society, based a fixed proportion of average income. For example, members of households where per capita income is less than 50 per cent of the national average are defined as poor. The existence of these different ways of measuring poverty based on income make it essential to treat comparisons between different regions using different methods of measurement, with caution.

There are 68 million poor in **Europe** including 2 million children. Five hundred thousand poor children live in single parent families. The most commonly used measurement scale is based on a "poverty line" for each country calculated according to average national income. This varies from one country to another: it is EUR12,060 (EUR = Euros) per year and per person in Luxembourg and EUR2,870 in Portugal. France is on a par with the European average.⁹ In Europe, active and non-active workers are almost equal. In most of the OECD countries, poverty varies along with the economic situation. In the United States, 12 per cent of the population was below the poverty line in the year 2003. Based on the same criteria, 17 per cent of the population was poor in the United Kingdom, 10 per cent in Ireland and 4 per cent in Belgium.

Approximately 5 per cent¹⁰ of the children are living below the poverty line in Scandinavia, where child poverty is almost non-existent among children living in families with two incomes. Families with one income are more likely to be poor than families with two incomes, but this does not mean that all children in families with one income have financial problems. Nevertheless, they are in need of more support.

The following table provides information published by the Economic Commission for Latin America and the Caribbean (ECLAC) - (*Comisión Económica para América Latina y el Caribe* (CEPAL)) concerning selected Latin American countries. 39.8 per cent of the people in the region are poor and 15.4 per cent are indigent; this means that the total number of poor reached 209 million in 2005, out of which 81 million were indigent (ECLAC, 2006).

⁹ The convention in European scales is for economic and social authors to use 60 per cent of average income.

¹⁰ Statistics for 2000. In the OECD, poverty rates are measured in terms of the proportion of individuals with equivalent incomes of less than 50 per cent of the median income of the total population of each country. In the European Union, poverty rates are measures as the proportion of individuals with equivalent incomes of less than 60 per cent of the median income of the total population of each country, which makes a big difference compared with the 50 per cent median.

Table 2. Latin America and the Caribbean, selected countries. Poverty and indigence, 1990-2005 (in percentages)

Population below the line				Population below the line			
Country	Year	Poor %	Indigent %	Country	Year	Poor %	Indigent %
Argentina ¹	1994	16.1	3.4	Mexico	1994	45.1	16.8
	1999	23.7	6.7		1998	46.9	18.5
	2002	45.4	20.9		2002	39.4	12.6
	2005	26.0	9.1		2005	35.5	11.7
Chile	1990	38.6	13.0	Brazil	1990	48.0	23.4
	1994	27.6	7.6		1993	45.3	20.2
	1998	21.7	5.6		1999	37.5	12.9
	2003	18.7	4.7		2005	36.3	10.6
Uruguay ¹	1990	17.9	3.4	Colombia	1991	56.1	26.1
	1994	9.7	1.9		1994	52.5	28.5
	1999	9.4	1.8		1999	54.9	26.8
	2004	20.9	4.7		2005	46.8	20.2
	2005	18.8	4.1	Latin America ²	1990	48.3	22.5
Costa Rica	1990	26.3	9.9		1994	45.7	20.8
	1994	23.1	8.0		1999	43.9	18.7
	1999	20.3	7.8		2005	39.8	15.4
	2005	21.1	7.0				

Source: Taken from Table 4, ECLAC, 2006

¹ Urban area

² Estimate for 19 countries in the region.

Note: The indigence line is calculated on the basis of a food basket which covers basic calorie and protein needs. The poverty line is double the indigence line.

Poverty is gradually being reduced, with enormous variations between countries. Mexico, Brazil and Chile are examples of countries where there has been a marked reduction in poverty and extreme poverty.

Colombia is the country with the highest levels out of those covered in this report; more than 50 per cent of the population is below the poverty line and more than 20 per cent below the extreme poverty line, although there was a certain improvement in 2005.

It is in Argentina that poverty has increased most during the period under review. In 2005 the poverty rate was higher than in 1994, although there was a significant improvement compared to the year 2002, when the urban poor amounted to 45.4 per cent of the total population.

Uruguay is the only country where there was a reduction in the proportion of poor between 1990 and 1999 (from 17.9 per cent to 9.4 per cent); this was the lowest level in the region. However, this figure rose again following the economic crisis of 2002, reaching a peak for urban poverty in 2004 (20.9 per cent). The situation improved in 2005 although the level remained higher than the initial figure (18.8 per cent).

The saying in Latin America is that poverty bears the face of a child, and it is also of crucial importance to consider child poverty in the region. In a study completed in 2005, ECLAC/UNICEF (United Nations Children's Fund) estimated child poverty in 17 Latin

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American countries and compared the results with those of certain OECD countries. In this study, the poverty index was defined as the percentage of children and adolescents between 0 and 18 years of age living in households with incomes of less than 50 per cent of the national median income.¹¹

As shown in the following table, child poverty in all 17 of the Latin American countries is higher than in the OECD countries.

In the 25 OECD countries between 2 per cent and 17 per cent of minors under 18 years of age are living in poverty, while in the Latin American countries this percentage varies between 22 per cent and 34 per cent, which means a total of approximately 52 million poor children in the year 2000 (28,5 per cent of the total) (ECLAC/UNICEF, 2005, page 8).

Table 3. Latin American and OECD countries: A Comparison of child poverty rates, 2000
Percentage of children between 0 and 18 years of age living below the poverty line

Country	Percentage of children between 0 and 18 years of age living below the poverty line	Country	Percentage of children between 0 and 18 years of age living below the poverty line
Denmark	2.4	Ireland	15.7
Finland	2.8	New Zealand	16.3
Norway	3.4	Italy	16.6
Sweden	4.2	United States	21.9
Czech Republic	6.8	Ecuador ¹	22.7
Switzerland	6.8	Mexico ²	23.0
France	7.5	Uruguay ¹	23.5
Belgium	7.7	Costa Rica	24.5
Hungary	8.8	Chile	25.3
Luxembourg	9.1	Colombia	25.8
Netherlands	9.8	Dominican Republic	26.0
Austria	10.2	Venezuela	26.9
Germany	10.2	Nicaragua	26.9
Greece	12.4	El Salvador	27.6
Poland	12.7	Peru	28.0
Spain	13.3	Honduras	28.2
Japan	14.4	Paraguay	29.3
Australia	14.7	Argentina ¹	29.5
Canada	14.9	Bolivia	31.2
United Kingdom	15.4	Panama	33.2
Portugal	15.6	Brazil	33.8

¹ Urban areas.

² This country is a member of the OECD, but is included here as part of the Latin American group.

Source: The Economic Commission for Latin America and the Caribbean (ECLAC), based on the special tables of household surveys carried out in the various countries and *Child Poverty in Rich Countries 2005*, Report Card No. 6, Innocenti Research Centre 2005.

¹¹ The median corresponds to the income of those located on the half-way point of income distribution.

The report also emphasizes that the vast majority of those minors who are relatively poor also face extreme poverty. Except in three countries, Chile, Costa Rica and Uruguay, more than half the children and adolescents living below the relative poverty line have insufficient resources for adequate food.

According to ECLAC/UNICEF estimates issued in 2005 for the year 2002 concerning 17 countries in the region, 82 million children between 0 and 12 years of age and 36 million adolescents between 13 and 19 years of age were living in poverty and approximately 2 out of every 5 people living in extreme poverty were children under the age of 12.

Such poverty is particularly serious because it is handed down from generation to generation and limits opportunities for development and self-improvement throughout life.

Latin American children and adolescents face two-fold disadvantages: they live in extremely unequal societies (Latin America is the most unequal region in the world), which do not provide equal opportunities for all; in addition, their societies are those with least resources, which means that a large proportion of them do not have access to sufficient resources to meet their basic needs in terms of food, health care, housing, education and leisure.

3. Family and child policies

This section will concentrate on FA policies in the countries under review. A description is provided of the main characteristics of the schemes in each region, followed by a comparative analysis between the regions, and a report on the most important family and child policy projects currently under development.

3.1. Latin America

In Latin America FA programmes are mainly designed for salaried workers in the private sector of the formal economy, except in Uruguay where the programme was extended in 1999 and then again in 2004 to include low income households in the informal sector. Domestic workers are excluded in 2 out of the 4 countries under review, as are temporary workers (Argentina and Brazil). Workers in the public sector usually have their own schemes, with an equal or similar level of benefits.

All the programmes are income-related, with a ceiling limit for eligibility. Its level varies considerably; it is lowest in Brazil at USD260 (USD = United States dollars) a month and highest in Argentina at USD1,070.

The main component in all the countries is a cash benefit for minors dependent upon insured members. Argentina adds further benefits and Uruguay extends the benefit to households

with low incomes in the informal economic sector. Colombia is unusual in that it provides benefits for members of the insurance whose parents are dependent on them.

Brazil has the lowest age limit (up to a maximum of 14 years of age); Colombia is the least restrictive, providing benefits up to 22 years of age. There is no age limit for disabled children who usually receive twice the normal benefit, except in Brazil where both parents, if they belong to the social security, receive identical allowances.

Insured persons are not required to contribute, except for voluntary membership in Colombia. The State is financially responsible in Brazil and Uruguay. In Brazil, however, employers are responsible for actual payment of the benefits, the amount of which is then deducted from their general social security contributions. Employers are responsible for financing the programme in Colombia and Argentina through contributions based on their staff payrolls.

Most of the objectives of the programmes in the four countries under review are of the social security type.¹² Uruguay reached a conceptual turning point for this type of schema in 1999 and again in 2004, when low income families were made eligible for FAs even if they were not covered by social security.

The amount of the benefit varies depending on the income of the beneficiary from USD5 a month per child up to USD10 in three countries (Brazil, Colombia and Uruguay. Significantly higher amounts are paid in Argentina, depending on income and region; the amount varies from a minimum of USD10 to a maximum of USD45.

Over the past fifteen years, in addition to traditional social security programmes such as FA and other State interventions, certain Latin American countries have introduced new instruments of public policy to provide support for families with children, intended primarily to alleviate poverty among children and foster social inclusion.

It is important to bear in mind that more than 50 per cent of the EAP (Employee Assistance Program) in this region is in informal employment (without social security protection) and that with the exception of Uruguay, the traditional FA programmes are not designed to be able to reach a high percentage of the population, particularly the poor population, where households include more children compared with the population in general and are either unemployed or belong to the informal economic sector.

These programmes consist mainly of cash transfers depending on certain conditions (usually school attendance and regular health check-ups, in addition to other actions).¹³

¹² In the sense that the individual must be a contributing member of the social security, although there is no special contribution for family allowances.

¹³ The comments which follow are mainly taken from the Amarante and Arim Report, 2005.

Such programmes have been implemented in Brazil (*Bolsa Escola*: Education grant), Mexico (*Progres*a: Progress), Chile (*Chile Solidario*: Chile Solidarity), Colombia (*Familias en Acción*: Families in Action), Honduras (PRAF), Nicaragua (*Red de Protección Social*: Social Protection Network), *Programa Familias por la Inclusión Social* (Family Programme for Social Inclusion) in Argentina and the *Plan Nacional de Atención a la Emergencia social*: National Plan for Emergency Social Care (PANES) in Uruguay,

Three of these programmes are very briefly described below, because they concern the countries selected in the region for this study.

The Education Grant Programme in **Brazil** was introduced to encourage school registration and attendance among children from families living in extreme poverty. Analysis has shown that late entry into the school system and high absence rates were related to the need to supplement family income through child labour.

The programme covers children between 7 and 14 years of age and provides financial incentives to ensure that they stay at school. Payments are made directly to the mothers on condition that they do so. There is a maximum amount which can be paid to one household. The grants do not vary according to gender or the level of schooling, but in order to encourage a child to complete its secondary education the *Bolsa Escola de Brasília* deposits the equivalent of one year's minimum salary in the child beneficiary's account, which can be withdrawn when they finish eighth grade.

The programme was started in 1995 in the Campinas municipality, and at the federal level in Brasília. It has since been extended to a number of municipalities. After six years as a regional programme, it was submitted to the National Congress in 2001. It was extended to the national level as part of the Alvorada project, which incorporated two previously existing programmes: the Programme for the Eradication of Child Labour (*Programa de Erradicación del Trabajo Infantil* (PETI)) and the Guaranteed Minimum Pension Fund (*Fondo de Garantía de Renta Mínima* (FGRM)). These programmes were merged to take advantage of their strengths and ensure their complementarity. Estimates indicate that the extended national version of the programme reaches 17 per cent of the population at a cost which represents 0.2 per cent of Brazil's GDP.

The PANES programme was introduced in **Uruguay** in the year 2005 and is aimed at households in extreme poverty or at risk of becoming extremely poor. It affects families with many underage children because of the nature of the target population. PANES consists of a network of programmes which link up to provide a cash transfer, a food card and access to various other things such as work experience, health care, informal education etc.

PANES reaches approximately 10 per cent of the Uruguayan population and its cost is equal to 0.5 per cent of the country's GDP. It was conceived as a temporary programme to meet the

social emergency following on the heels of the economic and financial crisis which has been affecting the country since the year 2002. It was designed to come to an end at the end of 2007. It will be replaced by an Equality Project ("*Plan de Equidad*") comprising structural policies to modify the social protection network and bring it in line with the new national realities. Changes will include a major restructuring of the current FA programme in terms of its extension and the amount of the benefits provided.

A Family Social Inclusion Programme ("*Programa Familias por la Inclusión Social*") has been created in **Argentina** to protect vulnerable families and/or those at social risk with children under 19 years of age or disabled - in which case there is no age limit - through health and education measures and the development of capacities to enable them to exercise their basic rights. Families assisted under this Programme must have dependent minors vaccinated (under the National Vaccination Programme), undergo two-monthly pregnancy check-ups and ensure that their children attend school regularly. These requirements are monitored twice a year and continuation of the benefit depends on the result.

The Family Programme comprises three elements:

- non-remunerative income;
- family and community support;
- institutional support.

The amount of the subsidy depends on the number of dependent children and adolescents.

It is implemented through the Local Care Centres and its activities are coordinated by the Integrated Community Centres and the Reference Centres at the provincial level, with the support of the Federal Social Policies Network under the aegis of the Ministry of Development.

The number of beneficiaries has increased by 54 per cent since 2005, when 240,000 families benefited from it; this figure rose to almost 400,000 in 2006 and 700,000 families are expected to benefit in 2007. Geographical coverage has also increased from 117 municipalities in 2005 to 258 in 2006. More than 400 municipalities are expected to be included in 2007.

Generally speaking, evaluation of these policies indicates that the programmes have led to improvements in terms of targeting and motivation compared with other methods of intervention. The boom in transfer programmes of this type is usually associated with the problems encountered in the region in ensuring that public services actually reach the poor individuals they are intended for.

3.2. The Nordic and Baltic countries

In the **Nordic countries** (Denmark, Finland, Iceland, Norway and Sweden), social benefits are universal; all residents with dependent minors are eligible regardless of parental income, except in the case of Iceland.

Child benefits are paid up to 18 years of age in Denmark and Norway. They are paid up to 16 years of age in Iceland and Sweden, although in both countries the benefit may be extended up to 20 years of age if the minor is still a student (subject to other conditions in Iceland) or up to 23 years of age in Sweden if there are learning difficulties. In Finland the age limit is 17.

In **Denmark** the amount of the cash benefit is reduced as the beneficiary grows older, is paid every four months and is adjusted annually in line with changes in salaries. The annual basic allowance for each child under 2 years of age equals USD2,162, for children between 3 and 6 years old it is USD1,939 and for minors aged between 7 and 17 years of age it is USD1,537. Children in single parent families with only one wage-earner receive an annual supplement of USD685 per child. There is also a special orphan's allowance of USD3,948 per child and an allowance of USD1,974 for children who have lost one parent. An annual supplement of USD1,750 is provided for children of pensioners if one parent is retired and USD2,659 if both parents are retired. If the parents are students, they receive an annual supplement of USD900 for each parent who is studying. There is also birth allowance for a first child and an annual supplement of USD1,128 for the second. USD500 is allocated for the adoption of a foreign child. Assistance is provided for the health and education of the children together with fixed periods of parental leave.

In **Norway** each child is eligible for a monthly paid cash benefit equal to USD1,724 per year. Children of single parents under three years of age receive an additional annual allowance of USD1,173. Children receiving benefits and living in the Arctic regions get an annual supplement of USD569. Benefits in kind for families with small children. A monthly allowance is provided for children receiving full benefit (USD5,872 per child per year); children receiving a State benefit must not be sent to a day-care centre.

In **Sweden** the cash benefit per child is the equivalent of USD1,584 per year. Families with more than one child receive a monthly supplement of USD13 for the second child, USD45 for the third child, USD108 for the fourth and USD32 for the fifth and following children. The amount of the benefits is adjusted in accordance with ad hoc instructions issued by the government (not based directly on the consumer price index or wage index).

In **Finland** the cash benefit per child increases as a function of the number of children: USD1,429 annually for one child, USD3,007 annually for two, USD4,879 for three, USD7,043 for four and USD2,457 annually for each additional child. Single parents and those who are legally separated receive an annual supplement of USD523 per child. *Maternity allowance:*

This is paid to pregnant women who must undergo the medical examinations required. It is also paid at the time of adoption of a child under 18 years of age. A higher allowance is provided for multiple births or adoptions. A mother may also choose between a trousseau for a new-born baby or a cash benefit of USD167. *Adoption allowance*: This is a payment to cover the cost of adoption of a foreign child. *Allowance for home child care*: A basic annual allowance of USD3,604 is paid for each child under 3 years of age cared for at home with an annual supplement of USD714 for each additional child under 7 years of age. *Means-tested supplement*: The maximum payment is USD161 per month. *Allowance for part-time home care*: Parents who reduce their working hours to less than 30 hours a week receive a monthly allowance of USD83.

In **Iceland** a flat-rate benefit is paid in the form of an income tax rebate for families with children and income below a certain level. The benefit is allocated and paid on the basis of yearly income for the preceding year. Advances are paid in February and May each year. In 2006 the annual benefit was USD740 for a child under 7 years of age. Married couples and concubines receive a supplement of USD2,212 for the first child and USD2,633 for the second and each additional child. Single parents receive a supplement of USD3,684 for the first child and USD3,784 for the second and each additional child. Special rules apply which reduce the amount of these benefits when income exceeds USD28,448 in the case of a couple and USD14,724 for single parents. *Child education allowance*: USD273 a month are paid for each child between 18 and 20 years of age in full-time education if one or both parents are deceased, if they are old-age pensioners, or if they have a disability pension.

In the Nordic countries benefits are wholly financed by the State.

In the **Baltic countries** (Estonia, Latvia and Lithuania) the picture is somewhat different and is of particular interest as a result of recent changes. Until 1991, social policies were based on a centralized planned economy. The social system was based on low food prices and rents underpinned by State subsidies. State child subsidies reduced the cost of child-raising. The special nature of the economic system largely obviated the need for cash unemployment or social security benefits. The only benefit was a very low allowance for single parents. Tax administrations and ministries of finance were non-existent or extremely sketchy.

The economic, finance and social security sectors had to be restructured. The uninsured are normally eligible only for means-tested benefits; these are very low and are based on the poverty line; this is usually the biggest difference between the Nordic and Baltic countries.

Benefits are provided as compensation for other income or as a supplement in the case of very low personal income. Assistance is individual and is provided according to need to cover living costs.

In the Baltic countries all residents with dependent minors are eligible for the FA programmes provided they meet certain requirements. The programmes are financed by the central government.

In **Latvia** children must be under 15 years of age, although this can be extended up to 20 years of age for full-time students. In **Estonia** a FA is provided for children under 16, or up to 19 if full-time students. In **Lithuania** the age limits are 18 and 24 respectively for minors in certain situations.

In Estonia the monthly allowance is USD11 for the first child and twice that sum if there is more than one child. In addition there is a special birth subsidy of USD377. In Latvia the allowance is USD10 for a first child which increases up to USD19 for the fourth child. In Lithuania this is a social assistance benefit; it consists of between 1 and 2 basic pensions (USD79) for parents who are unable to work or on the basis of need and the number and age of the children.¹⁴

Generally speaking, in both the Nordic and Baltic countries financial assistance is provided for families with physically or mentally disabled children, but the rules differ substantially in the various countries even though the objective is the same: to enable the family to keep the child at home by covering extra expenses related to the disability. In several countries help is provided to buy a car if this will facilitate everyday life for the disabled person. Lost earnings during the last weeks prior to birth and the months following it are also covered. This benefit is based on previous income in all the countries under review, although in some of them public sector employees and certain employees in the private sector receive their full salary during maternity leave. This is defined in statutory regulations as well as in collective agreements in certain countries.

The postnatal allowance may be paid to the father rather than the mother, in accordance with regulations/schemes which may differ somewhat. In the Nordic countries (except Denmark) all residents whether or not they are part of the labour market are entitled to this benefit. In the Baltic countries, everybody receives a supplementary lump sum birth allowance.

In both the Baltic and Nordic countries, if the parents are not living together the parent who is not living with the children pays maintenance. The parents may agree on the amount of maintenance to be paid; if they are unable to agree, the public authorities may fix the amount of the maintenance or it may be decided by a court of law. If it is not paid on time, the public authorities in the Nordic countries may prepay maintenance. Such a scheme does not exist in the Baltic countries. Maintenance is usually paid up to the 18th year, although in some countries the limit may be extended to the 20th year if undergoing training or in further education.

¹⁴ Although the Russian Federation is not included in this study, it is interesting to note that under current policy to promote an increase in the birth rate, USD10,000 are allocated at birth.

All the countries except Iceland and Latvia provide special leave to care for children, although the schemes vary greatly in relation to a child's age, duration of the leave, the number of children, the possibility of splitting the leave and in providing a choice between day care services provided by the local authorities and child-care benefits. In all the countries, both the mother and father may claim certain rights and may choose who will look after a sick child at home. This is a statutory right in Norway, Sweden, Latvia and Lithuania.

It is interesting to identify the need for day-time child-care services. One way of doing it is to look at women's activity rates, since the need for child-care most often arises when women participate in the labour market.

The figures show that activity rates are higher in the Nordic countries than in the Baltic countries, although even there the rates are higher than average. This tallies well with existing schemes, which are relatively extensive in both groups of countries.

There is a wide range of day-to-day services for families with children in the Nordic countries; they include day-care facilities for children and adolescents, child-minding, child-minding at home and welfare programmes for children and adolescents. Disabled children are included in these general service provisions whenever possible. Nordic families can obtain assistance in special cases, for example serious illness and childbirth. Special help is also available for families in difficulty in order to avoid placing the children outside the home. The local authorities are primarily responsible for these services.

Day-care facilities run by the local authorities as well as private facilities are available in the Baltic countries, while facilities for disabled children are run by the central government. In all the countries under review, parents can choose between full-time and part-time care.

3.3. France

Among the 15 historical members of the European Union (EU), gross expenditure on social protection as a percentage of GDP increased rapidly until 1993, when it reached 28.8 per cent, before falling slightly. In 1998 and 1999 it stood at 27.6 per cent of GDP. Sweden and Norway remain at approximately this level. Pensions account for 46 per cent of the sum, health and disability 35 per cent and protection for families and children 8.5 per cent (unemployment 6.8 per cent and accommodation and exclusion 3.8 per cent).

Family subsidies and benefits exist in the European Union (EU) countries, although their characteristics and amounts vary significantly from one country to another. The following are examples:¹⁵

¹⁵ European Commission. 1997. *Your social security rights when moving within the European Union*.

A person living and/or working in **Spain** is eligible for a cash benefit for each dependent child under 18 years of age; there is no age limit for those who are seriously handicapped. This benefit is subject to a family income ceiling, except in cases of disability. Fathers can claim special leave from work in order to care for a child during the first year of its life, and this is included as a social security contribution period.

In **Germany**, there are two types of benefit for residents: a child benefit and a child care benefit. The child benefit is normally provided for those aged under 18, but it can be extended up to 21 or 27 years of age in the case of study; there is no age limit in the case of a disability which prevents the child from maintaining itself. The amount of the benefit increases with the number of children. A claim must be made to receive it and it is paid on a monthly basis, usually under the responsibility of the employer. The other subsidy, the child care benefit, is usually paid to the mother (it may be paid to the father if he provides personal care), and is for a higher amount (generally twice the amount of the child subsidy); it may be paid for up to two years and is restricted to parents who work no more than 19 hours a week in salaried employment. Other special benefits are provided in certain German provinces.

In **Greece** only salaried workers are eligible and they must have a certain seniority; the benefit is paid by the National Employment Organization, unless there is a special agreement enabling the employer to do so. The normal limit is 18 years of age (this may be extended if they are students and there is no age limit in the case of work disability). Other members of the family (grandparents, siblings, aunts and uncles) can also claim this benefit if they are responsible for minors. The amount depends on the number of children and annual family income, as in the case of widowhood or parental incapacity.

In addition, the increase in the number of women participating in the labour market has created a need for public and private facilities of high quality for children (and also for old people).

In the Nordic countries and in the United Kingdom, at least 33 per cent of the children under 3 years of age go to accredited nurseries, either private or public. However, this percentage drops to 10 per cent in Austria, Greece, Italy, Holland and Spain. For children over 3 years of age, this type of facility is used by between 70 per cent and 100 per cent, reaching 90 per cent in Belgium, France, Italy, Holland and Slovakia.¹⁶

Various reports indicate that in **France**, one of the countries under review in this study, poverty among active workers is the result of changes in the employment situation. Industry is gradually giving way to service activities and part-time, short-term jobs are interspersed with periods of unemployment. This new form of poverty among the actively employed affects

¹⁶ Hutsebaut, Martin. 2003. "Social protection in Europe: A european trade union perspective", in *International Social Security Review*, ISSA, Vol. 56. Brussels, European Trade Union Institute (ETUI).

women, young people and old people. It prevents young people in particular from exercising their social rights. These changes also affect children.

Family policy, under the combined effect of the various means-tested family benefits, access to social welfare services, the support provided by the numerous measures providing assistance and tax benefits, contributes significantly to the regulation of family resources. It is important to pay attention to prevention and to monitor situations which may lead to the rupture of social bonds and a loss of access to rights and resources.

The compensation provided by family policies in France varies according to the size of the family. Before family transfers, looking at family composition, more than 50 per cent of families with three children figure among those with the lowest income. Single-parent and large families are the most vulnerable.

Put very briefly and subject to updating of the figures, an analysis carried out in 2003¹⁷ on the compensation of family income based on income and family composition, yielded the following results. Compensation for families with three children or more in the lowest income group represented 23 per cent of their income. This figure varied from 17 per cent to 4 per cent in the higher income groups. Compensation included direct taxes and family-related transfers.

The structure of the FA programme comprises various elements targeting all children in France but takes into account the composition of the family and its level of income. Certain elements are subject to means testing. 5.4 per cent of the cost of these programmes is covered by salary-based employer contributions. Self-employed workers contribute the same amount, but salaried workers do not contribute to the programme.

The components of the programme, conditions governing eligibility and the amount of some of the benefits are outlined briefly below.

Family allowances: The family must include at least two children under 20 years of age. Working minors must not earn more than 55 per cent of the minimum legal salary. The allowances amount to USD140 a month for two children, USD318 for three, 497 for four and USD179 for each additional child. There is a supplement of USD39 for a child over 11 years of age and USD70 for children over 16 (except for the first child in a family with two children).

Small-child benefit: This benefit is paid for children who are new-born, adopted or in care. The benefit comprises four elements.

¹⁷ Albouy, V.; Roth, N. 2003. *Les aides publiques en direction des familles: ampleur et incidences sur les niveaux de vie*, High Council of the Population and Family. Paris, 2003. February.

- *Maternity or adoption allowance (means-tested)*. This is paid from the beginning of the seventh month of pregnancy onwards (or the time of adoption). Total family income must not exceed a ceiling which depends on the number of children and family status (single parent, couple with one income or a couple with two incomes). It amounts to USD1,000 per child.
- *Basic allowance (means-tested)*. This is provided from the month of birth onwards until the child reaches the age of three. This benefit cannot be paid simultaneously for more than one child, except in the case of multiple births. An individual receiving the basic allowance is not eligible for a family allowance. Total family income must not exceed a ceiling which depends on the number of children and family status. It amounts to USD200 a month from birth up to the month prior to the child's third birthday. The benefit is paid for a three-year period in the case of adoption, but cannot be paid beyond the age of 20.
- *Supplement for reduced working hours*. This applies to parents who decide to stop work temporarily or to reduce their working hours in order to care for children under the age of three. The parent must have contributed for a certain period in order to be eligible. The full benefit amounts to USD20 a month. The supplement is USD272 if the person insured works less than half the normal working hours (non-salaried workers must work less than 77 hours a month).
- *Child-care supplement*. This concerns children under 16 years of age whose parents are working and paying for child-care. The benefit is based on the number of children and income levels and is intended to compensate for the cost of child care. The benefit is paid for each child if care is provided by a certified care giver or in the form of a lump-sum for the family if care is provided by domestic staff. The parents' contribution to the salary of the care giver must not be less than 15 per cent.

The French system for the protection of families with children also provides other cash benefits, as follows. *Parental allowance for sick children*: This can be allocated for a maximum of twelve months to parents who stop work entirely or partly in order to care for a child who is ill or disabled. *Special coverage for parents of disabled children*: This is paid for children over 20 years of age with a level of incapacity of at least 50 per cent. This allowance is not means-tested. *Allowance for single parents (means-tested)*: This guarantees a minimum family income for a single parent with at least one child or who is pregnant. The monthly income of the beneficiary during the preceding three months must be less than the amount of the benefit for single parents. *Family support allowance*: This benefit is provided for children who are orphaned, not recognized or abandoned. *Back-to-School Allowance (means-tested)*: This is provided at the beginning of the new school year for schoolchildren, apprentices and students. Family income must not exceed a given limit which increases with the number of children concerned. If the minor concerned is working, his/her income must not exceed a given amount. There are also other benefits such as a family supplement provided in certain circumstances, housing and removal benefits.

4. Concluding comments

The documents produced as a result of the Paris initiative have provided information on the situation of policies targeting children and families, and in particular FA, in thirteen countries of the world: Nordic countries, Baltic countries, four countries in Latin America and France.

The information provided concerns certain countries which are among the most highly developed, such as the Nordic countries and France; other countries are also included among the most highly developed although to a lesser extent, i.e. Argentina, Uruguay and the Baltic countries; two countries classified as of medium development are also included, Brazil and Colombia.

As the classification of these countries indicates, the report is based on a heterogeneous sample although it is not representative of all the countries in the world, in that the selection is slanted towards relatively highly developed countries. We would like to take this opportunity to underline that presenting a representative sample of all the countries in the world was not among the objectives of this project.

Based on the economic, social and demographic indicators, the selected countries can be divided into three groups: firstly the Nordic countries and France, secondly Argentina, Uruguay and the Baltic countries, and thirdly Brazil and Colombia.

There are significant differences between the countries included in the first group and those in the second and third groups in terms of their family and child policies. The countries in the first group provide universal coverage while those in the second and third group provide partial coverage, either because their traditional programmes target the formal economic sector as in the case of the Latin American countries,¹⁸ or because they are in a transition period moving from a centrally planned economy towards a mainly market economy, as in the Baltic states.

In addition to coverage differences, there is an obvious difference in the amount of the income transferred to families. This report shows that the amounts involved are considerably higher among countries in the first group than among those in the other two groups.

There are also differences within the first group between the Nordic countries and France. Among the former, benefits are universal and their amount depends mainly on the size of the family; in France, family income has an influence, through a set of additional or alternative benefits which take this factor into account. In both the Nordic countries and in France, it is the turn of family policies to foster employment in general and women's employment in

¹⁸ With the exception of Uruguay, which has extended its Family Allowances programme to the informal sector of the economy.

particular; a series of measures such as child-care benefits, parental leave for both parents either alternatively or one after the other, subsidies to reduce working hours, social child-care facilities, are all policy measures designed to assist families but which also have an effect on employment, the sustaining pillar of social protection in Europe. Some of these policies also form part of family policies in the Baltic countries.

The coverage of FA programmes in Latin America is limited because their structure is such that only members of the Social Security are eligible. In a region where informal employment -without social security -occupies more than 50 per cent of the EAP, this means that a high percentage of the population is not eligible for benefits, in particular among the poorest households with the most precarious hold on the labour market.

Over the past fifteen years, in addition to traditional social security programmes such as FA and other State interventions, certain Latin American countries have introduced new instruments of public policy to provide support for families with children, intended primarily to alleviate poverty among children and avoid social exclusion. These programmes consist mainly of cash transfers depending on certain conditions (usually school attendance and regular health check-ups, in addition to other actions).

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