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Rafael Rofman
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Rafael Rofman[*], Leonardo Lucchetti[**] and Guzmán Ourens[***]
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[*] Rafael Rofman (rrofman@worldbank.org) is a Lead Social Protection Specialist at the Human Development Department, Latin America and the Caribbean Regional Office (LCSHS), the World Bank.
[**] Leonardo Lucchetti (llucche2@uiuc.edu) worked at this project while being a Junior Professional Associate at the Human Development Department, Latin America and the Caribbean Regional Office (LCSHS), the World Bank.
[***] Guzmán Ourens (gourens@gmail.com) is a research assistant at the Department of Economics, Faculty of Social Sciences, Universidad de la República, Uruguay.

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The information and opinions contained in this work are the exclusive responsibility of the authors and do not necessarily represent their employers.
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I. INTRODUCTION

Pension systems' performance around the world can be usually assessed by considering three dimensions: coverage, adequacy, and sustainability. The first dimension refers to the proportion of the elderly population protected by the systems (and, if contributory, the proportion of young adults contributing). Adequacy refers to the level of benefits and whether those who receive them are able to maintain an "adequate" level of consumption. Finally, sustainability refers to the ability, of society and government, to maintain the systems operating without major disturbances in fiscal accounts.

This paper focuses on the coverage dimension, looking at empirical data in Latin America. Coverage of pension systems has slowly become a central issue in the policy debate in the region. After more than two decades of reforms and debates, the central problem of the pension systems in Latin America (how to protect most workers and their families from the economic risks caused by aging and retirement from the labor force) remains unsolved in countries were structural reforms were implemented, as well as in countries where reforms were limited to parametric adjustments and countries where no significant reforms were adopted. Proposals and debates over the last decade have been shaped by ideological positions and objectives that were not always related to the central goals of the programs, and should not be the driving force to shape the social security systems.

Good practice in policy design requires rigorous evaluation, which in turn requires data sources that are reliable, comparable, and consistent over time. However, many analyses are seriously affected by the lack of such data, impairing the ability of policy makers to review and propose reforms to the systems. This problem is clear with regards to coverage and fiscal impacts of the old age income protection systems, as data sources have serious problems of definitions, consistency, and comparability, over time and across countries.

This paper presents a new stage in the efforts by the authors to produce a reliable estimation of coverage indicators in the region. This project started in 2004-05 with the analysis of a coverage data for a smaller group of countries around 2002 (Rofman and Carranza, 2005), as was significantly revised and expanded, to include time series beginning in the mid 1990s in 2006-07. This version presents a new expansion in the time series of indicators, going now from 1990 to 2006, and included additional countries in the region. Of course, the data still present gaps, and comparability problems originated on differences in the sources are still present, as explained in the methodological annex.

The literature on pension systems generally agrees that the core objectives of these systems are to prevent poverty among the elderly and smooth consumption profiles over a person's lifetime. In addition, several authors have focused their analysis on other objectives or secondary aspects that need to be addressed when designing pension systems, such as their effects on national savings, the accumulation of capital, the labor market, or the fiscal situation. The relative importance of each of these elements (including the role of the State in the design, implementation, and management of the systems) varies in accordance with the philosophical and political position of the various authors. Some authors believe that the principal objective should be the alleviation of poverty in extreme cases. Others propose a broader approach, giving the pension system a central role in a society's income redistribution policy. A third group focuses on the labor market,

understanding that pension benefits are part of labor agreements in the form of delayed wages and, as such, only in the context of a performing labor market is it possible to find an effective pension system. This controversy on the best way to achieve the core objectives of pension is far from being settled, and it seems that better information on what is the current status and recent trends on coverage and access should clarify the debate.

A good conceptual definition is a necessary but insufficient condition for ensuring proper empirical measurements of coverage. There are many methodological problems, arising from practical difficulties for implementing the concept. These include the quality of the information collection instruments, availability and access to databases, and issues involving the comparability of different countries and different time spans.

Data were available for 18 countries, for a period that starts in the early 1990s to the mid 2000s. Recognizing the difficulties involved in comparing the available information, the paper presents a group of similar indicators that make it possible to measure coverage in the various countries, both among active workers and among the elderly. In addition, several socio-demographic characteristics of the covered population are presented and discussed, identifying relevant differentials. The covariates taken into account in the study are: age, geographical areas, sector of employment, level of education, gender, occupation, firm size, and income quintiles.

The paper has five sections, including this introduction and final conclusions, and three annexes. The second section discusses the conceptual dimension of pension coverage. The third section focuses on the methodological approach and discusses problems and caveats, while the fourth presents comparative results for the 18 countries considered. Two annexes include detailed data on coverage for each country, considering the systems as a whole (in Annex I) and only the non contributory schemes for countries with available data (Annex II). Finally, Annex III offers a detailed explanation of methodological aspects.

II. PENSION SYSTEMS, THEIR OBJECTIVES AND TOOLS

Pension systems are State-instituted transfer programs, aiming at providing income security to the elderly in a context where traditional informal arrangements are considered to be insufficient. The rationale that supports the creation of pension systems is clear. In traditional societies, the elderly were either supported through family or informal social networks that shared food and goods produced by its members, or received no support at all, living in poverty and exposed to high morbidity and mortality. As economies developed, labor markets extended and salaried work became the main source of income for most households, an alternative approach to this problem became necessary. This need was enhanced by the demographic transition process, as the ratio of elderly to young adults in families slowly increased, making the old informal arrangements less sustainable.

While the overarching goal is generally agreed upon, there are divergences on how to achieve it. Debates are focused on three main dimensions, where analysts and policy makers have opposing views. First, there are some divergences regarding the links between pension systems and the labor market, a question that defines who has the right to receive benefits as a general principle. The second area of debate is the origin of financial resources for the system, where some support the idea of requiring contributions from future beneficiaries (hence, making the system “contributory”) and others propose to keep it open to all individuals, making it “non contributory”. The third dimension in discussion

refers to the role of the State, either as a facilitator, enforcer or provider. While there are other debates (the most noticeable one in regards to whether contributory pension systems should be pre-funded or an intergenerational transfer scheme), they seem to refer to a second level problem, as they do not affect the main principles of the systems, but how they are implemented. The three main controversies are presented next.

- Postponed salaries or citizens right?

A central discussion regarding pension systems is whether they should be considered as a continuation of a financial flow for salaried workers after retirement or a benefit provided to all citizens. The first approach is based on the idea that the need for a pension system originates in the inability of individuals to continue working and earning salaries after a certain age. This would make it necessary to find a scheme in order to replace those lost earnings. Within this logic, there would be no reason to provide pension benefits to those who had no earnings before retirement, since they have no "loss" at retirement that needs to be compensated. Alternatively, the second approach postulates that the society concern should not be about replacing income, but about ensuring adequate living conditions for a group (the elderly) that cannot generate income in the form of labor earnings. In this view, all individuals should have the right to receive benefits, regardless of their past history, and the only discriminating criteria that should be admissible are the existence of alternative income sources, such as savings, capital earnings, et cetera. This controversy is usually presented as the opposition between those supporting "Bismarkian" models and those preferring "Beveridgian" schemes, in reference to the founders of the pension systems in Germany and the UK.

- Contributory or non-contributory?

The second area of debate is about the financing principles of pension systems. This discussion relates to the previous one, as the previous one focuses on who should receive benefits, and this is about who should finance them. The opposing views, in this case, refer to whether the system should be financed by those who will benefit from it or by the population in general, through general taxation. The first approach is defined as "contributory", since those who contribute earn the right to receive benefits, the second, by opposition, as "non contributory".

Proponents of pension systems as income-smoother mechanisms usually prefer contributory schemes, as it is relatively simple to link benefits to previous earnings through contributions. Thus, active workers would contribute part of their salaries to the system, and then receive a benefit proportional to past contributions and wages. The smoothing effect can be achieved through different schemes, including funded systems (where workers save to finance their future benefits) or unfunded systems (where current workers finance current retirees), as well as individual (where each worker provides for him or herself) or collective (where a group of workers provide for each other).

Non-contributory approaches usually focus on the elderly needs, regardless of past income or contributions history. With this approach, the source of financing becomes irrelevant, as long as it is sustainable. Benefits are assigned to all elderly (in universal models) or those who need assistance (in targeted models). The first approach has some advantages in terms of political economy (universal programs usually have wider public support as everyone benefits from them) and managing costs, but it may be unnecessarily

costly if they end up providing generous benefits to those who already had adequate means to support themselves.

While income-smoothing schemes are usually organized as contributory schemes, this is not caused by technical constraints. It is possible, and there are more than a few examples around the world, to design a contributory scheme that provides universal or targeted poverty alleviation for the elderly. Symmetrically, systems financed with general revenue taxes but paying benefits that are linked to individual income history are also common. However, these combinations are usually strongly criticized from a political economy perspective, as they tend to generate implicit and sometimes unwanted effects on income distribution.

In most countries actual pension systems are organized as a combination of contributory and non contributory schemes, as they provide poverty alleviation and income-smoothing. All across Latin America, and also throughout the world, pension systems have components that aim at replacing income and components that aim at providing basic support to the elderly. This combination was traditionally achieved in an implicit way, as pension systems were formally contributory and fully financed through "Pay-As-You-Go" (PAYG) schemes, but in practice most of them had minimum or non-contributory pensions and received some financial support from general revenues. Many structural reforms in the 1990s introduced multipillar schemes, where the components became more clearly separated, as zero and first pillars focus on distributive goals and second and third pillars on income smoothing through individual savings.

- The role of the State

While agreeing in the need for income security, scholars and policy makers have important differences about the role the State should have, either as a regulator, facilitator or provider. The literature is wide open and full of controversies in this matter. Some analysts suggest that the State should limit its role to regulation of financial and insurance markets that could provide adequate financial tools for most individuals trying to smooth their lifetime consumption, allowing them to exercise their own decisions with regards to their lifetime consumption strategy. By adequately regulating financial and insurance markets, the State would allow most workers to save according to their preferences during their working years and then spend these funds after retirement, either through regular savings schemes or through annuity providers. A second approach proposes that the State should have a more proactive role, mostly because market incentives may not be fully aligned with social interest. Thus, governments could promote individual savings, by subsidizing them (for example, declaring long term savings as income tax free), matching individual's contributions to private savings accounts, and so on. Finally, a third approach considers that these measures are not enough to overcome problems such as information asymmetry, myopia and uncertainty, and consequently the State needs to actively intervene in the process by providing income support in the form of a state run pension system, with compulsory participation.

Pension system coverage is one of the main indicators of the effectiveness of the State's policy regarding income security, but the way it is measured is affected by the definition of this policy. It is not the only one as other aspects, such as benefits adequacy or financial and political sustainability are equally important. Coverage is the first indicator of inclusion, since a system that is sustainable and adequate but does not cover most of those who are supposed to be protected suffers from a serious failure as a public policy.

Coverage definitions and measurement is affected by the policy principles adopted for the system's design. For example, systems that focus on labor market participation and aim at maintaining an income flow after retirement should have, in general, lower coverage than those aiming at universal coverage, but this should not be treated as evidence of a flaw in the system, since the policy goal is to cover a smaller portion of the population. A similar problem arises with regards to coverage measurement among active workers. The literature usually considers that workers are covered if they are affiliated or contributing to a pension system. However, if a country has a universal pension scheme financed with general revenue funds, then everyone is covered regardless of any affiliation. In fact, the most serious conceptual and methodological problems arise when considering coverage among active workers, since the definition of this status is not clear.

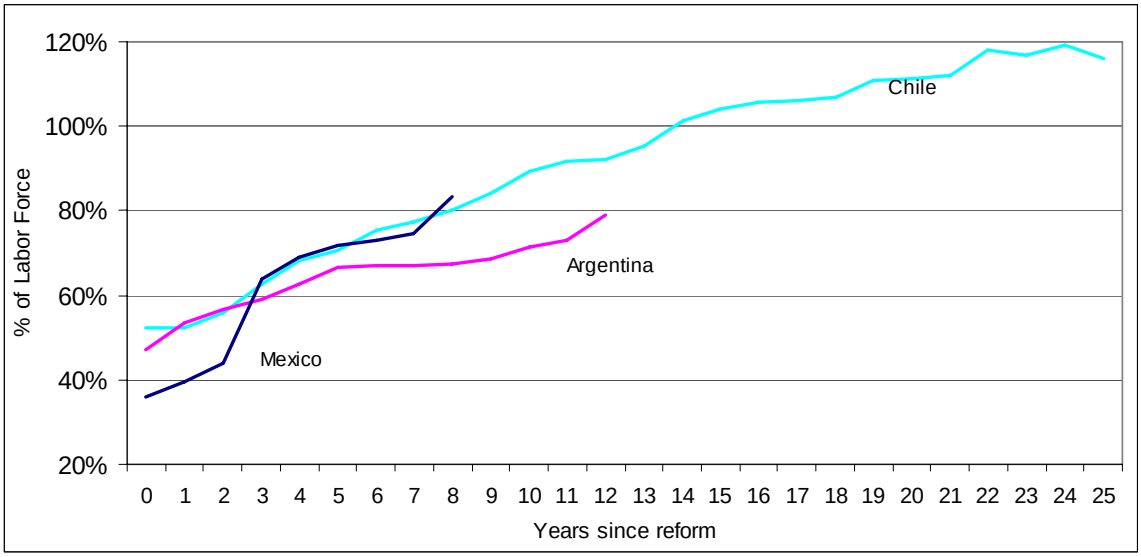
The most common definition of coverage in social protection programs refers to the proportion of persons receiving a benefit within a given reference group, considered to be the "target population." This general definition needs to be refined when considering pension systems, since it is necessary to indicate the type of benefit involved and the target population that will be considered when evaluating the scope of the system. According to Grushka (2001) and Bertranou, Grushka and Rofman (2001a, 2001b), quite frequently when discussing pension coverage, reference is made to those individuals who are receiving a pension or retirement benefit. Nonetheless, coverage has two phases. The first is related to the period in which a worker contributes to the system and accrues the right to benefits. This phase is coverage of the economically active population. The second is related to the receipt of monetary benefits when the individual reaches an advanced age, that is, coverage of the elderly.

Coverage indicators among active workers are usually presented as ratios of covered to potentially covered population. One indicator is the ratio between the number of affiliates to pension systems (that is, individuals registered in the pension institutions), and the economically active population. A great advantage of this indicator is the relative simplicity of its calculation. Indeed, even those pension systems with the most deficient administrations are generally capable of estimating the number of workers enrolled, and the size of the economically active population is easy to obtain. Nonetheless, the indicator poses serious problems when analyzed in detail, since many individuals enrolled in the systems are not actually eligible to receive benefits. The records of pension institutions also tend to exaggerate the number of actual affiliates, as erroneous or duplicate records are rarely corrected. One particular problem that became evident after the pension reforms in Latin America is that workers can enroll as participants but not make contributions (or make just a few in the course of their economically active life), either because they lose their job, or because they abandon economic activities (but without applying for benefits, since they do not meet the legal requirements), or simply because they stop paying into the system, joining the informal sector, yet without "disenrolling." This phenomenon of alternation between a status of non-activity, unemployment, informal employment, and formal employment to economically active population, results in a high and ever-growing ratio of affiliates which eventually surpasses 100%.[1]

[1] When analyzing the Argentine case, Paz (2004) estimated that 24% of the economically active population moves between jobs with contributions, jobs without contributions, and unemployment.

Figure 1 illustrates the evolution of this indicator in Argentina, Chile, and Mexico, based on the number of years passed since the implementation of the reforms. The ratio tends to steadily grow in the three countries, even during recession periods, simply because those who were affiliates and stop contributing during the crises maintained their status. Eventually, the ratio tends to reach and surpass the 100% mark, indicating that there are more affiliates than labor force in the country (in Chile that occurred in 1995, 15 years after the reform). The problem with this indicator (the lack of relevance of the number of affiliates to the system) also affects another commonly used indicator in analyses of the new funded schemes: the ratio of contributors to affiliates, which tends to decline overtime.

Figure 1. Ratio of affiliates to labor force ratio, by years after the reform Argentina, Chile and Mexico.



Source: Own, based on information from Arenas de Mesa (2001), SAFJP (2005), CONSAR, and ECLAC

Trying to avoid these distortions, several authors prefer to compare the number of contributors (that is, the number of persons actually making contributions in a given period) with the number of workers employed—occupational coverage—or with the economically active population (EAP)—coverage of the labor force—in order to provide better estimations of coverage. Though this measurement seems more appropriate, it is important to note that it is not free of biases or distortions. The problem is that the definition of what "being covered" means for active workers is not always clear, as discussed before. Some workers may be covered (meaning that they have the right to receive benefits after retirement) even if they are not making contributions, if they qualify for non-contributory benefits or if they have already made enough contributions to qualify for a contributory benefit. Others, are not covered even if they make contributions, since they live in a country where a relatively high vesting period is required for accessing benefits.

Measuring coverage of the elderly poses fewer difficulties than measuring coverage for the economically active population, since instead of measuring the accrual of rights to a potential benefit, the indicators are based on the number of individuals actually receiving benefits. The indicator customarily used in this regard is the proportion of the elderly population that receives a retirement benefit or pension. This measurement has some limitations, as some elderly individuals may qualify for retirement benefits but prefer to

continue working, and others may have enough alternative resources that they do not need or want to apply for a retirement benefit. Bertranou, Grushka and Rofman (2001a) proposed three alternative measurements for coverage among the elderly that would take these factors into consideration. Accordingly, it would be possible to measure "individual coverage," which would estimate the proportion of the population receiving a benefit, "joint coverage," which includes spouses of benefit recipients among those covered, or "joint occupational coverage," which also includes as "covered" those persons who remain employed in the labor market and their spouses. The relevance of this final indicator is that its complement (that is, those who are not covered) are persons who do not have any income from the labor market or from the pension system. Their survival, therefore, depends on the consumption of savings or family transfers.

III. METHODOLOGICAL PROBLEMS AND CAVEATS: Data sources, comparability and risks.

Traditionally, coverage has been measured using registration data, a simple choice given the availability of data sources. This provides a simple method for monitoring coverage trends over time, since pension agencies and institutes customarily release annual membership figures. The method also makes it possible, if the records are high in quality, to analyze labor histories and observe the "density" of their contributions, which cannot be accurately measured by other means. However, using records poses certain problems. Information in countries with multiple independent systems can vary in availability. The quality of the records can also vary (in particular, many pension systems are affected by the existence of incorrect records or duplications). Finally, other socio-demographic characteristics of the population with coverage may be hard to determine through these records.

In countries with multiple pension systems, it is common that records are readily available for the largest national schemes, but less accessible for smaller schemes. The most serious problems are seen in relation to sub-national systems (such as provincial pension funds in Argentina or state pension funds in Brazil and Mexico) or systems that cover a specific occupation (such as professional funds in Uruguay, Paraguay, or Argentina, civil servants systems in Peru and Mexico, or retirement schemes for the military and police in almost all the countries of the region), since such programs rarely offer updated, reliable information. Given this situation, one promising alternative consists of using data from household surveys, which allow for a more detailed analysis of the information and reduce the influence of administrative errors.

Household surveys collect detailed data on a variety of socio-demographic and economic characteristics, making cross-comparisons of variables possible and assemble information that is not available in the official records. In recent years, several studies have been published in the region using this methodology, but they rarely include international comparisons. Among these works are case studies on Argentina (Bertranou, Grushka and Rofman, 2003), Brazil (MPS, 2004), Ecuador (World Bank, 2006), Paraguay (Cruces and Arca, 2003), Peru (World Bank, 2003), and Uruguay (Bucheli, 2004). Some efforts have also been made to collect information on coverage based on surveys at a regional level, assembling comparable published information. These comparisons represent an important advance in the effort to obtain cross-national data, but they have rarely gone beyond a description of the most basic indicators. Among the most important works in this area are

the report issued by the ILO (2000), a compilation of data from surveys published by Packard (2002), and a more recent study focusing on employment histories, by Gasparini (2004).

While more reliable than register information, data from household surveys are not problem-free, as a number of consistency and definition problems affect longitudinal and cross-national comparability. The problems arise from differences in coverage (some surveys are national, other are urban only), phrasing of questions (some surveys ask about affiliation in pension schemes, others about actual contributions; in some cases individuals are asked if they are pensioners, in others they are asked about sources of income, including pensions), individuals interviewed (in some cases, only salaried workers are questioned about their status, in others all workers are questioned) and, of course, differences in systems design.

This paper presents the results of an effort to collect, review, and process household surveys for 18 countries in Latin America in a period that spans from the early 1990s to the mid 2000s[2]. Data series for each indicator were built and are presented in a statistical annex. Coverage is captured by measuring the proportion of the economically active population above the age of 20 who make contributions to a pension system as an indicator of coverage in the economically active stage and the proportion of the population over the age of 65 who receive benefits as an indicator of coverage among the elderly.

For active workers, three indicators were selected and processed: (i) the ratio of contributors to economically active individuals (ii) the ratio of contributors to employed workers, and (iii) the ratio of contributors to wage earners. Additionally, two indicators for the elderly were considered: (i) the ratio of pension recipients to individuals over the age of 65 and (ii) the ratio of individuals aged 65 and more and residing in households with pension recipients to individuals over the age of 65.

The indicators and their evolution are presented in the next section. Additionally, tabulates on the coverage rates for different groups were calculated, where age, geographical areas, sector of employment, level of education, gender, occupation, firm size, and income quintiles are the main covariates to be considered[3].

Results presented in this paper are generally consistent with published and unpublished data from national pension scheme registries around the region. While figures are not identical (and shouldn't be, considering the difference in sources), informal consultations with colleagues and local experts around the continent indicated that the data presented in the rest of the paper is reasonable and, with some unavoidable margin of error, represent the actual situation in each country.

[2] The analysis is similar to the one presented by Rofman and Carranza (2005) and Rofman and Lucchetti (2006), but the present one includes all the available data between 1990 and 2006.

[3] For a complete description of the indicators, coverage of every survey, description of the covariates, and the questions posed by all the surveys, see the methodological annex.

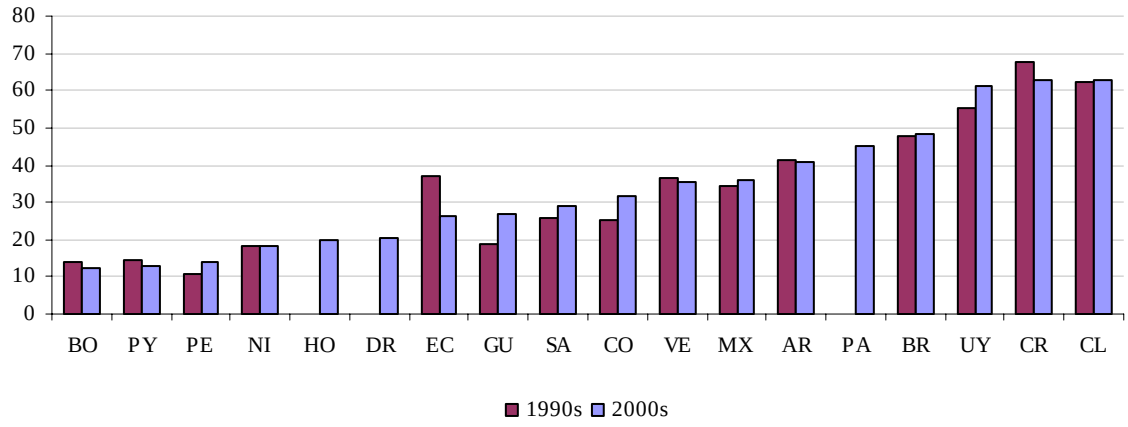
IV. MEASURING THE LEVEL AND EVOLUTION OF PENSION COVERAGE IN LATIN AMERICA

IV.1 Coverage of the Active workers

Figure 2 presents coverage rates for active workers in the mid 1990s and 2000s[4], using the three indicators described in the previous section. Specifically, it shows the coverage of the economically active population, of the employed, and of the wage earner workers.

Figure 2. Coverage Rates of the Economically Active Population

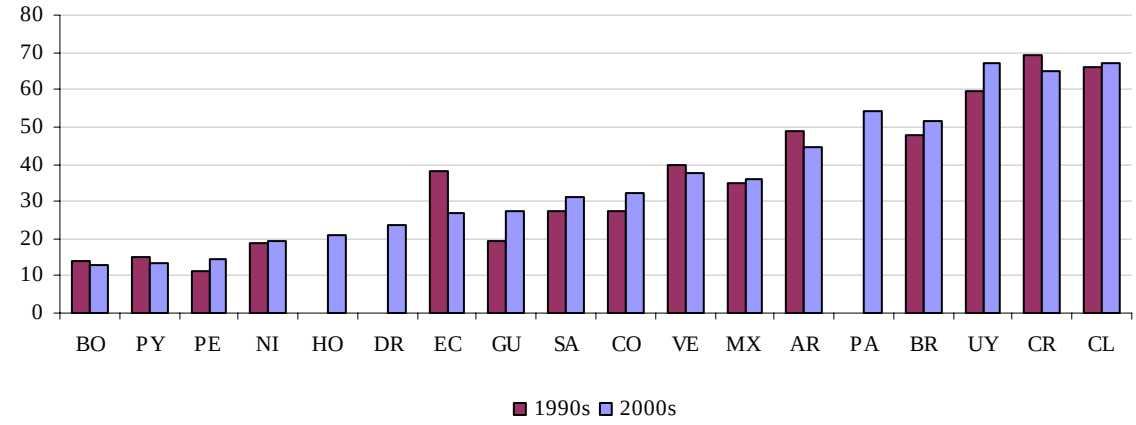
(a) Economically Active Population



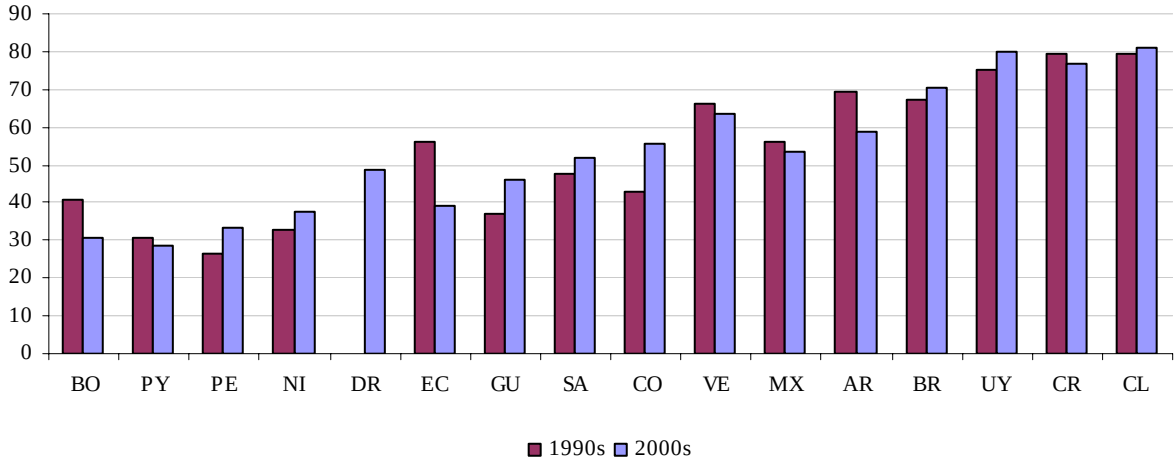
[4] Since available years are not identical across countries, the data presented in figures in this section represent the closest years to 1995 and 2006 as available. Years used are: Argentina 1995 - 2006; Bolivia 1999 - 2005; Brazil 1995 - 2006; Chile 1996 - 2006; Colombia 1996-2006; Costa Rica 1995 - 2006; Dominican Rep. 2006; Ecuador 1995 - 2006; Guatemala 1998 - 2006; Honduras 2006; Mexico 1998 - 2006; Nicaragua 1998 - 2005; Panama 2004; Paraguay 1999 - 2006; Peru 1999- 2006; El Salvador 1995 - 2005; Uruguay 1995 - 2006; Venezuela 1995 - 2006.

Figure 2. Coverage Rates of the Economically Active Population *(cont…)*

(b) Employed



(c) Wage Earners



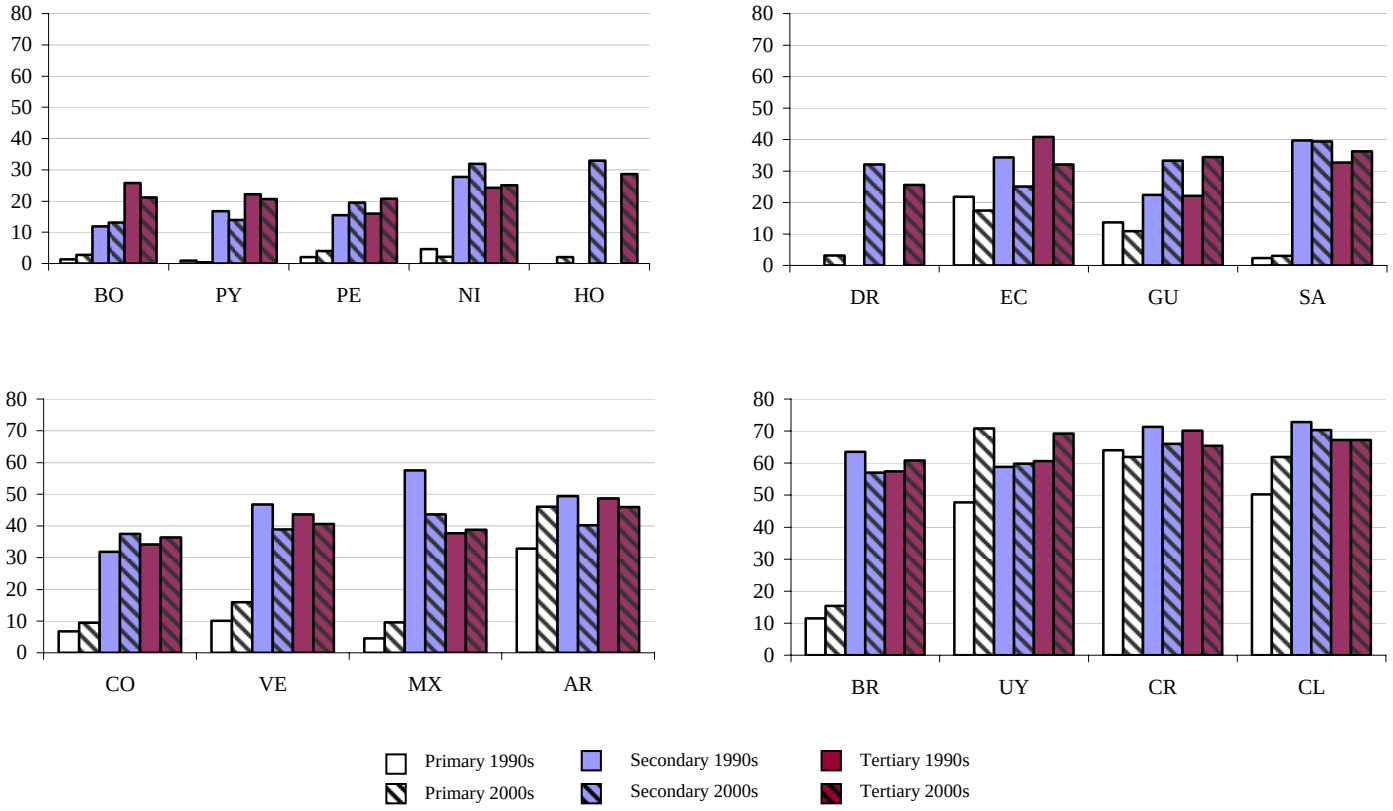
Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

Coverage rates of the labor force are below 30 percent in half of the countries for which this information could be obtained. The numbers somehow improve for the occupied and the wage earners, indicating that unemployment and low coverage among independent workers are a problem in most countries, but even so coverage continues to be low. Only four countries are providing pension protection to more than 70 percent of their salaried workers. Not only are the current levels low, but there are no clear signs of improvement in this period. Coverage of the labor force is higher in the mid 2000s than 1990s in some countries but lower in other ones. The observed variation in coverage might be at least partially driven by the business cycle. In the early 2000s, the deep recession that hit most countries in the region may have negatively impacted on coverage, but most countries were

already experiencing a strong recovery by the mid 2000s and yet social security coverage was not showing clear signs of improvement in most countries.

Figure 3 presents the level of the coverage by sector of activity for the two periods under analysis. The employed population was divided into three groups of activity: agriculture, manufacturing and services (called primary, secondary, and tertiary sectors respectively in the figure). The primary sector has low coverage in relation to the other two sectors and the difference is considerable for those countries with relative lower aggregated coverage. This difference is expected given the difficulties experienced by traditional pension systems in covering the rural areas. The differences between manufacturing and services are relatively minor. The figure also indicates that, in several countries, the poor overall evolution of coverage of the employed is driven mainly by a steadily decreasing coverage in the manufacturing sector.

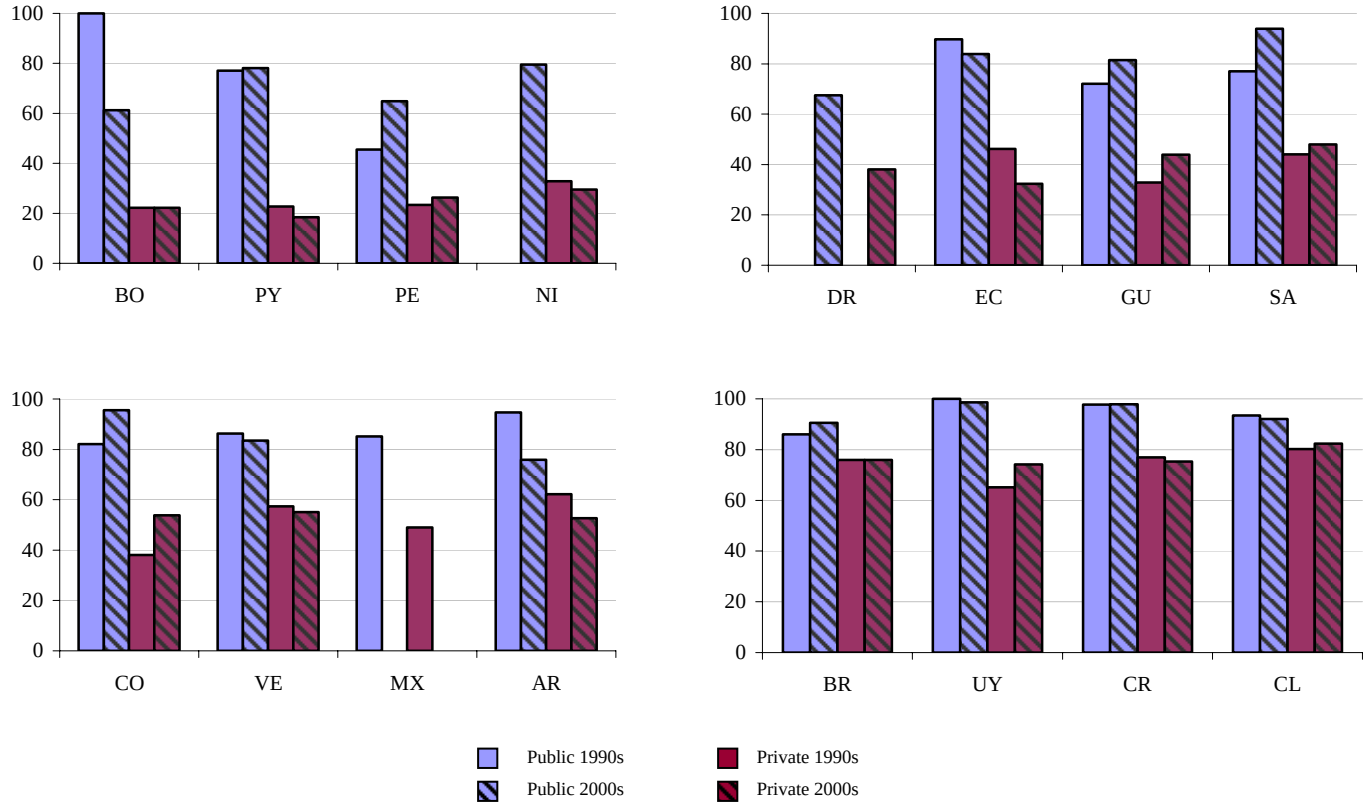
Figure 3. Coverage Rates of the Employed Persons, by Sector of the Economy



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

It is also important to study the coverage indicator of the wage-earners depending on whether they work for the public or the private sector. One would expect a full coverage in the public sector; however, Figure 4 shows that this is far from being the case. In some cases, the coverage in the public sector is less than 80 percent, as in Bolivia, Dominican Republic, Nicaragua, Paraguay and Peru in the 2000s. Though part of the gap could be explained by data misreporting, the low coverage rate of many of the countries in the public sector might be related to a real informality problem in the sector (which is growing over time in some cases, like in Argentina and Bolivia).[5]

Figure 4. Coverage Rates of Wage Earners, by Type of Employer

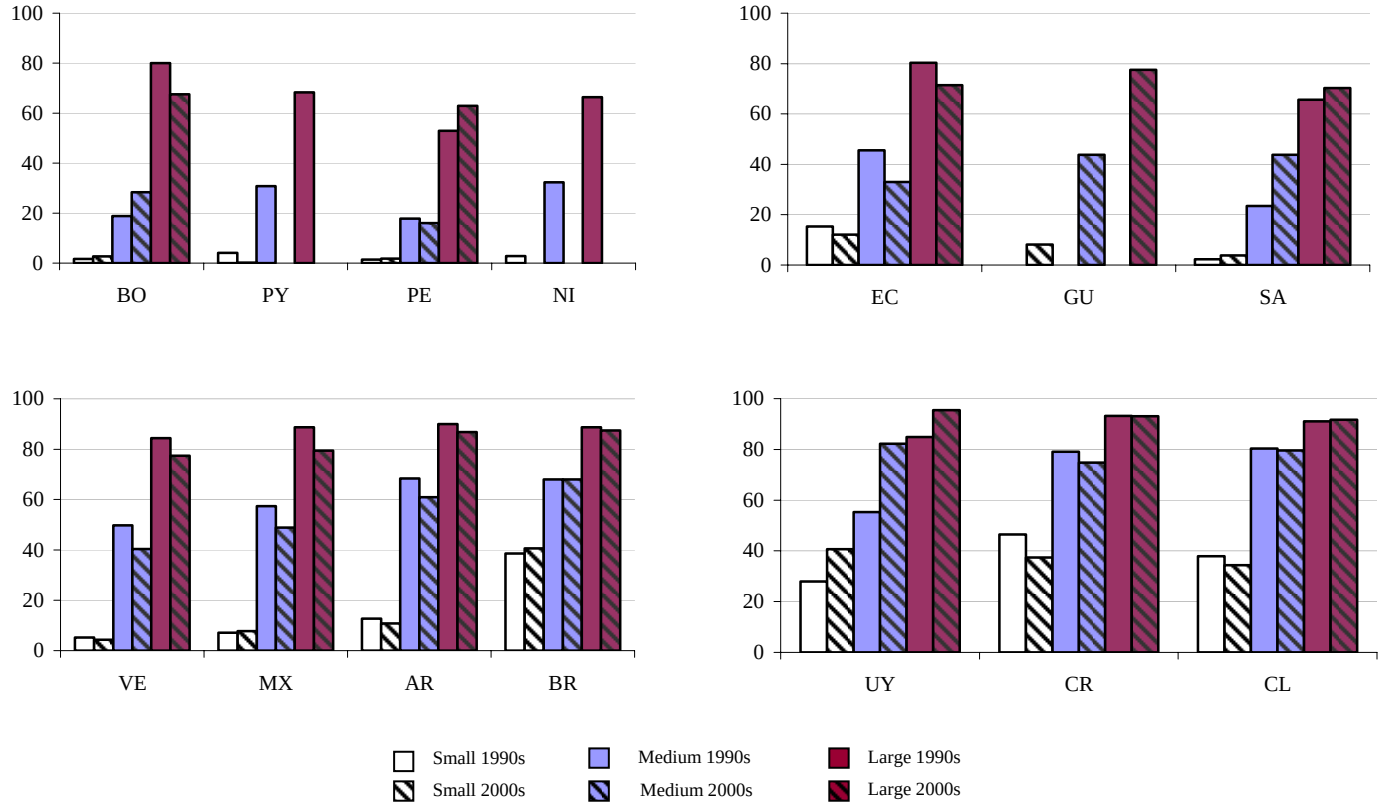


Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

It is well known that there is a high correlation between the coverage of workers and the size of the workplace. Figure 5 confirms this view showing coverage rates of the employed by size of the firm. We considered three firm size groups -small (five or less workers), medium (6 to 50 workers), and big workplaces (more than 50 workers).[6]

[5] In the case of Uruguay, we followed the methodology adopted by Marisa Bucheli (2004) who assumes that all the public sector is covered. Although this is not the case, it is close to the real situation in the country.
[6] We could not do the same division for all of the countries given that the surveys do not contemplate the same size among countries. However, we tried to maintain a similar definition across countries. See the methodological annex for a full description in relation to the size of the workplace.

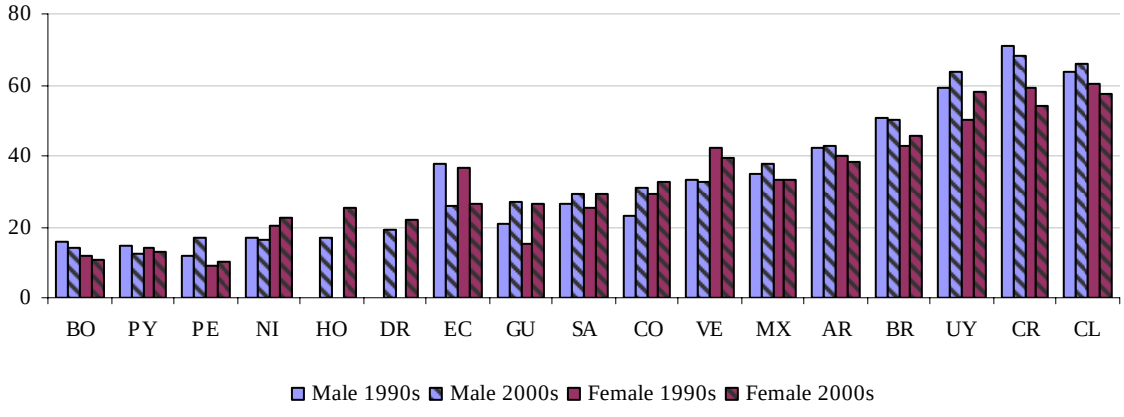
Figure 5. Coverage Rates of the Employed, by Firm Size



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

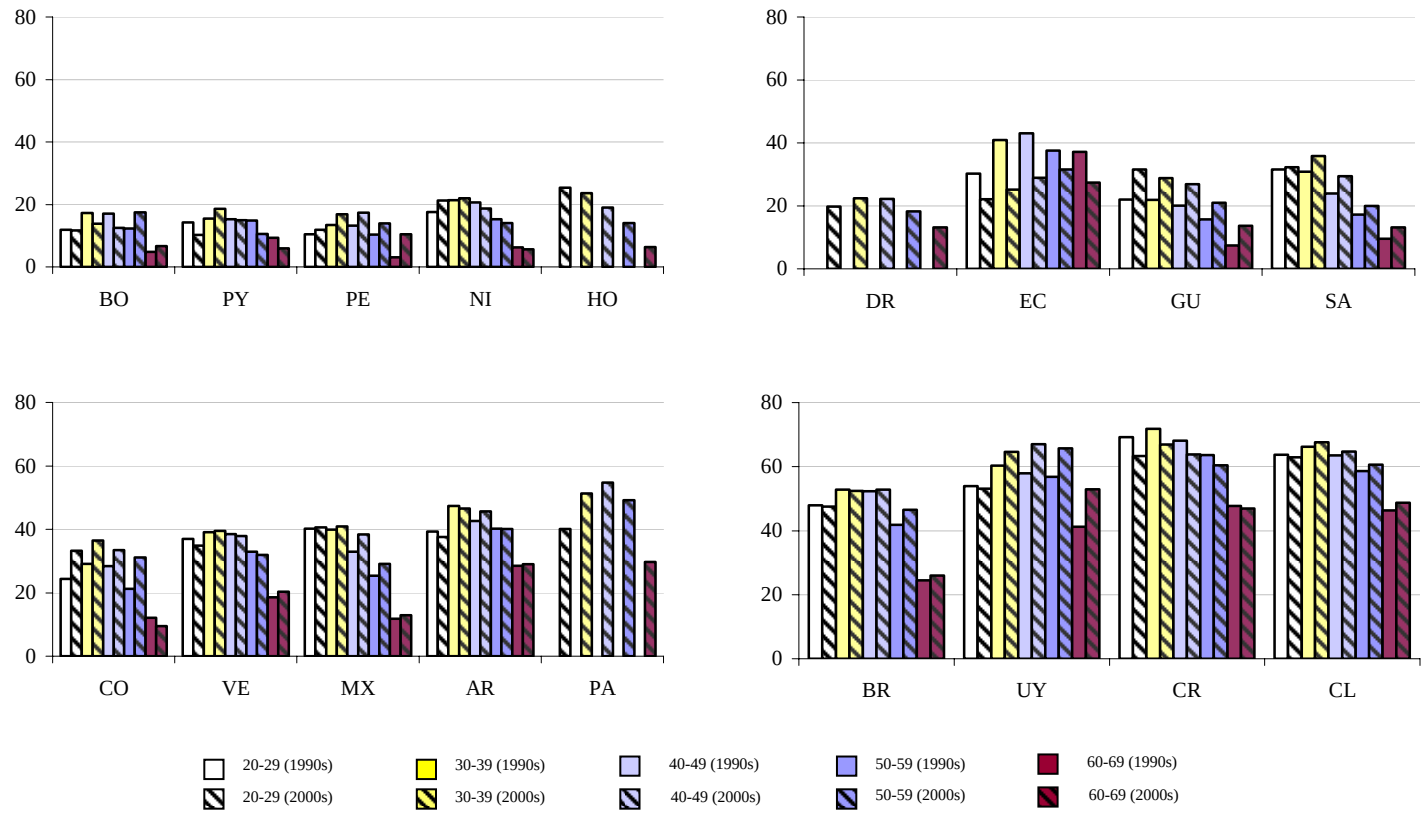
We explore in what follows whether coverage of the labor force also varies across individuals according to several socio-demographic characteristics like gender, age, income level and education. There are no systematic and important differences in the coverage of active workers by gender at any time in the observed period (Figure 6).

Figure 6. Coverage Rates of the Economically Active Population, by gender



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

Figure 7. Coverage Rates of the Employed, by Age

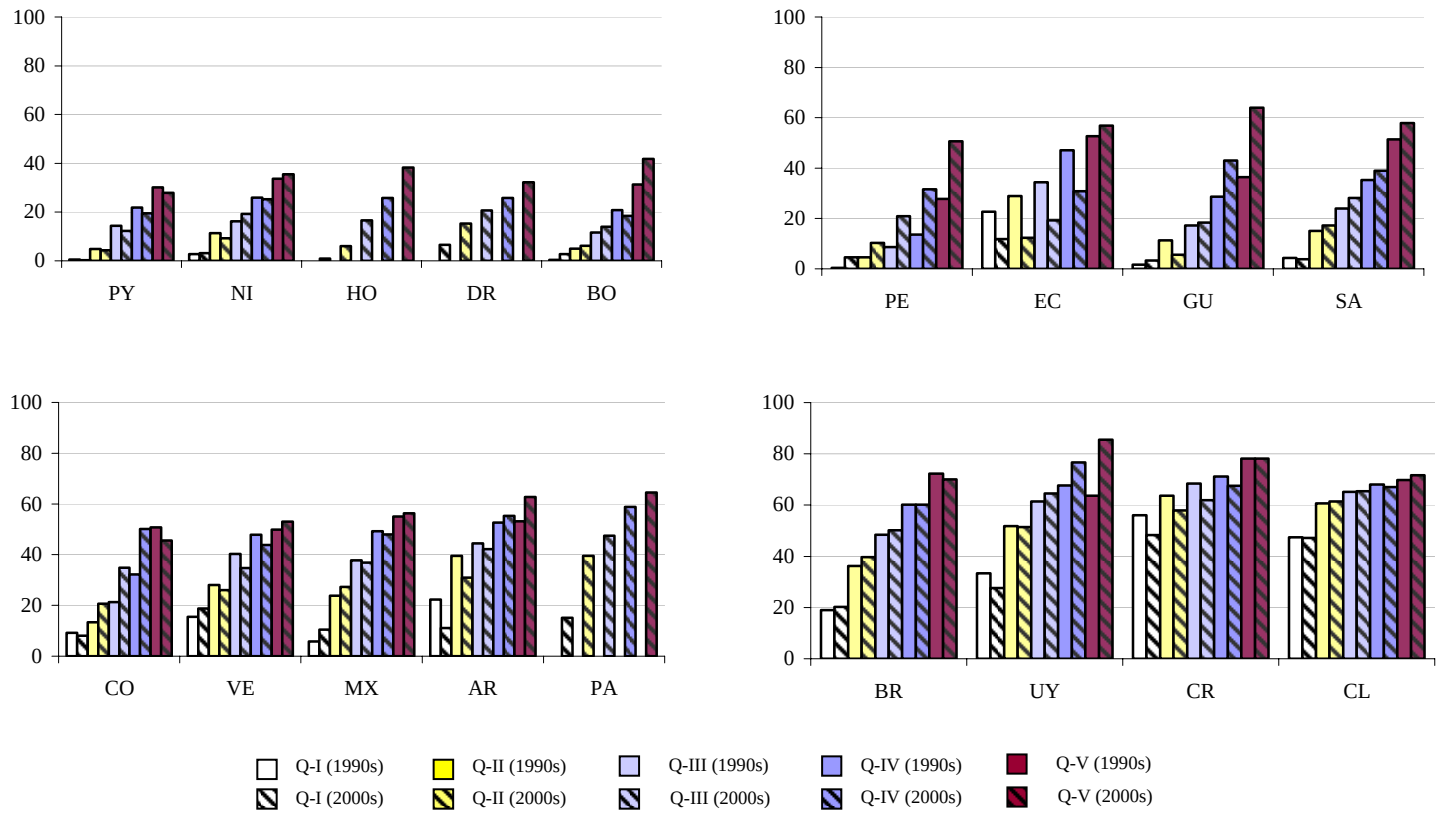


Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

Figure 8 presents coverage rates of the labor force by quintiles of per capita income. In all countries, coverage of the labor force varies markedly across individuals by income level, consistently increasing from the poorest to the richest quintile. In most countries the poorest are practically out of the system. These differences do not seem to be due to the higher rates of unemployment that low income workers usually experience, since the employed population show basically the same pattern by income level described for the active population.

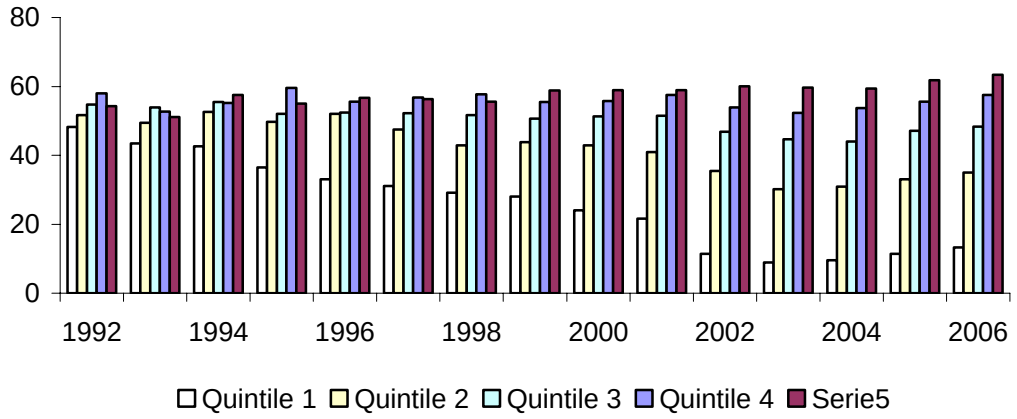
The coverage gap between the rich and the poor seems to be widening in the region. In some countries this is taking place through an expansion of coverage at the top of the income distribution, with stable coverage at the bottom. In other countries -Argentina, Costa Rica, Ecuador, El Salvador, and Uruguay- coverage is growing at the top and decreasing at the bottom. Argentina is the most dramatic example (Figure 9).

Figure 8. Coverage Rates of the Economically Active Population, by Quintile of Per capita Income



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

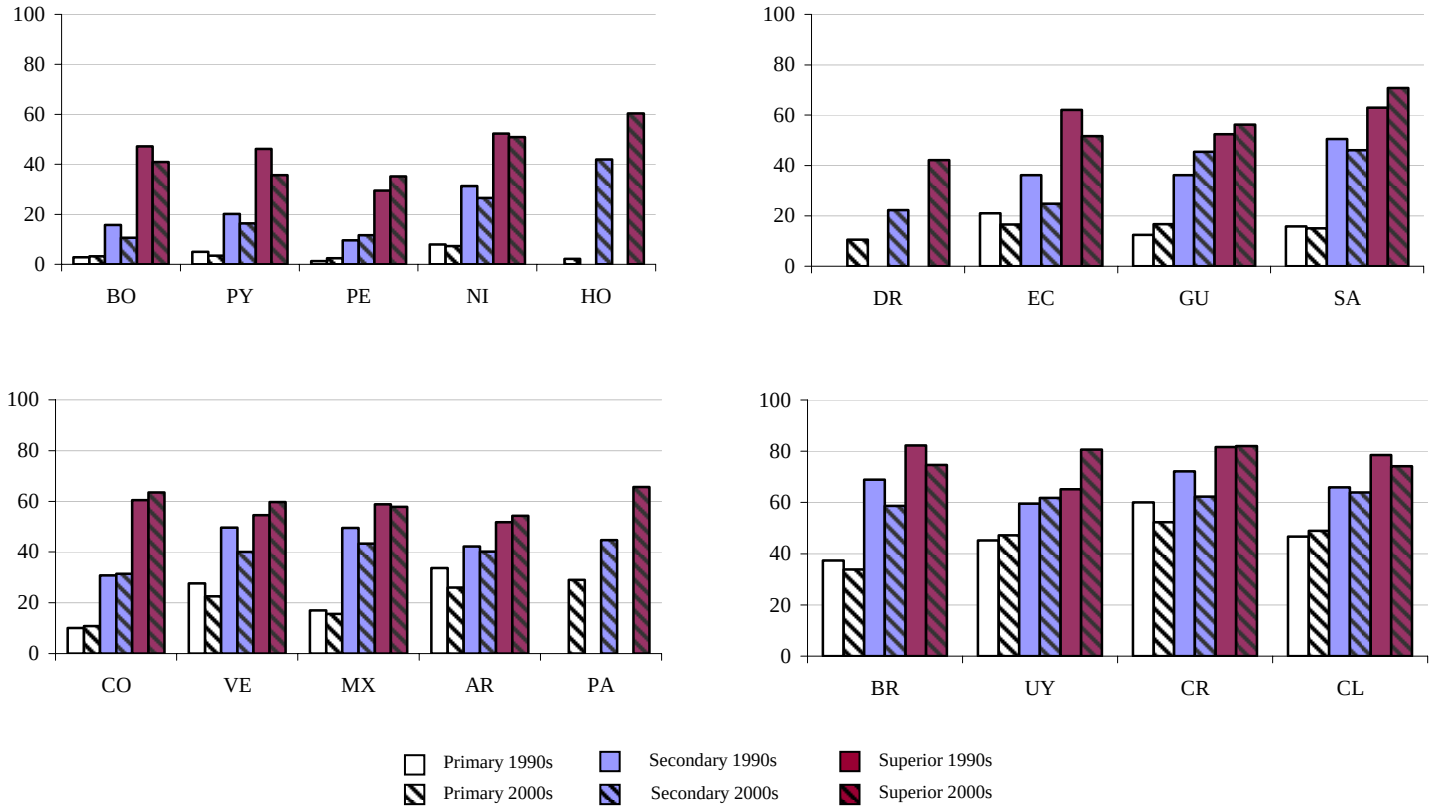
Figure 9. Argentina - Coverage Rates for Employed Workers by Quintile of Per capita Income.



Source: own, based on Survey of Households.

Coverage of the labor force also varies according to the education level (Figure 10). In all countries, the better educated show systematically higher rates of social security coverage than the less educated. In some countries, the gap seems to be widening (see for example Argentina and Venezuela).

Figure 10. Coverage Rates of the Active Population, by Level of Education



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 4

The decrease in coverage of the Brazilian labor force in the three education levels observed in Figure 10 seems to be at odds with the increase in average coverage shown in figure 2. A significant improvement in the education of the population explains the puzzle. While the proportion of the active population with only primary education fell from 82.6% to 67.6% between 1995 and 2006, the proportion with secondary education rose from 12.3% to 23.1% and with superior education rose from 5.1% to 9.3%. Therefore, average coverage grew thanks to the improvement in education even when coverage of each education level fell.

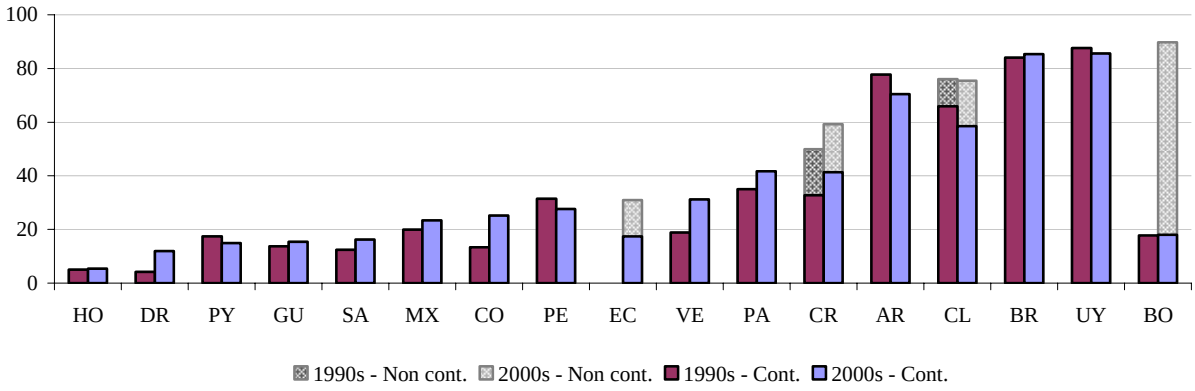
IV.2 Coverage of the Elderly

Pension coverage among the elderly is relatively simpler to measure, as it only requires verification of whether individuals are actually receiving benefits or not. Figure 11 presents the coverage of the elderly (individuals aged 65 and above) in Latin America and its

evolution in the near past[7]. Coverage is extremely low in many countries, and only in Costa Rica, Argentina, Bolivia, Chile, Uruguay, and Brazil the rates are at about 60 percent or higher. In some countries, coverage decreased between the 1990s and the 2000s. The most significant increase in these years took place in Bolivia driven by the introduction of a non-contributory program, the Bonosol.

The household surveys do not distinguish between contributory and non contributory beneficiaries in most cases, but the available information suggests that non-contributory pensions make a significant contribution to coverage in some countries. Bolivia, Ecuador, Chile and Costa Rica, surveys ask specifically about these programs. In these cases, those who receive only non contributory benefits represent 58%, 17%, 14% and 21% of the elderly, respectively. Uruguay and Argentina have small non contributory benefits that cover some poor individuals aged 70 or more that do not qualify for contributory retirement benefits. In Brazil, there is a large quasi-non contributory system that covers rural workers[8]. Other countries, like Mexico, have some non-contributory schemes at the subnational level.

Figure 11. Coverage Rates of the Elderly



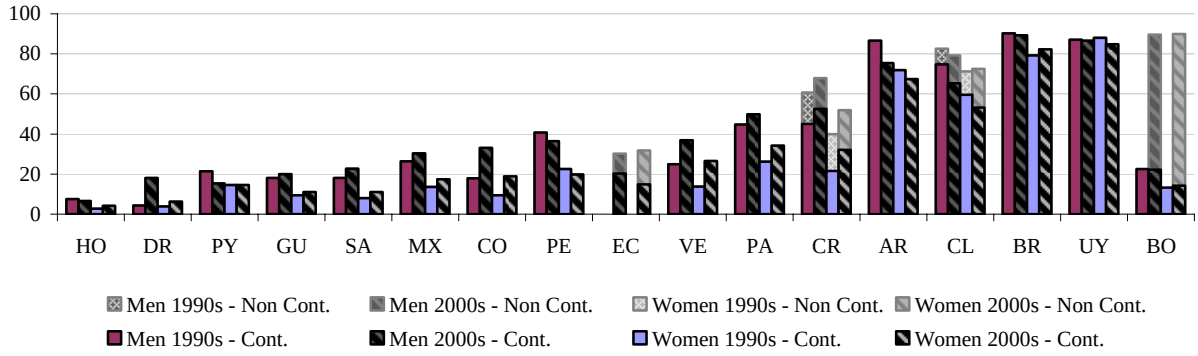
Source: own, based on Survey of Households.
Notes: For exact years shown, see footnote 7.
The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

Coverage of the elderly is larger among men than women in almost all countries. In several cases the coverage rate of men is twice as high as of women (Figure 12).

[7] Years used are: Argentina 1995 - 2006; Bolivia 1999 - 2005; Brazil 1995 - 2006; Chile 1996 - 2006; Colombia 1996 - 2006; Costa Rica 1995 - 2006; Dominican Rep. 1996 - 2006; Ecuador 2006; Guatemala 1998 - 2006; Honduras 1995 - 2006; Mexico 1998 - 2006; Panama 1995 - 2006; Paraguay 1999 - 2006; Peru 1999- 2006; El Salvador 1997 - 2005; Uruguay 1995 - 2006; Venezuela 1995 - 2006. Notice that these years are not exactly the same as in the previous section.

[8] While the rural pension system in Brazil is formally contributory, contributions are not linked to salaries or individual income but on rural production. Benefits are not linked in any way to past contributions, but defined in relation with the minimum wage, and the system is heavily subsidized. (for a detailed discussion, see Schwarzer and Querino, 2002)

Figure 12. Coverage Rates of the Elderly, by Gender

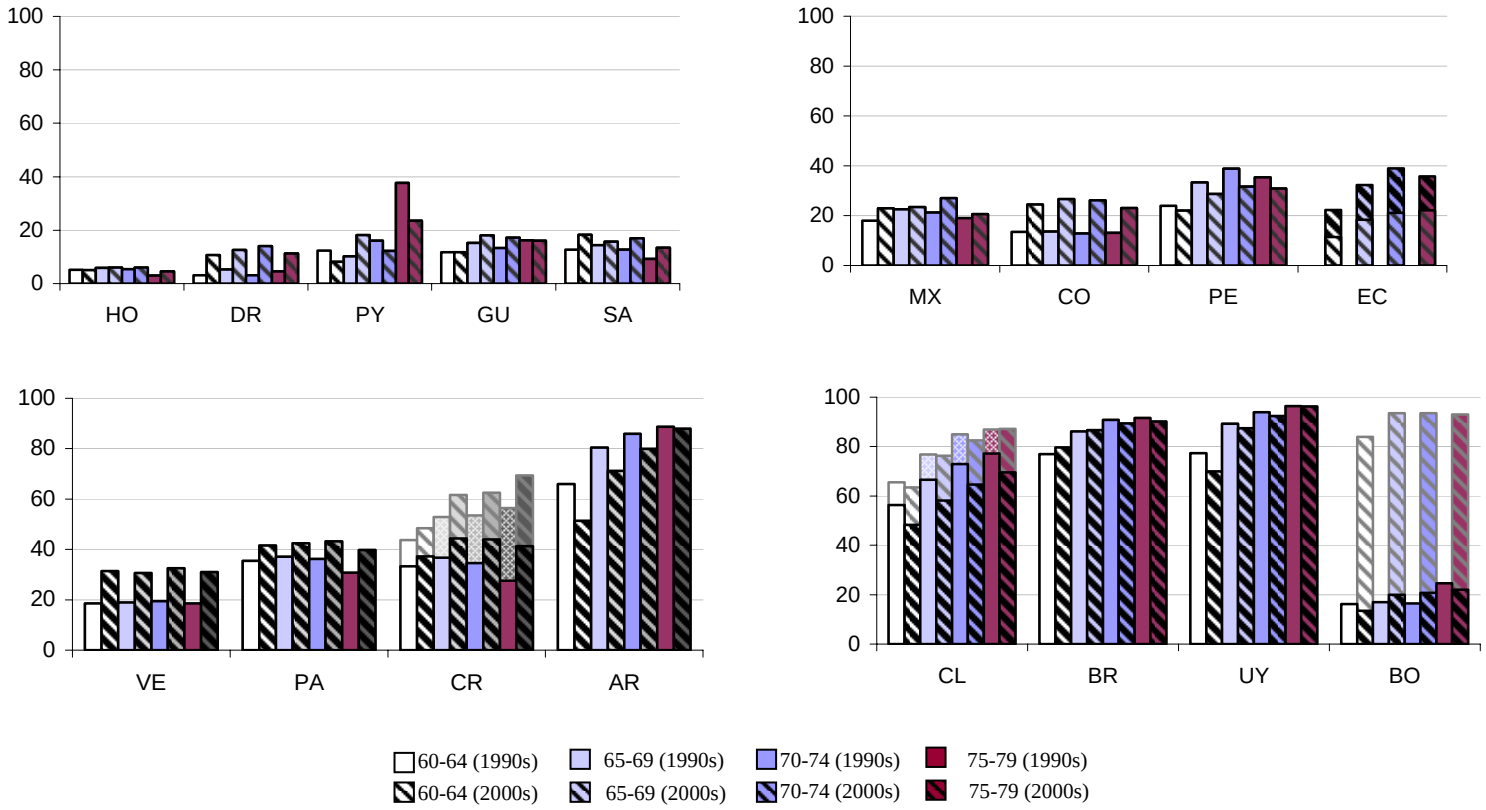


Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 7.
The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

Coverage rates tend to be higher at higher ages in countries that have comparatively mature pension systems and higher coverage (Figure 13). In turn, countries with lower average coverage fail to show increasing rates of coverage at advanced ages, probably responding to only very partial incorporation of older cohorts to the system.

The proportion of the population receiving a social security benefit at ages close to the minimum retirement age seems to be reducing in some of the countries that exhibit highest coverage in the region (Argentina, Chile and Uruguay are the clearest examples). This could be a sign of increasing average retirement ages.

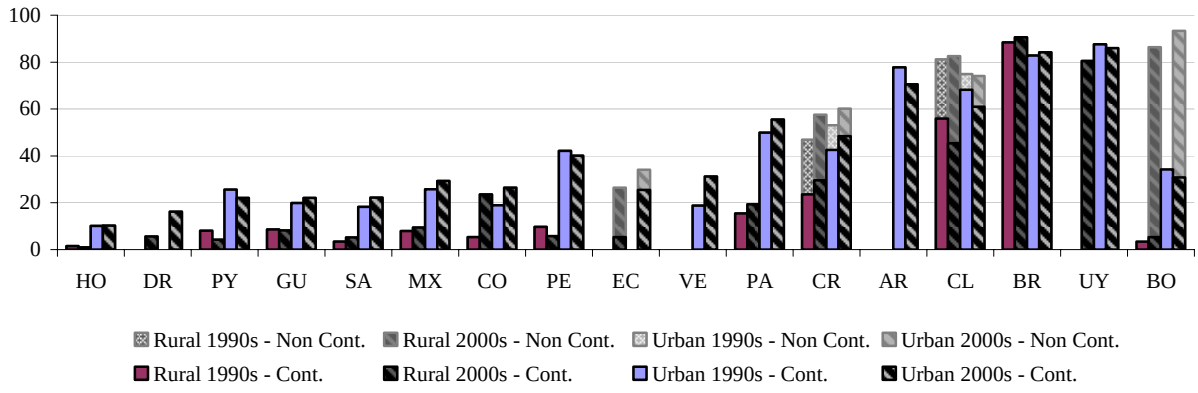
Figure 13. Coverage Rates of the Elderly, by Age



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 7. The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

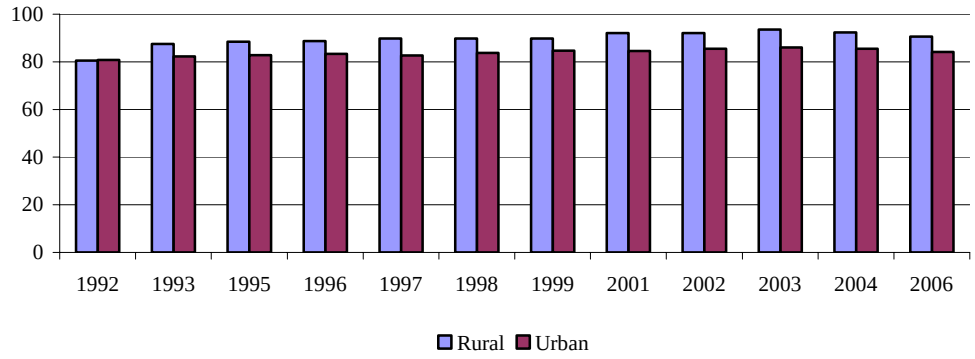
Most contributors to pension are urban residents, as labor markets are better organized in cities and government agencies have more enforcement power. In consequence, most beneficiaries are also urban residents. Figure 14 presents coverage rates of the elderly by residence, showing that there is a considerable coverage gap favoring urban residents. Changes in the last decade do not seem to have affected the elderly differentially. Brazil is the exception in this case, due to the existence of a large, cuasi non-contributory, rural pension scheme.

Figure 14. Coverage Rates of the Elderly, by Region



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 7.
The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

Figure 15. Brazil - Coverage Rates of the Elderly by Region, 1992-2002

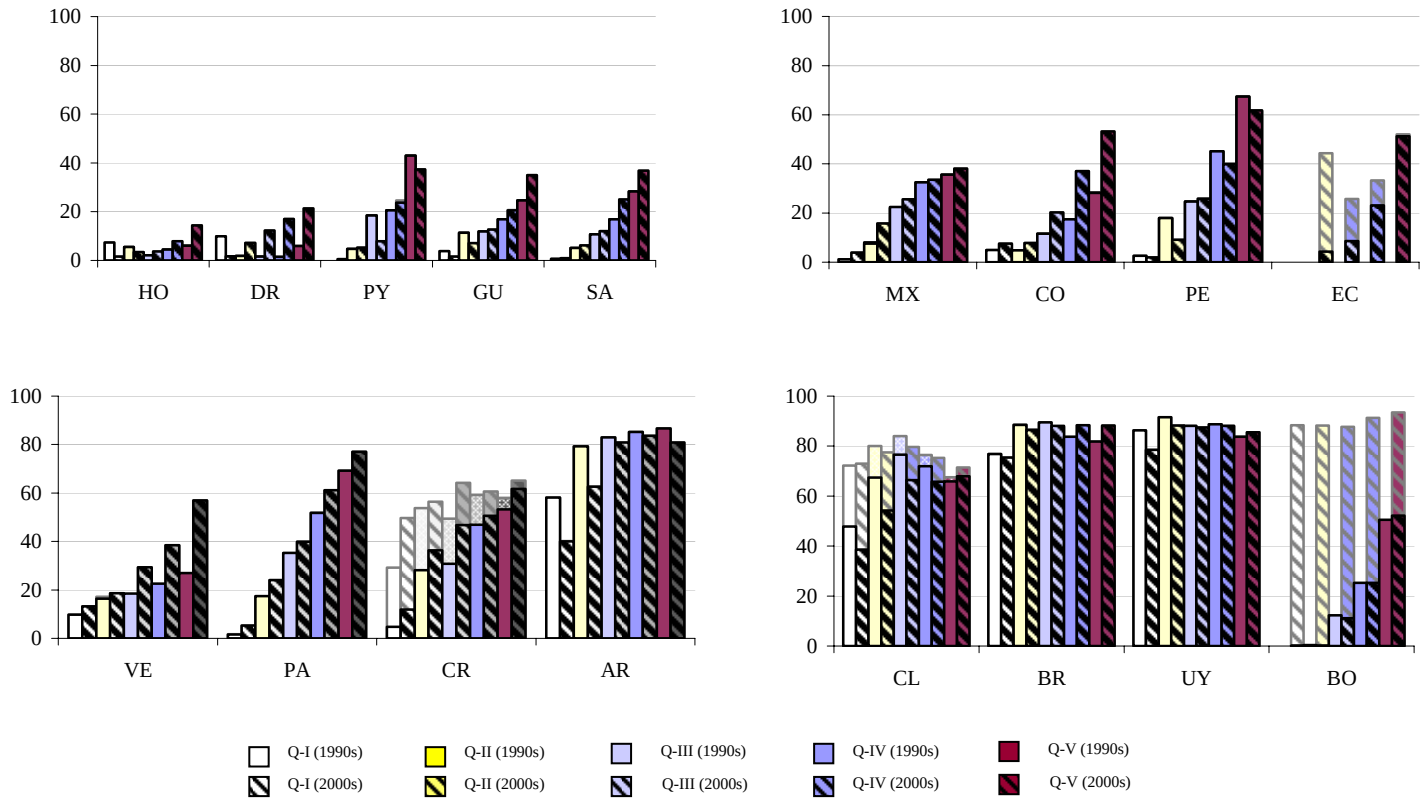


Source: own, based on Survey of Households

Figure 16 shows coverage rates of the elderly, by quintiles of per capita income. The figure indicates a clear bias towards covering the richer groups in almost every country, a finding consistent with the literature. There seems to be three clear categories of countries in this respect. The first group includes six countries (Honduras, Guatemala, Dominican Republic, El Salvador, Paraguay, and Mexico) that offer low protection (less than 40% coverage rate) to all income groups, with some inequities. This group pension systems coverage could be characterized as "universally low with inequities". The second group includes four countries (Colombia, Peru, Venezuela, and Panama) that provide better protection to the rich elderly, but their incidence among the poor is minimal. A characterization of coverage in these countries could be "reasonable for the rich, minimum for the poor". Finally, the third group of countries is integrated by those that provide protection to most of their citizens (Costa Rica, Argentina, Bolivia, Chile, Uruguay and Brazil). While there are some inequities in access, coverage among the poorest is

significant, partly thanks to the impact of non contributory benefits. This group's coverage could be defined as "reasonable, with some inequities"[9].

Figure 16. Coverage Rates of the Elderly, by Quintile

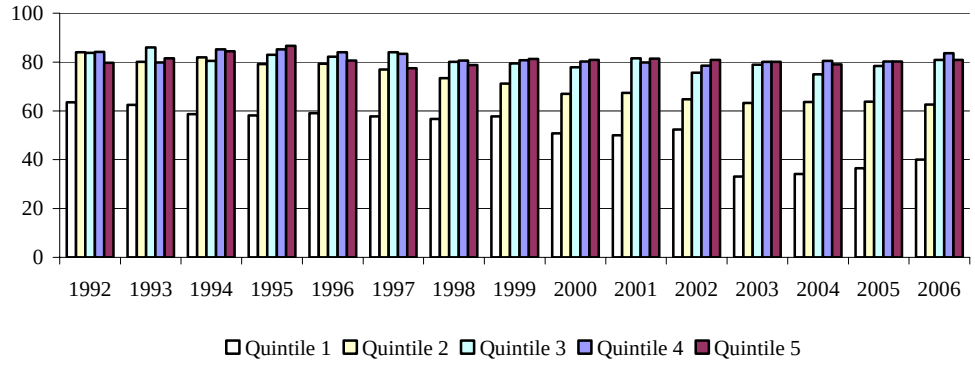


Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 7.
The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

The decline in overall coverage reported before appears to be affecting mostly the poorest groups. This trend is particularly acute in Argentina (Figure 17). In turn, the richest quintile has improved its coverage in several countries.

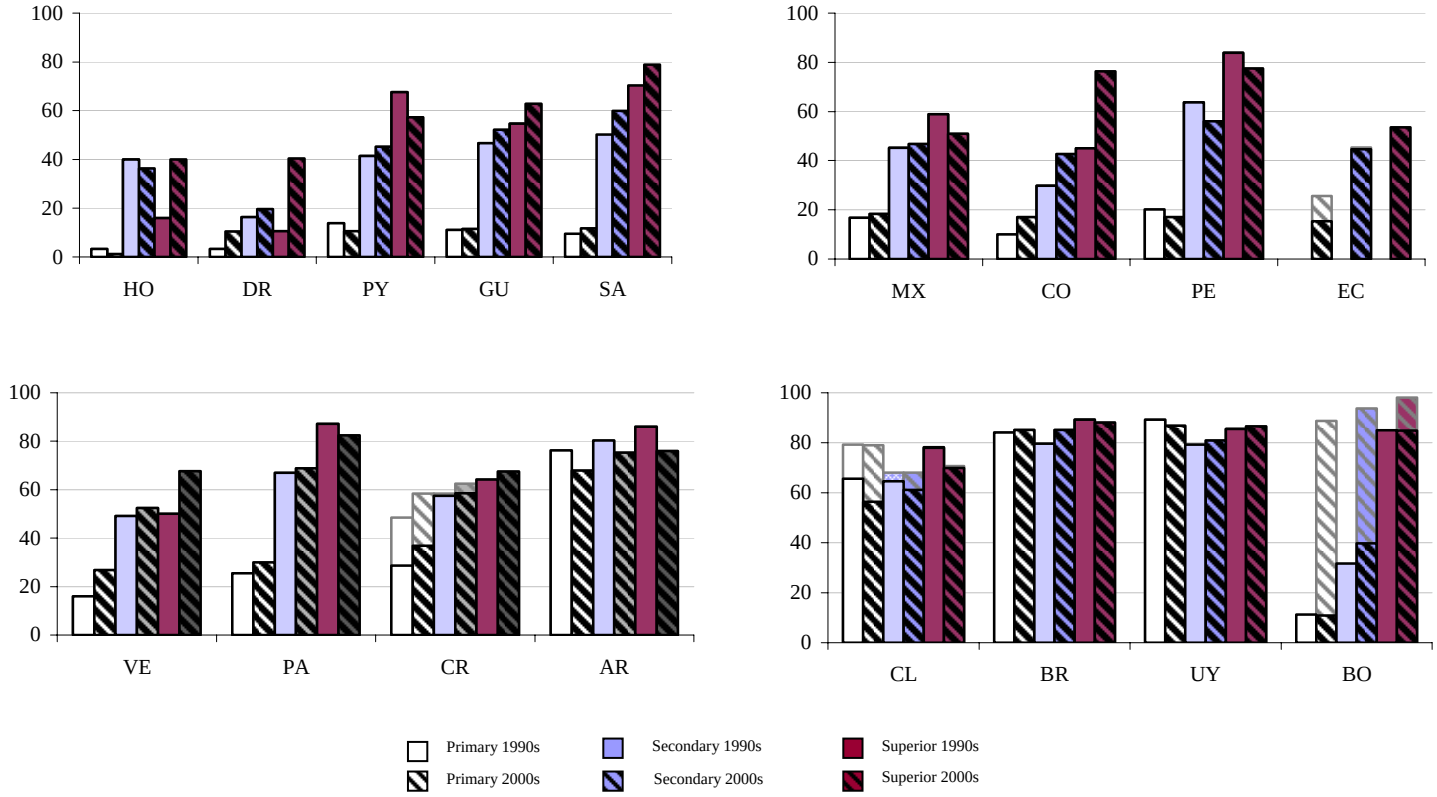
[9] The inclusion of Bolivia in this group is caused by the non contributory scheme (BONOSOL), which covers almost 75% of the population in a very equalitarian way. If only the contributory scheme is considered, then Bolivia would be part of the first group ("universally low with inequities")

Figure 17. Argentina – Coverage Rates of the Elderly by Quintile



Source: own, based on Survey of Households

Figure 18. Coverage Rates of the Elderly, by Level of Education



Source: own, based on Survey of Households.
Note: For exact years shown, see footnote 7.
The lighter section of the bars represents beneficiaries that receive only non contributory pensions.

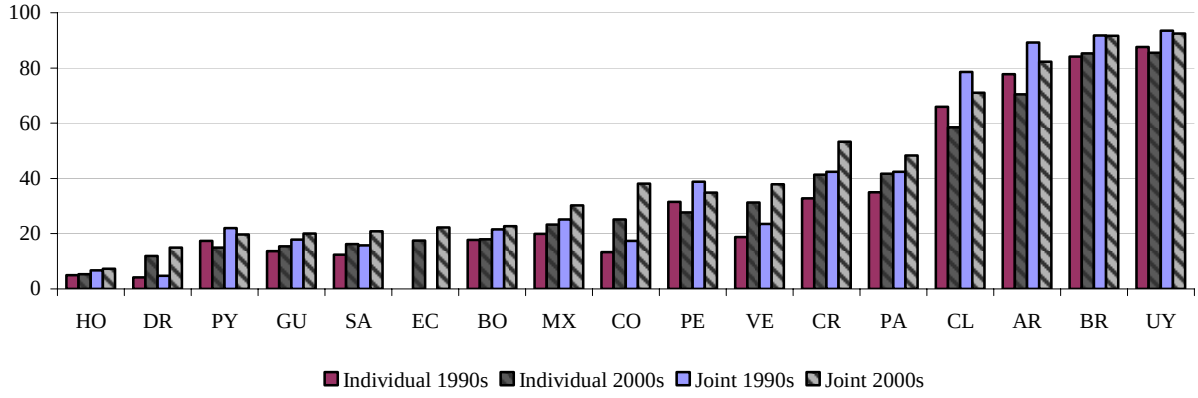
The finding that higher income households are better covered by pensions is to some extent tautological though. Indeed, as pensions are part of the household income used to classify households, it is just natural to find a higher proportion of pension recipients in high income households. This tautological reasoning can be circumvented using education as a proxy for lifetime income. Old individuals achieved their maximum educational level years before retiring, and the literature has shown that there is a strong link between

educational attainment and lifetime income. As expected, the pension systems cover higher educated individuals more extensively than those with lower education, in most countries. The coverage gaps and trends observed with regards to income levels are similar for this dimension, but differences are smaller. Still, the three groups of countries described before can be easily identified in Figure 18.

Pension benefits received by covered individuals are regularly used to finance their consumption, as well as that of other members of their household. Adapting a definition originally used for Argentina by Bertranou, Grushka and Rofman (2001a), we present an alternative measurement of coverage that includes all members of households in which there is at least one pensioner. This approach allows considering spouses and dependents of covered individuals as covered as well. The indicator ("joint coverage") thus represents the percentage of the elderly who reside in a household in which at least one pension benefit is received.

Figure 19 presents, for comparison, both the individual and the joint coverage for each country. As expected, joint coverage is somewhat higher than individual coverage, since it includes all beneficiaries and their relatives aged 65 and more. The effect is similar in almost all the countries, with increases in coverage ranging from 2 to 12 percentage points. The evolution of both indicators, as expected, is also similar over time.

Figure 19. Individual and Joint Coverage



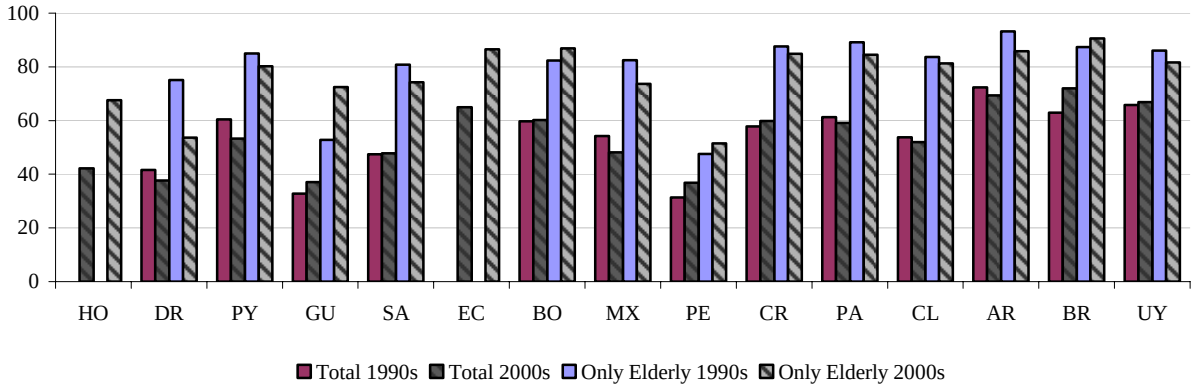
Source: own, based on Survey of Households
Note: For exact years shown, see footnote 7.

Finally, as discussed in previous sections, coverage is only one dimension to assess the effectiveness of a pension system. High coverage with extremely low benefits results in inadequate income protection for the elderly. An indirect approach to assess the adequacy of pension benefits is to consider the proportion of total household income that originates from pensions, in the case of households with pensioners. Figure 20 shows these proportions for each country, for households composed exclusively of elderly members and households that have younger and older members (but, still, at least one of them is a pensioner)[10]. As expected the importance of pension benefits in the household budget is less important when younger individuals live in the household, since some of them have other income sources. Still, in many countries the proportion for these households is over

[10] This figure is only for contributory benefits, as data on noncontributory benefits income is incomplete in most surveys.

50%, showing that pension benefits have an important role to finance consumption of younger individuals. In elderly only households, the proportions are high, over 70% in most countries, with the exception of Dominican Republic and Peru, where benefits appear to be relatively low in comparison with other income sources.

Figure 20. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family



Source: own, based on Survey of Households
Note: For exact years shown, see footnote 7.

V. CONCLUSIONS AND FUTURE CHALLENGES

This paper presents the results of an important effort to collect, review, and process information from household surveys in Latin America, to measure pension coverage and some relevant covariates. After reviewing existing data, a set of eighteen countries was selected and available data since the early 1990s was processed.

While this paper does not aim at presenting an elaborate analytical framework, explaining coverage determinants or attempting to identify causalities, it provides an important amount of comparable data that allows formulation of a few stylized facts about pension coverage in Latin America:

- Coverage among active workers is low in most countries, as less than 40% of the labor force made regular contributions to pension systems in 12 of the 18 countries considered in the mid 2000s. This low coverage is partly caused by high unemployment and low participation of self employed workers, but even if only salaried workers are considered, there are seven countries with rates at 50% or below.
- Problems are higher among workers in the primary sector and small firms, where coverage is almost non existent, with a few exceptions. Manufacturing and services sectors are doing better, and large firms (50 workers or more) have very high rates.
- As expected, coverage is high among public sector employees. However, in most countries this rate is far from 100% (in some cases, as Argentina, Bolivia, Dominican Republic, Nicaragua, Paraguay and Peru is below 80%), showing that compliance problems also affect the public sector.

- Women generally have lower coverage rates than men, particularly among the elderly. The data seem to indicate that the cause of the gender bias in coverage among the elderly is not mainly a differential access to contributory systems for woman in the labor force, but differences in access to the labor force. It is also possible that the large differences in elderly coverage by sex observed in recent years respond to very low coverage of the currently old women when they were in their working age.
- Poor workers have little or no participation in contributory pension systems, with the exception of two or three countries. In the mid 2000s, coverage of the lowest quintile was below 20% in 13 of the 18 countries in the sample, while the rates for the highest quintile were between three and forty five times larger. Inequity in access has increased since the 1990s in countries with high coverage and declined in those with lower coverage.
- Coverage of contributory schemes among the elderly is very low in most countries in the region, since eleven of the eighteen countries with available data provide pensions to 40% of their elderly or less. The low coverage of public pensions affects more seriously those living in rural areas, the poorest and least educated.
- Four countries (Chile, Argentina, Uruguay, and Brazil) have significantly higher coverage rates, at about 60% or higher. Two other countries, Costa Rica and Bolivia, join the group when non contributory benefits are considered. If older individuals living in households where at least one member receives a benefit are also considered as covered, then rates grow to over 70% in Chile and Argentina and over 90% in Uruguay and Brazil.
- The trends in elderly coverage have been mixed since the 1990s. Some countries had small increases in rates, while other countries had declines. These changes are slow by design since individuals live long periods as retirees. In a few cases there is a declining trend in the overall rates, which is mostly originated in a lower flow of new retirements. For example, in Argentina the coverage rate of population aged 65 to 69 declined by 9 percentage points.

While findings in this document are useful to better understand the pension systems in the region, much remains to be done. On one hand, the data presented in the paper and its annex will probably require further evaluation as definition, inconsistencies and comparison problems are likely to be identified once the data are used for analytical purposes. Also, the time series should be continued, as more surveys become available, and more countries and indicators incorporated. In this sense, this paper presents a work in progress, which will be continued in the future.

As discussed in the introduction, old age income security systems performance can be analyzed considering three basic dimensions: coverage, adequacy and sustainability. This paper focused on the first one, showing the current status and recent evolution of coverage indicators in several Latin American countries. Further work should improve and expand this analysis, but should also aim at collecting data on adequacy and sustainability. In the first case, information on benefits of those currently retired would be important. Also, as most systems continue to be contributory, the question of contribution densities and accrued rights of active workers is critical to predict future coverage and adequacy of

benefits. Analysts in several countries in the region have been working on this topic for some time, and comparable data, with some restrictions, could be collected. Finally, the discussion about sustainability should always be present. Indicators of long term financial sustainability, such as the “Implicit Pension Debt” have been used for some time and are appropriate for those comparisons, but other, shorter term indicators should also be collected and analyzed. These are all pending tasks that analysts around the region should work on to advance in a more comprehensive understanding of the pension systems, their performance and possible improvements.

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ANNEX I
Basic Statistics

1. Argentina

Table A1.1. Argentina - Coverage Rates for the Economically Active Population and Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1992	46.76	49.71	72.44	.	78.09
1993	44.22	47.98	71.26	.	77.16
1994	45.45	50.86	73.67	.	77.60
1995	41.41	48.68	69.26	.	77.74
1996	40.51	48.06	67.09	.	76.34
1997	41.28	47.28	65.66	.	75.19
1998	41.09	46.22	64.36	.	73.38
1999	39.99	45.93	63.81	.	73.31
2000	39.04	45.28	63.24	.	70.70
2001	36.88	44.65	62.97	.	71.59
2002	34.08	40.93	57.00	.	69.44
2003	32.98	38.29	51.94	.	68.26
2004	34.95	39.45	53.26	.	67.82
2005	37.69	41.62	55.91	.	68.91
2006	39.18	43.43	57.67	.	70.50

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.2. Argentina - Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1992	52.89	52.17	51.01	48.17	31.71
1993	52.46	50.72	48.49	45.77	27.92
1994	53.75	55.04	49.61	49.43	30.65
1995	48.49	53.97	48.84	46.92	34.48
1996	52.06	52.35	47.2	44.07	30.98
1997	49.5	52.38	47.07	44.28	32.1
1998	46.8	51.31	47.36	42.98	33.31
1999	46.81	50.61	46.71	43.56	33.14
2000	44.87	50.42	46.94	42.45	33.29
2001	43.67	49.47	46.63	43.02	33.26
2002	35.49	46.43	43.66	41.48	35.09
2003	32.91	44.24	42.6	38.34	31.41
2004	37.05	44.95	41.88	39.05	28.7
2005	41.03	45.67	45.16	39.75	30.8
2006	40.97	49.02	46.6	42.39	33.03

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.3. Argentina - Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1992	65.59	79.98	85.09	91.69
1993	64.12	80.90	84.83	89.83
1994	65.86	80.40	86.17	88.50
1995	65.99	80.41	85.96	88.71
1996	63.23	80.41	85.34	86.89
1997	61.07	75.34	86.73	88.56
1998	58.41	74.15	82.96	90.63
1999	56.44	72.56	84.54	90.99
2000	51.42	71.07	83.54	88.71
2001	53.08	69.84	82.97	89.91
2002	54.46	68.39	76.33	87.35
2003	49.95	66.42	79.54	86.67
2004	48.27	67.51	78.53	84.87
2005	48.56	67.92	81.96	85.40
2006	51.37	71.20	79.87	87.98

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.4. Argentina - Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1992	47.60	45.35	50.50	48.39	84.39	73.86
1993	45.73	41.83	49.01	46.31	85.46	71.50
1994	46.66	43.53	51.39	49.98	85.68	72.58
1995	42.34	39.99	48.80	48.49	86.61	71.89
1996	42.02	38.20	48.88	46.73	85.24	70.55
1997	42.82	38.96	48.05	46.05	80.82	71.60
1998	41.99	39.73	46.74	45.42	80.61	68.62
1999	40.71	38.96	46.28	45.40	79.00	69.67
2000	39.77	37.98	45.61	44.78	74.88	68.01
2001	36.80	37.01	44.86	44.35	76.34	68.56
2002	33.48	34.90	40.13	42.02	73.39	66.96
2003	34.92	30.48	39.83	36.24	74.26	64.24
2004	36.92	32.37	41.05	37.29	73.23	64.32
2005	39.30	35.60	42.73	40.11	73.06	66.31
2006	41.48	36.18	45.07	41.19	75.32	67.35

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1. 5. Argentina - Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1992	.	46.76	.	49.71	.	78.09
1993	.	44.22	.	47.98	.	77.16
1994	.	45.45	.	50.86	.	77.60
1995	.	41.41	.	48.68	.	77.74
1996	.	40.51	.	48.06	.	76.34
1997	.	41.28	.	47.28	.	75.19
1998	.	41.09	.	46.22	.	73.38
1999	.	39.99	.	45.93	.	73.31
2000	.	39.04	.	45.28	.	70.70
2001	.	36.88	.	44.65	.	71.59
2002	.	34.08	.	40.93	.	69.44
2003	.	32.98	.	38.29	.	68.26
2004	.	34.95	.	39.45	.	67.82
2005	.	37.69	.	41.62	.	68.91
2006	.	39.18	.	43.43	.	70.50

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1. 6. Argentina - Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	39.49	48.31	50.28	57.74	52.68
1993	34.36	43.28	50.91	50.26	50.07
1994	30.21	43.88	50.81	51.86	56.38
1995	22.28	39.58	44.40	52.46	53.47
1996	17.60	41.26	44.07	50.58	53.38
1997	21.01	38.09	45.16	52.03	54.37
1998	19.48	36.42	44.90	53.40	54.61
1999	18.12	35.09	44.56	50.50	55.43
2000	14.98	32.53	43.90	51.21	55.63
2001	9.50	29.80	41.00	50.20	56.18
2002	5.44	24.64	36.52	45.58	57.24
2003	4.49	21.32	35.32	46.87	56.01
2004	6.08	23.31	36.53	48.65	57.36
2005	7.40	26.04	41.44	51.94	60.06
2006	8.64	28.42	42.51	53.31	61.17

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.7. Argentina - Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	48.29	51.65	54.71	58.04	54.27
1993	43.47	49.45	53.95	52.71	51.13
1994	42.61	52.61	55.53	55.22	57.56
1995	36.49	49.71	52.09	59.62	55.03
1996	33.00	52.1	52.45	55.56	56.66
1997	31.06	47.55	52.28	56.81	56.37
1998	29.15	42.90	51.68	57.73	55.55
1999	28.07	43.77	50.65	55.51	58.87
2000	24.08	42.90	51.28	55.77	58.91
2001	21.60	40.95	51.48	57.56	58.96
2002	11.45	35.49	46.91	53.89	60.02
2003	8.92	30.17	44.62	52.34	59.67
2004	9.58	30.93	44.00	53.77	59.39
2005	11.43	33.07	47.16	55.58	61.81
2006	13.30	35.02	48.36	57.57	63.43

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.8. Argentina - Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	63.43	84.04	83.77	84.18	79.74
1993	62.39	80.07	86.06	79.88	81.57
1994	58.65	82.00	80.45	85.17	84.41
1995	58.10	79.23	82.92	85.24	86.67
1996	59.03	79.38	82.24	84.02	80.58
1997	57.67	76.90	84.07	83.42	77.49
1998	56.72	73.45	80.14	80.65	78.82
1999	57.74	71.21	79.51	80.77	81.29
2000	50.78	67.08	77.86	80.27	80.89
2001	50.05	67.37	81.60	79.80	81.45
2002	52.39	64.76	75.62	78.50	80.86
2003	33.06	63.18	78.92	80.17	80.09
2004	34.17	63.61	74.96	80.44	79.01
2005	36.58	63.74	78.46	80.23	80.24
2006	40.10	62.51	80.92	83.65	80.90

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.9. Argentina - Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1992	36.61	53.29	48.61
1993	37.70	51.12	47.05
1994	40.98	51.05	51.01
1995	32.84	49.38	48.68
1996	49.05	46.40	48.66
1997	51.84	45.97	47.80
1998	33.95	43.33	47.40
1999	39.14	43.06	46.94
2000	32.28	41.63	46.52
2001	40.89	39.24	46.23
2002	34.85	33.68	42.89
2003	27.08	32.26	40.08
2004	35.28	34.45	41.00
2005	37.58	36.76	43.08
2006	38.86	38.02	45.11

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.10. Argentina - Coverage Rates for the employed, by Sizes of Establishment

Year	Sizes of Establishments		
	Small	Medium	Large
1992	13.73	74.53	93.48
1993	12.57	74.59	91.64
1994	15.90	75.19	93.51
1995	12.75	71.26	90.14
1996	12.99	70.61	89.09
1997	12.32	67.80	88.12
1998	11.81	67.08	87.58
1999	11.78	66.06	87.39
2000	12.35	66.77	88.18
2001	10.90	68.75	89.06
2002	10.52	57.07	85.22
2003	9.78	51.27	81.29
2004	9.67	53.09	84.07
2005	10.35	56.22	85.16
2006	10.84	58.00	86.10

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.11. Argentina - Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1992	94.14	67.66
1993	95.95	66.02
1994	96.20	69.69
1995	94.71	62.13
1996	94.42	59.53
1997	88.09	59.36
1998	88.62	57.13
1999	87.82	56.73
2000	86.21	56.24
2001	85.46	55.61
2002	66.18	53.29
2003	64.21	47.72
2004	68.35	48.67
2005	74.25	50.85
2006	75.95	52.36

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.12. Argentina - Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1992	37.28	49.29	59.68	39.94	52.50	62.41
1993	34.78	46.98	54.70	38.26	51.17	57.97
1994	36.97	46.44	57.65	41.81	52.72	62.05
1995	33.74	42.17	51.77	40.65	50.29	57.53
1996	30.39	42.57	51.78	37.01	50.68	58.98
1997	30.53	41.97	54.24	35.65	48.46	59.97
1998	29.34	41.80	55.16	33.95	47.32	59.41
1999	28.33	40.68	52.80	33.10	47.18	58.64
2000	26.61	38.94	53.99	31.80	45.70	59.60
2001	23.39	36.61	52.63	29.45	45.22	59.52
2002	20.28	33.72	49.40	24.69	41.39	56.93
2003	20.04	31.20	48.44	23.62	36.56	54.82
2004	21.22	33.99	50.00	24.14	38.90	55.11
2005	22.94	36.95	52.11	25.44	41.51	56.18
2006	25.48	37.43	53.76	28.18	42.19	58.57

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1. 13. Argentina - Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1992	76.94	82.12	81.86
1993	76.69	80.76	73.26
1994	76.34	79.19	87.30
1995	76.28	80.36	86.05
1996	74.86	79.58	82.68
1997	74.51	77.58	75.09
1998	72.05	77.90	73.75
1999	72.44	74.25	79.67
2000	69.44	74.35	74.73
2001	70.01	74.76	77.86
2002	67.54	73.83	72.73
2003	66.13	70.38	78.81
2004	65.88	69.01	77.86
2005	67.69	69.33	75.97
2006	67.87	75.26	75.96

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.14. Argentina - Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1992	92.75	48.47	70.29
1993	92.17	49.72	69.67
1994	93.98	48.91	71.78
1995	93.19	49.82	72.36
1996	93.31	51.56	72.62
1997	91.71	52.67	72.90
1998	91.18	51.48	71.81
1999	91.50	50.68	71.05
2000	91.21	52.55	72.30
2001	93.21	54.27	74.89
2002	94.88	55.25	76.00
2003	86.64	54.05	71.98
2004	86.34	52.19	71.21
2005	84.77	50.34	69.20
2006	85.81	49.71	69.39

Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base

Table A1.15. Argentina - Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1992	88.77	93.80
1993	89.13	94.34
1994	88.88	93.45
1995	89.17	93.29
1996	88.39	93.79
1997	85.98	93.00
1998	85.22	92.33
1999	85.25	92.34
2000	82.15	90.32
2001	83.57	90.71
2002	81.67	89.60
2003	81.01	88.99
2004	80.37	89.44
2005	80.90	90.84
2006	82.24	91.22

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on Permanent and Ongoing Survey of Households – Expanded User Base.

2. Bolivia

Table A2.1. Bolivia. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1992	.	.	.	.	38.08
1995	.	.	.	.	34.15
1996	.	.	.	.	17.63
1997	.	.	.	.	19.92
1999	13.76	14.15	40.62	1.02	17.73
2000	13.35	13.56	37.99	1.53	16.97
2001	13.04	13.26	33.75	1.93	19.87
2002	10.71	10.85	29.01	1.62	14.71
2004	11.45	11.64	28.21	2.03	15.05
2005	12.50	13.11	30.53	3.78	17.99

Source: own, based on Household Survey, Mecovi Program

Table A2.2. Bolivia. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1999	12.64	17.79	17.39	12.26	4.87
2000	11.93	16.28	17.45	11.56	4.77
2001	11.33	15.31	18.35	12.86	4.09
2002	8.36	13.38	14.30	10.94	4.72
2004	9.56	14.95	15.11	11.05	4.40
2005	12.53	14.46	12.99	18.11	6.85

Source: own, based on Household Survey, Mecovi Program

Table A2.3. Bolivia. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1992	35.39	31.94	55.12	40.00
1995	31.11	31.71	38.20	41.30
1996	14.70	20.70	14.76	21.25
1997	15.01	17.68	24.12	33.65
1999	16.15	16.96	16.46	24.64
2000	15.18	13.14	24.91	19.27
2001	15.97	19.79	20.17	28.23
2002	11.19	12.42	18.19	22.46
2004	15.10	12.91	16.21	17.35
2005	13.51	19.97	20.78	22.04

Source: own, based on Household Survey, Mecovi Program

Table A2.4. Bolivia. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1992	.	.	.	.	55.95	22.46
1995	.	.	.	.	47.09	23.74
1996	.	.	.	.	23.37	12.30
1997	.	.	.	.	24.72	15.52
1999	15.50	11.63	15.86	12.05	22.58	13.27
2000	15.35	10.81	15.40	11.18	23.85	11.57
2001	15.17	10.49	15.33	10.78	22.97	17.20
2002	12.30	8.69	12.44	8.80	16.93	12.87
2004	13.55	8.93	13.72	9.14	21.00	10.69
2005	14.05	10.61	14.61	11.25	22.26	14.15

Source: own, based on Household Survey, Mecovi Program

Table A2.5. Bolivia. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1997	.	.	.	.	5.82	32.95
1999	4.02	20.04	4.04	20.98	3.44	34.25
2000	3.84	19.20	3.85	19.79	4.04	27.90
2001	3.02	19.45	3.03	20.18	5.34	33.74
2002	2.74	15.72	2.74	16.14	5.07	24.40
2004	5.60	15.26	5.64	15.69	5.68	25.69
2005	.	19.74	.	21.21	5.36	30.82

Source: own, based on Household Survey, Mecovi Program

Table A2.6. Bolivia. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.38	4.94	11.67	20.85	31.35
2000	0.96	3.49	9.97	19.07	33.79
2001	0.74	3.60	9.97	17.33	33.89
2002	0.67	2.58	7.44	13.14	30.13
2004	0.43	4.15	7.74	13.51	31.68
2005	0.24	3.16	10.20	14.27	35.03

Source: own, based on Household Survey, Mecovi Program

Table A2.7. Bolivia. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.39	4.72	12.39	21.21	32.50
2000	0.99	3.32	10.07	19.89	34.09
2001	0.40	3.52	10.01	17.61	35.16
2002	0.54	2.57	7.50	13.21	30.86
2004	0.34	4.21	7.91	13.76	32.23
2005	0.25	3.32	10.73	15.62	36.06

Source: own, based on Household Survey, Mecovi Program

Table A2.8. Bolivia. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	18.07	36.32	38.07	49.79	48.00
1995	19.64	24.82	40.11	37.17	49.30
1996	0.16	3.44	15.66	24.60	44.36
1997	.	3.53	16.70	35.28	44.12
1999	.	0.40	12.32	25.32	50.56
2000	.	3.38	8.56	28.93	44.01
2001	.	1.47	15.25	29.72	52.93
2002	.	0.20	5.72	21.32	46.19
2004	.	2.77	5.52	24.76	43.35
2005	0.12	0.12	11.15	25.36	52.24

Source: own, based on Household Survey, Mecovi Program

Table A2.9. Bolivia. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1999	1.38	11.89	25.78
2000	2.96	11.93	22.98
2001	3.19	11.21	23.68
2002	1.91	8.39	19.85
2004	2.82	8.03	19.49
2005	2.80	13.07	21.16

Source: own, based on Household Survey, Mecovi Program

Table A2.10. Bolivia. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1999	1.67	18.79	80.05
2000	1.51	29.23	63.87
2001	2.37	22.97	68.07
2002	2.06	22.70	56.88
2004	2.75	40.06	.
2005	2.71	28.41	67.54

Source: own, based on Household Survey, Mecovi Program

Table A2.11. Bolivia. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1999	100.00	22.21
2000	72.78	27.98
2001	73.50	22.51
2002	69.29	16.99
2004	78.96	15.06
2005	61.28	22.24

Source: own, based on Household Survey, Mecovi Program

Table A2.12. Bolivia. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1999	2.81	15.75	47.19	2.82	16.77	49.35
2000	3.35	13.90	47.52	3.32	14.35	49.10
2001	3.05	11.75	46.87	3.10	12.13	48.59
2002	2.18	10.56	43.59	2.21	10.91	44.87
2004	2.70	10.01	45.73	2.69	10.42	47.74
2005	3.17	10.62	40.92	3.26	11.27	44.70

Source: own, based on Household Survey, Mecovi Program

Table A2.13. Bolivia. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1992	30.23	50.19	73.48
1995	25.60	45.74	70.50
1996	13.34	42.81	55.26
1997	14.29	41.95	67.73
1999	11.22	31.70	84.99
2000	12.05	34.18	55.89
2001	13.03	39.53	68.87
2002	8.86	32.15	69.98
2004	10.06	44.08	65.73
2005	10.93	39.78	84.95

Source: own, based on Household Survey, Mecovi Program

Table A2.14. Bolivia. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1992	80.10	47.46	55.53
1995	78.77	43.50	51.03
1996	82.08	45.47	58.81
1997	84.07	46.80	58.12
1999	82.42	51.84	59.71
2000	84.89	46.27	56.80
2001	80.14	55.65	62.67
2002	81.25	54.44	62.61
2004	75.09	51.02	58.65
2005	86.90	50.81	60.17

Source: own, based on Household Survey, Mecovi Program

Table A2.15. Bolivia. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1992	47.14	72.06
1995	41.81	67.85
1996	22.48	78.84
1997	24.86	80.17
1999	21.59	78.69
2000	21.42	73.59
2001	24.31	79.42
2002	18.14	72.32
2004	18.84	74.76
2005	22.72	75.49

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Household Survey, Mecovi Program

3. Brazil

Table A3.1. Brazil. Coverage Rates for the Economically Active Population and Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1992	46.28	48.89	68.49	19.97	80.78
1993	45.89	48.27	67.27	19.85	83.50
1995	47.63	47.63	67.27	18.18	84.08
1996	47.85	47.85	65.82	19.51	84.51
1997	47.74	47.74	66.60	18.06	84.21
1998	13.85	13.85	39.06	7.17	85.08
1999	47.27	47.27	67.40	16.00	85.77
2001	45.10	48.95	67.96	14.92	85.92
2002	44.67	48.35	67.74	13.81	86.66
2003	45.37	49.45	68.78	14.84	87.27
2004	45.92	49.60	68.65	14.29	86.67
2006	48.09	51.69	70.38	15.60	85.29

Source: own, based on National Household Survey by Sampling

Table A3.2. Brazil. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1992	49.31	55.06	52.93	42.53	26.30
1993	48.41	54.28	52.40	42.09	25.96
1995	47.93	52.82	52.36	41.82	24.51
1996	47.54	53.20	52.48	41.80	26.47
1997	48.30	52.94	52.02	40.82	25.36
1999	48.46	52.43	51.59	40.82	23.67
2001	50.49	53.67	52.90	42.81	25.29
2002	49.87	53.36	52.39	42.36	23.76
2003	51.33	53.84	53.19	44.64	25.63
2004	51.35	54.18	53.34	44.75	24.66
2006	54.15	55.86	55.34	48.25	26.60

Source: own, based on National Household Survey by Sampling

Table A3.3. Brazil. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1992	69.24	85.52	89.36	91.37
1993	75.39	85.96	89.57	91.62
1995	76.93	86.15	90.80	91.59
1996	76.44	86.38	91.23	93.09
1997	75.84	87.07	90.37	92.76
1998	77.40	86.52	91.78	93.36
1999	77.72	88.42	91.62	93.42
2001	77.74	88.84	90.72	94.15
2002	77.94	88.99	92.93	94.39
2003	79.35	89.55	92.24	94.30
2004	80.51	88.44	90.66	92.55
2006	79.62	86.60	89.36	90.13

Source: own, based on National Household Survey by Sampling

Table A3.4. Brazil. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1992	50.14	40.47	69.61	66.70	88.44	74.61
1993	49.75	40.13	68.75	64.95	89.73	78.42
1995	50.78	43.03	68.79	65.03	90.25	79.19
1996	50.18	44.35	67.24	63.76	89.61	80.51
1997	49.69	44.81	67.68	65.05	89.26	80.20
1998	16.58	8.19	39.96	36.42	89.41	81.71
1999	48.76	45.12	68.21	66.28	89.93	82.48
2001	46.83	42.73	68.93	66.66	89.89	82.90
2002	46.35	42.43	68.61	66.59	89.98	84.17
2003	47.08	43.11	69.68	67.62	91.23	84.26
2004	47.95	43.30	70.26	66.60	91.22	83.25
2006	50.22	45.38	71.90	68.48	89.33	82.22

Source: own, based on National Household Survey by Sampling

Table A3.5. Brazil. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1992	15.91	55.12	16.11	58.97	80.56	80.85
1993	16.80	54.19	17.00	57.65	87.55	82.34
1995	16.74	56.57	16.74	56.57	88.42	82.87
1996	19.15	55.74	19.15	55.74	88.77	83.33
1997	17.96	56.07	17.96	56.07	89.79	82.73
1998	3.48	21.74	3.48	21.74	89.83	83.82
1999	19.77	55.07	19.77	55.07	89.82	84.73
2001	17.64	50.49	18.02	55.48	92.04	84.62
2002	17.31	49.94	17.67	54.69	92.13	85.56
2003	18.33	50.51	18.72	55.77	93.49	86.06
2004	19.08	51.49	19.51	56.26	92.32	85.52
2006	21.71	53.41	22.24	58.00	90.65	84.21

Source: own, based on National Household Survey by Sampling

Table A3.6. Brazil. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	14.56	34.80	48.77	59.71	73.76
1993	15.70	36.06	47.16	59.14	71.48
1995	18.97	36.20	48.40	60.18	72.28
1996	19.23	37.43	49.77	60.07	70.25
1997	18.13	36.67	49.45	60.51	71.15
1998	5.41	5.99	7.43	14.01	35.73
1999	18.13	36.28	47.64	60.04	70.81
2001	17.02	35.62	46.90	57.61	68.04
2002	16.97	35.76	46.07	57.16	67.17
2003	17.02	35.96	46.94	57.98	68.76
2004	17.27	36.25	48.11	59.18	68.58
2006	20.29	39.60	50.20	60.20	69.97

Source: own, based on National Household Survey by Sampling

Table A3.7. Brazil. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	16.69	38.05	51.51	62.57	75.90
1993	18.04	38.78	49.94	61.49	73.25
1995	19.46	36.66	49.21	60.42	72.56
1996	19.89	38.00	50.62	60.32	70.54
1997	18.78	37.25	50.34	61.23	71.26
1998	5.39	5.78	7.68	14.01	35.77
1999	18.95	37.28	48.40	60.50	71.17
2001	21.38	40.42	51.04	61.13	70.53
2002	21.00	40.44	49.93	60.47	69.74
2003	21.63	41.60	51.02	61.53	71.35
2004	21.61	40.93	52.20	62.17	70.91
2006	24.68	44.58	53.71	63.26	72.11

Source: own, based on National Household Survey by Sampling

Table A3.8. Brazil. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	69.59	78.30	89.37	84.89	81.81
1993	75.26	81.91	93.17	84.85	82.38
1995	76.88	88.43	89.64	83.61	81.85
1996	76.11	89.61	88.97	84.16	83.72
1997	76.42	89.10	88.73	84.18	82.67
1998	79.13	89.69	88.77	84.70	83.32
1999	79.79	89.63	88.82	86.01	84.75
2001	77.28	90.30	89.51	86.62	85.94
2002	78.78	90.39	90.91	86.74	86.53
2003	78.96	90.10	92.30	87.91	87.08
2004	78.88	89.11	88.75	89.13	87.52
2006	75.44	86.40	88.09	88.38	88.19

Source: own, based on National Household Survey by Sampling

Table A3.9. Brazil. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1992	11.00	67.32	60.35
1993	11.56	65.09	58.97
1995	11.48	63.54	57.43
1996	12.60	61.74	56.97
1997	11.95	60.75	57.22
1998	3.08	27.50	29.91
1999	12.54	57.82	57.09
2001	12.60	58.70	57.33
2002	11.81	53.60	58.41
2003	12.53	54.74	59.67
2004	13.14	56.67	59.22
2006	15.41	57.08	60.87

Source: own, based on National Household Survey by Sampling

Table A3.10. Brazil. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1992	27.90	80.50	71.89
1993	29.18	77.59	70.45
1995	32.10	77.72	69.58
1996	32.78	75.43	67.85
1997	32.41	75.61	68.94
1998	11.68	46.95	47.72
1999	35.15	73.28	70.48
2001	33.98	74.81	70.26
2002	33.18	73.43	70.31
2003	33.68	74.90	71.33
2004	35.03	75.95	70.57
2006	37.52	76.90	72.10

Source: own, based on National Household Survey by Sampling

Table A3.11. Brazil. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1992	86.89	78.02
1993	83.63	77.05
1995	85.96	76.00
1996	82.38	73.56
1997	85.25	74.28
1998	83.25	45.17
1999	87.23	74.16
2001	88.84	74.05
2002	89.73	73.18
2003	90.25	74.50
2004	90.10	74.49
2006	90.53	75.88

Source: own, based on National Household Survey by Sampling

Table A3.12. Brazil. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1992	37.16	66.52	81.54	39.11	72.03	84.69
1993	36.51	65.68	80.63	38.26	70.67	83.75
1995	37.30	68.94	82.23	37.30	68.94	82.23
1996	37.71	66.60	79.91	37.71	66.60	79.91
1997	36.83	67.47	80.00	36.83	67.47	80.00
1998	10.90	39.77	50.96	10.90	39.77	50.96
1999	35.27	66.27	80.62	35.27	66.27	80.62
2001	33.37	59.22	74.82	36.05	65.87	79.24
2002	32.53	57.70	73.86	34.92	64.38	78.25
2003	32.64	57.47	74.42	35.24	64.75	79.18
2004	32.63	57.75	75.11	34.84	64.43	79.54
2006	33.82	58.69	74.63	35.91	64.94	79.05

Source: own, based on National Household Survey by Sampling

Table A3.13. Brazil. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1992	80.67	82.24	82.61
1993	83.47	81.80	87.51
1995	84.13	79.72	89.31
1996	84.56	80.92	88.48
1997	84.30	80.45	87.28
1998	85.15	82.59	87.38
1999	85.83	83.92	87.16
2001	85.94	84.48	87.78
2002	86.78	83.15	89.80
2003	87.36	83.89	91.00
2004	86.65	85.16	89.50
2006	85.16	85.13	88.08

Source: own, based on National Household Survey by Sampling

Table A3.14. Brazil. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1992	90.33	59.98	68.54
1993	90.34	63.58	71.33
1995	87.32	53.40	62.89
1996	88.08	53.91	63.59
1997	88.63	54.07	63.58
1998	87.23	59.34	68.92
1999	87.93	56.53	65.49
2001	90.20	62.41	71.25
2002	90.92	62.13	71.15
2003	91.14	63.29	72.36
2004	89.56	62.38	71.15
2006	90.54	62.71	71.98

Source: own, based on National Household Survey by Sampling

Table A3.15. Brazil. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1992	90.19	95.95
1993	91.47	96.23
1995	91.79	95.97
1996	91.74	95.84
1997	91.46	95.74
1998	92.19	96.19
1999	92.77	96.85
2001	92.88	96.52
2002	93.15	96.78
2003	94.01	97.08
2004	93.54	96.39
2006	91.63	95.11

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on National Household Survey by Sampling

4. Chile

Table A4.1. Chile. Coverage Rates for the Economically Active Population and Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1990	62.21	67.46	80.71	30.24	73.04
1992	61.14	64.35	79.10	20.68	66.50
1994	62.26	66.20	80.42	23.40	68.21
1996	62.43	65.84	79.62	21.71	65.94
1998	58.90	64.77	78.58	20.47	62.17
2000	58.06	64.34	78.09	18.61	63.71
2003	58.74	64.71	78.65	19.02	63.89
2006	62.68	67.29	80.85	21.88	61.71

Source: own, based on National Socioeconomic Survey

Table A4.2. Chile. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1990	67.36	70.89	68.15	63.88	57.87
1992	66.74	67.14	65.05	59.63	50.08
1994	69.26	69.10	66.51	62.62	50.91
1996	69.63	69.43	65.69	60.66	48.15
1998	67.70	68.16	65.18	62.35	46.59
2000	66.02	68.82	64.91	62.19	46.56
2003	65.63	69.31	64.96	63.14	50.62
2006	71.85	72.18	67.98	63.31	50.74

Source: own, based on National Socioeconomic Survey

Table A4.3. Chile. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1990	60.10	77.49	80.89	83.91
1992	55.08	70.05	74.48	75.96
1994	59.16	70.35	75.09	75.85
1996	56.34	66.59	72.89	77.18
1998	53.96	61.75	68.92	72.64
2000	57.19	63.40	67.40	72.75
2003	55.34	64.04	68.09	73.22
2006	52.44	61.77	67.16	71.41

Source: own, based on National Socioeconomic Survey

Table A4.4. Chile. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1990	63.31	59.96	68.22	65.86	80.11	67.49
1992	62.39	58.61	65.10	62.81	74.42	60.53
1994	63.46	59.91	66.88	64.85	78.43	60.38
1996	63.46	60.48	66.41	64.72	74.70	59.51
1998	60.08	56.84	65.54	63.39	69.08	57.01
2000	59.38	55.81	65.23	62.78	72.43	57.05
2003	61.13	54.89	66.31	62.02	72.91	57.14
2006	66.02	57.51	69.96	63.02	70.59	54.91

Source: own, based on National Socioeconomic Survey

Table A4.5. Chile. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1990	46.59	65.05	49.67	70.75	67.81	74.27
1992	45.02	63.78	46.31	67.38	58.47	68.26
1994	46.20	64.73	48.63	68.95	57.81	70.49
1996	41.67	65.48	43.26	69.22	55.87	68.17
1998	39.42	61.60	42.65	67.89	43.42	66.10
2000	42.48	60.11	45.66	66.88	45.83	67.32
2003	44.78	60.52	47.74	66.95	45.77	67.53
2006	53.36	63.85	55.96	68.76	46.87	64.59

Source: own, based on National Socioeconomic Survey

Table A4.6. Chile. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	45.07	59.68	63.29	68.56	72.94
1992	49.45	59.86	62.23	64.21	68.33
1994	45.98	58.87	64.03	69.39	71.74
1996	47.41	60.67	65.20	68.03	69.77
1998	39.50	57.45	61.82	64.94	70.05
2000	36.98	54.00	61.19	65.60	71.15
2003	40.20	55.46	61.45	65.27	70.19
2006	47.24	61.48	65.39	67.09	71.65

Source: own, based on National Socioeconomic Survey

Table A4.7. Chile. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	56.26	66.31	67.03	71.51	74.85
1992	56.44	63.91	64.70	65.88	69.35
1994	54.29	63.60	67.37	71.08	73.58
1996	55.15	64.98	67.80	69.50	70.87
1998	53.35	63.57	66.26	67.95	72.21
2000	49.94	61.67	66.04	69.91	72.97
2003	53.08	62.60	65.78	68.71	72.41
2006	57.69	66.41	68.37	70.00	73.42

Source: own, based on National Socioeconomic Survey

Table A4.8. Chile. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	61.56	74.12	81.40	80.04	68.30
1992	52.10	66.26	74.12	72.21	67.78
1994	55.70	67.87	75.28	73.09	69.61
1996	47.87	67.42	76.56	72.04	65.81
1998	41.97	59.99	71.06	68.33	69.58
2000	50.42	59.67	72.54	65.97	70.12
2003	44.03	60.25	73.55	71.41	70.44
2006	40.69	57.25	68.86	69.23	73.12

Source: own, based on National Socioeconomic Survey

Table A4.9. Chile. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1990	55.04	73.31	68.92
1992	52.46	71.16	64.75
1994	53.85	70.79	67.32
1996	50.27	72.77	67.19
1998	49.86	69.92	66.34
2000	52.07	68.53	65.56
2003	55.19	66.12	66.34
2006	61.90	70.31	67.21

Source: own, based on National Socioeconomic Survey

Table A4.10. Chile. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1990	42.60	80.91	93.41
1992	36.20	77.55	91.37
1994	37.47	82.25	91.95
1996	37.92	80.30	91.10
1998	34.66	77.89	90.42
2000	34.06	77.54	90.43
2003	32.71	77.97	90.76
2006	34.37	79.66	91.69

Source: own, based on National Socioeconomic Survey

Table A4.11. Chile. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1990	82.96	.
1992	81.34	.
1994	82.82	.
1996	93.51	80.21
1998	81.21	.
2000	92.22	78.35
2003	91.42	79.53
2006	92.06	82.36

Source: own, based on National Socioeconomic Survey

Table A4.12. Chile. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1990	50.36	65.68	79.14	54.68	71.94	83.72
1992	49.14	65.31	77.97	51.35	69.28	81.75
1994	48.70	65.19	78.79	51.68	69.87	82.35
1996	46.66	65.88	78.52	49.14	69.99	81.65
1998	42.05	61.28	75.90	46.90	67.56	81.52
2000	41.90	59.04	75.12	46.92	66.22	80.23
2003	44.15	59.26	72.93	48.29	66.15	78.87
2006	48.97	63.92	74.12	52.14	69.07	79.18

Source: own, based on National Socioeconomic Survey

Table A4.13.Chile. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1990	74.61	67.25	76.59
1992	66.98	63.54	70.33
1994	67.72	66.99	78.89
1996	65.58	64.62	77.99
1998	61.09	63.29	67.89
2000	61.46	67.11	72.62
2003	61.78	65.53	78.17
2006	58.94	65.50	75.43

Source: own, based on National Socioeconomic Survey

Table A4.14. Chile. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1990	84.96	45.32	54.60
1992	82.71	45.09	55.19
1994	85.09	45.29	56.12
1996	83.72	43.32	53.71
1998	79.95	42.32	52.68
2000	80.45	47.89	56.69
2003	81.55	43.54	54.01
2006	81.32	40.03	51.99

Source: own, based on National Socioeconomic Survey

Table A4.15. Chile. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1990	81.98	89.55
1992	77.54	85.94
1994	79.08	87.08
1996	78.59	87.20
1998	74.03	82.69
2000	76.60	84.08
2003	75.96	84.15
2006	74.73	83.25

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on National Socioeconomic Survey

5. Colombia

Table A5.1. Colombia. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1992	.	.	.	.	20.03
1995	.	.	.	.	13.66
1996	25.25	27.55	42.76	6.13	13.34
1997	27.20	29.78	46.12	6.96	13.53
1998	26.33	29.51	48.34	5.98	13.91
1999	22.99	26.91	44.98	5.71	15.26
2000	.	.	.	.	18.61
2001	.	.	.	.	17.22
2002	30.57	31.48	51.06	6.46	15.77
2003	25.22	25.78	46.24	4.59	21.02
2004	.	.	.	.	20.11
2006	31.77	32.31	55.38	6.05	25.13

Source: own, based on Continual Survey of Households

Table A5.2. Colombia. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1996	28.35	31.58	29.92	21.98	12.39
1997	31.23	33.75	31.98	24.48	12.79
1998	29.00	34.40	32.77	26.39	11.66
1999	26.00	29.82	30.48	24.99	14.95
2002	31.81	34.99	33.70	30.96	12.01
2003	25.71	26.17	31.63	26.52	8.65
2006	35.03	36.66	33.46	31.14	9.47

Source: own, based on Continual Survey of Households

Table A5.3. Colombia. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1992	18.99	21.22	20.34	20.06
1995	14.42	14.08	14.20	10.75
1996	13.50	13.64	12.76	13.10
1997	14.17	13.37	13.51	12.45
1998	14.90	12.80	15.13	12.48
1999	15.42	16.94	15.47	12.15
2000	19.25	20.02	18.83	15.27
2001	17.39	16.22	20.34	15.41
2002	19.21	14.58	15.68	11.80
2003	18.59	23.71	23.79	19.25
2004	19.76	21.53	21.73	17.44
2006	24.53	26.71	26.19	23.05

Source: own, based on Continual Survey of Households

Table A5.4. Colombia. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1992	.	.	.	.	29.16	13.06
1995	.	.	.	.	19.37	8.66
1996	22.88	29.18	24.42	33.05	17.87	9.38
1997	25.05	30.72	26.76	35.08	17.88	9.66
1998	24.93	28.49	27.18	33.39	19.14	9.35
1999	21.56	25.12	24.31	31.19	20.34	10.98
2000	.	.	.	.	24.51	13.55
2001	.	.	.	.	22.69	12.48
2002	29.91	31.39	30.52	32.67	22.07	10.57
2003	24.19	26.71	24.50	27.66	27.62	15.39
2004	.	.	.	.	26.04	15.40
2006	31.00	32.80	31.33	33.64	33.06	18.83

Source: own, based on Continual Survey of Households

Table A5.5.Colombia. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1992	.	.	.	.	20.18	20.00
1995	.	.	.	.	4.86	20.82
1996	10.57	33.28	11.12	37.06	5.26	18.97
1997	11.63	35.59	12.27	39.78	4.97	19.78
1998	12.07	33.76	12.81	38.99	4.83	20.31
1999	10.49	29.52	11.53	35.78	4.81	22.41
2000	.	.	.	.	6.23	27.24
2001	.	.	.	.	2.72	22.63
2002	.	30.73	.	31.48	4.78	19.28
2003	12.46	29.58	12.71	30.26	9.73	25.10
2004	.	.	.	.	5.54	25.42
2006	29.59	33.97	30.02	34.63	23.63	26.50

Source: own, based on Continual Survey of Households

Table A5.6.Colombia. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1996	9.25	13.26	21.39	32.26	50.75
1997	12.07	13.67	23.44	35.23	52.36
1998	11.01	13.12	21.88	33.70	52.59
1999	9.71	9.67	17.17	28.71	49.71
2002	17.72	14.12	26.64	39.64	47.33
2003	12.02	11.19	23.29	38.00	41.42
2006	8.11	20.59	34.89	50.14	45.66

Source: own, based on Continual Survey of Households

Table A5.7.Colombia. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1996	10.42	15.41	24.24	35.22	53.37
1997	13.67	15.62	26.68	38.60	55.37
1998	12.86	15.84	25.41	38.19	56.27
1999	11.90	12.89	21.89	33.83	54.38
2002	18.63	15.00	27.52	40.46	48.09
2003	12.04	12.08	23.60	38.78	42.23
2006	8.22	21.22	35.56	50.96	46.20

Source: own, based on Continual Survey of Households

Table A5.8.Colombia. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	7.14	15.02	22.51	27.93	27.74
1995	3.18	7.40	10.46	18.99	28.70
1996	4.98	4.76	11.58	17.39	28.29
1997	5.20	3.85	11.20	20.28	27.38
1998	0.06	3.52	11.34	21.15	33.64
1999	0.07	3.37	10.76	23.35	38.54
2000	5.89	3.94	12.41	25.99	44.88
2001	.	2.69	16.14	27.88	39.39
2002	.	1.12	11.69	28.38	37.72
2003	0.29	6.91	25.69	41.37	30.51
2004	0.26	6.10	21.71	44.11	28.66
2006	2.06	9.03	28.90	50.88	35.11

Source: own, based on Continual Survey of Households

Table A5.9.Colombia. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1996	6.77	31.86	34.15
1997	8.04	34.87	36.20
1998	8.25	34.09	37.13
1999	6.53	30.77	33.48
2002	13.85	32.79	32.69
2003	10.00	29.15	30.35
2006	9.51	37.46	36.33

Source: own, based on Continual Survey of Households

Table A5.10.Colombia. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1996	82.10	38.05
1997	85.46	41.37
1998	87.71	43.71
1999	87.36	40.40
2002	97.94	45.30
2003	97.22	41.77
2006	95.54	53.86

Source: own, based on Continual Survey of Households

Table A5.11.Colombia. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1996	10.02	30.88	60.50	10.64	34.90	65.59
1997	10.93	32.14	61.19	11.62	36.45	66.90
1998	10.03	30.87	59.77	10.80	36.27	67.08
1999	8.77	25.46	55.77	9.74	31.60	65.43
2002	11.45	29.33	61.08	11.59	30.46	63.38
2003	9.62	24.92	61.40	9.68	25.79	63.35
2006	10.87	31.46	63.45	10.92	32.16	64.99

Source: own, based on Continual Survey of Households

Table A5.12.Colombia. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1992	17.79	27.02	33.07
1995	10.61	30.53	40.11
1996	9.99	29.74	45.01
1997	10.11	29.77	42.97
1998	10.34	30.24	42.18
1999	11.37	31.01	47.33
2000	13.92	37.94	60.98
2001	13.08	31.85	49.56
2002	11.46	34.20	50.86
2003	14.65	41.99	63.62
2004	13.14	42.37	63.75
2006	17.04	42.73	75.08

Source: own, based on Continual Survey of Households

Table A5.13.Colombia. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1998	80.09	57.09	60.44
1999	81.64	58.52	62.62
2000	85.89	62.46	66.45
2001	87.14	59.64	63.91
2002	85.86	61.49	65.17
2003	81.61	64.58	68.22
2004	81.78	37.86	40.46
2006	83.52	31.47	34.00

Source: own, based on Continual Survey of Households

Table A5.14.Colombia. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1992	25.57	49.36
1995	17.99	53.02
1996	17.38	50.66
1997	17.55	51.81
1998	18.46	51.85
1999	19.40	49.26
2000	23.73	54.42
2001	23.73	52.41
2002	22.40	47.77
2003	28.91	56.38
2004	31.16	58.15
2006	38.18	62.73

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Continual Survey of Households

6. Costa Rica

Table A6.1. Costa Rica. Coverage Rates for the Economically Active Population and Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1990	66.93	68.50	79.13	43.16	.
1991	.	.	.	.	25.60
1992	67.96	69.65	79.68	42.97	28.11
1993	68.97	70.45	80.73	44.69	28.59
1994	67.09	68.51	78.50	43.36	31.53
1995	67.49	69.17	79.40	42.56	32.79
1996	66.30	68.52	77.93	44.00	32.97
1997	63.84	66.13	76.84	39.10	36.79
1998	64.84	66.96	77.19	38.43	37.48
2000	63.83	65.95	76.44	37.39	36.62
2001	62.02	64.25	77.61	30.71	35.98
2002	61.41	63.98	77.65	30.55	35.73
2003	60.93	63.46	76.04	29.09	.
2004	62.00	64.67	78.36	29.63	39.42
2005	61.15	63.75	75.58	.	.
2006	62.67	65.07	76.96	31.47	41.34

Source: own, based on Multi-Purpose Household Survey

Table A6.2. Costa Rica. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1990	68.32	73.26	70.95	67.05	45.46
1992	70.27	73.66	71.31	67.47	45.89
1993	72.50	74.74	69.97	66.43	47.48
1994	69.90	72.74	68.31	66.41	47.49
1995	71.90	73.43	69.10	64.51	48.40
1996	70.43	71.89	69.60	66.32	46.55
1997	68.87	69.63	67.21	62.86	42.73
1998	70.68	69.70	67.66	63.08	48.39
2000	66.26	68.99	66.80	65.95	48.91
2001	67.26	66.66	65.97	61.26	41.98
2002	65.95	66.92	64.94	61.80	42.58
2003	63.37	66.61	65.83	62.56	45.53
2004	66.43	68.21	65.14	62.57	46.48
2005	65.12	67.31	66.07	59.44	47.21
2006	67.77	68.83	65.50	61.41	48.10

Source: own, based on Multi-Purpose Household Survey

Table A6.3. Costa Rica. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1991	29.69	30.74	23.12	19.09
1992	31.90	30.03	31.38	20.87
1993	31.12	33.72	28.29	23.64
1994	33.96	32.03	34.87	26.98
1995	33.28	36.76	34.62	27.53
1996	36.26	33.94	38.93	24.12
1997	38.53	39.66	40.77	28.90
1998	40.31	39.68	38.23	33.88
2000	37.14	42.26	37.64	31.27
2001	33.78	40.74	39.43	30.55
2002	34.67	39.28	43.36	27.13
2004	35.57	43.99	45.81	33.72
2006	37.29	44.30	43.91	41.30

Source: own, based on Multi-Purpose Household Survey

Table A6.4. Costa Rica. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1990	69.49	60.49	80.21	76.71	.	.
1991	.	.	.	.	34.95	16.67
1992	70.98	60.89	81.09	76.70	40.92	16.05
1993	72.41	60.93	82.14	77.65	41.03	17.35
1994	70.66	58.80	80.31	74.55	44.07	19.36
1995	71.12	59.28	80.91	76.16	45.08	21.50
1996	69.79	58.41	79.68	74.34	43.30	23.10
1997	67.80	55.39	78.54	73.48	46.41	27.53
1998	69.69	55.02	79.45	72.90	49.39	26.86
2000	67.74	56.05	79.04	71.77	48.01	26.65
2001	66.60	53.88	79.42	74.50	48.63	25.33
2002	66.02	53.06	79.77	73.96	47.44	25.68
2003	65.15	53.46	77.57	73.39	.	.
2004	65.98	54.66	79.84	75.69	51.13	29.25
2005	66.21	52.35	77.71	71.90	.	.
2006	67.94	53.84	79.99	72.06	52.50	32.06

Source: own, based on Multi-Purpose Household Survey

Table A6.5. Costa Rica. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1990	63.50	70.71	64.70	72.77	.	.
1991	.	.	.	.	16.36	34.76
1992	64.04	72.38	65.51	74.34	17.64	38.44
1993	65.73	72.53	67.13	74.09	19.04	37.73
1994	63.27	71.16	64.56	72.72	20.99	42.56
1995	64.98	70.21	66.47	72.10	23.59	42.50
1996	63.42	69.45	65.23	72.14	22.81	43.50
1997	61.55	66.34	63.36	69.16	24.78	49.12
1998	61.72	68.26	63.77	70.47	25.49	49.28
2000	59.09	66.57	60.82	68.94	23.00	44.73
2001	55.87	65.56	57.93	67.86	23.56	43.23
2002	55.99	64.52	57.79	67.58	23.50	42.75
2003	56.00	63.78	57.98	66.63	.	.
2004	57.12	64.79	59.47	67.65	24.45	47.59
2005	55.99	64.17	58.19	67.04	.	.
2006	58.42	65.14	60.76	67.57	29.62	48.41

Source: own, based on Multi-Purpose Household Survey

Table A6.6. Costa Rica. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	55.24	61.28	66.85	73.23	78.05
1992	56.64	61.40	68.75	72.34	80.55
1993	58.71	65.49	69.91	73.59	77.21
1994	56.78	63.75	67.60	71.20	76.50
1995	56.02	63.62	68.46	71.25	78.06
1996	55.09	63.10	67.18	69.93	76.01
1997	53.25	60.05	65.64	66.62	73.55
1998	53.40	59.80	65.26	70.32	75.49
2000	50.40	59.24	64.13	67.70	77.33
2001	47.88	55.91	62.40	68.32	75.41
2002	47.40	55.49	61.92	66.87	75.45
2003	45.27	54.33	62.69	67.37	74.83
2004	46.07	57.25	62.35	67.73	76.57
2005	45.16	56.15	60.42	67.28	77.05
2006	48.26	57.95	61.85	67.61	78.09

Source: own, based on Multi-Purpose Household Survey

Table A6.7. Costa Rica. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	56.22	64.01	69.47	74.35	78.48
1992	59.20	63.80	70.02	74.12	81.00
1993	61.12	67.57	71.44	74.33	77.86
1994	58.95	65.08	68.83	72.30	77.61
1995	58.55	65.54	70.42	72.41	78.85
1996	58.29	65.77	69.24	71.96	77.16
1997	56.34	62.97	67.83	68.88	74.54
1998	57.06	62.56	66.69	71.91	76.74
2000	54.39	61.53	66.29	68.61	78.62
2001	51.11	58.74	64.81	70.58	75.90
2002	51.47	58.48	64.98	68.81	76.33
2003	49.90	57.24	65.06	69.45	75.54
2004	50.27	60.96	64.75	69.54	77.80
2005	49.43	59.56	62.93	68.83	78.42
2006	52.98	60.02	64.62	69.45	78.62

Source: own, based on Multi-Purpose Household Survey

Table A6.8. Costa Rica. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	2.73	14.03	27.65	37.40	45.79
1992	3.42	19.04	31.36	40.67	46.26
1993	3.74	23.92	28.20	41.54	45.49
1994	7.39	24.16	32.89	43.71	49.47
1995	4.80	28.15	30.74	46.83	53.17
1996	4.05	21.37	34.20	49.85	55.07
1997	10.68	26.69	37.75	50.54	57.24
1998	11.32	28.70	39.55	48.12	58.43
2000	8.00	32.74	37.32	48.95	53.73
2001	7.72	28.54	38.85	48.77	53.55
2002	10.52	22.54	38.18	50.86	55.69
2004	10.88	29.72	46.87	45.86	62.05
2006	11.89	36.33	46.75	50.57	61.67

Source: own, based on Multi-Purpose Household Survey

Table A6.9. Costa Rica. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1990	59.34	70.97	71.75
1992	61.79	73.81	70.86
1993	63.72	74.25	71.41
1994	62.87	70.95	69.43
1995	64.06	71.34	70.09
1996	62.13	69.98	70.29
1997	60.96	68.29	66.93
1998	60.65	69.40	68.04
2000	61.50	66.53	67.01
2001	57.13	66.22	65.20
2002	55.71	65.45	65.40
2003	55.17	65.72	64.47
2004	56.97	66.01	65.90
2005	58.16	66.16	64.22
2006	61.92	66.03	65.41

Source: own, based on Multi-Purpose Household Survey

Table A6.10. Costa Rica. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1990	45.32	89.46	.
1992	46.99	89.29	.
1993	47.54	90.75	.
1994	46.27	76.93	94.09
1995	46.49	79.15	93.21
1996	48.75	77.99	91.71
1997	43.54	76.11	93.54
1998	44.68	78.68	92.54
2000	42.71	74.32	91.58
2001	38.11	74.47	93.30
2002	37.64	76.27	93.88
2003	36.90	74.93	92.56
2004	37.21	74.36	92.71
2005	36.36	72.51	93.41
2006	37.41	74.80	93.09

Source: own, based on Multi-Purpose Household Survey

Table A6.11. Costa Rica. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1990	96.62	75.29
1992	96.84	76.89
1993	97.99	77.99
1994	96.77	75.89
1995	97.69	76.98
1996	95.09	75.68
1997	96.18	74.48
1998	95.85	75.37
2000	94.02	74.69
2001	96.60	75.30
2002	97.70	75.49
2003	97.74	73.94
2004	97.80	76.36
2005	98.28	73.60
2006	97.80	75.32

Source: own, based on Multi-Purpose Household Survey

Table A6.12. Costa Rica. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1990	59.21	74.50	82.23	60.34	76.85	84.32
1992	60.20	74.17	84.11	61.57	76.56	85.49
1993	61.27	74.75	83.90	62.58	76.52	85.32
1994	60.26	72.85	79.70	61.46	74.56	81.37
1995	60.05	72.19	81.68	61.24	74.69	83.54
1996	58.94	71.33	80.10	60.94	73.57	82.79
1997	55.26	69.59	79.45	56.94	72.59	82.30
1998	56.24	68.84	80.48	58.08	71.53	82.31
2000	53.68	68.15	81.73	55.83	70.55	82.98
2001	51.05	66.14	79.82	52.84	68.84	82.01
2002	50.25	64.21	80.67	52.38	67.43	82.83
2003	50.24	63.27	78.01	52.42	66.15	80.31
2004	51.28	63.56	80.51	53.43	67.05	82.73
2005	51.01	61.64	79.58	53.07	64.96	81.99
2006	52.32	62.32	82.06	54.36	64.98	84.39

Source: own, based on Multi-Purpose Household Survey

Table A6.13. Costa Rica. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1991	22.88	49.79	65.07
1992	25.20	47.38	66.33
1993	25.48	44.15	70.02
1994	27.49	48.39	77.15
1995	28.70	57.52	64.17
1996	29.45	57.48	63.45
1997	32.01	62.53	81.83
1998	33.15	56.91	76.93
2000	33.05	51.97	77.69
2001	32.40	45.96	78.15
2002	32.64	46.13	69.78
2004	35.17	57.76	73.54
2006	36.88	58.49	67.51

Source: own, based on Multi-Purpose Household Survey

Table A6.14. Costa Rica. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1991	93.98	54.59	61.31
1992	89.82	52.04	58.76
1993	90.48	55.15	62.69
1994	86.34	47.84	56.27
1995	87.56	48.46	57.78
1996	85.80	49.40	57.59
1997	87.57	52.40	61.33
1998	83.43	50.91	59.13
2000	85.01	48.78	56.87
2001	89.89	53.35	62.34
2002	87.65	50.66	59.24
2004	90.25	48.62	60.30
2006	84.83	48.04	59.87

Source: own, based on Multi-Purpose Household Survey

Table A6.15. Costa Rica. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1991	32.92	55.15
1992	36.52	53.92
1993	38.13	56.10
1994	41.36	59.27
1995	42.38	58.64
1996	42.24	57.34
1997	45.07	63.63
1998	46.75	63.10
1999	36.70	61.82
2000	45.68	60.63
2001	45.79	61.59
2002	45.34	62.66
2004	49.07	63.61
2005	74.44	74.44
2006	53.33	65.68

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Multi-Purpose Household Survey

7. Dominican Republic

Table A7.1. Dominican Republic. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Beneficiaries / Population Age 65+
2000	.	.	.	10.99
2001	.	.	.	12.15
2002	.	.	.	11.42
2003	.	.	.	10.87
2004	.	.	.	13.17
2005	16.74	20.13	40.37	12.89
2006	20.15	23.71	48.59	11.92

Source: own, based on Panel Survey of the Labor Force

Table A7.2. Dominican Republic. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
2004	.	.	.	.	.
2005	22.90	23.07	19.83	14.80	9.25
2006	26.16	26.22	25.29	19.50	13.57

Source: own, based on Panel Survey of the Labor Force

Table A7.3. Dominican Republic. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
2000	12.68	9.82	10.49	10.19
2001	12.58	13.33	13.65	8.36
2002	11.32	10.72	13.38	11.06
2003	9.90	10.92	16.39	8.26
2004	15.63	12.07	13.71	10.75
2005	13.08	11.92	16.49	11.17

Source: own, based on Panel Survey of the Labor Force

Table A7.4. Dominican Republic. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
2000	.	.	.	.	15.59	6.76
2001	.	.	.	.	18.59	6.72
2002	.	.	.	.	16.53	6.95
2003	.	.	.	.	17.60	5.28
2004	.	.	.	.	18.77	7.42
2005	16.42	17.20	18.25	23.55	18.73	7.64
2006	19.08	21.75	20.72	29.21	18.00	6.26

Source: own, based on Panel Survey of the Labor Force

Table A7.5. Dominican Republic. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
2000	.	.	.	.	3.88	15.18
2001	.	.	.	.	3.85	17.11
2002	.	.	.	.	3.82	15.97
2003	.	.	.	.	3.69	15.53
2004	.	.	.	.	6.02	18.26
2005	9.87	19.32	11.67	23.39	5.58	16.65
2006	13.48	23.51	15.66	27.83	5.56	16.22

Source: own, based on Panel Survey of the Labor Force

Table A7.6. Dominican Republic. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	.	.	.	.	.
2005	6.45	13.97	15.62	20.79	26.86
2006	6.72	15.10	20.59	26.02	32.31

Source: own, based on Panel Survey of the Labor Force

Table A7.7. Dominican Republic. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	.	.	.	.	.
2005	9.99	18.14	19.83	22.81	29.86
2006	10.95	20.00	23.19	29.00	35.38

Source: own, based on Panel Survey of the Labor Force

Table A7.8. Dominican Republic. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2000	5.50	5.68	10.86	17.67	15.22
2001	1.84	12.95	11.87	16.67	17.37
2002	2.32	8.08	10.09	15.81	20.77
2003	4.46	4.32	8.48	17.41	19.70
2004	4.45	10.42	11.35	17.97	21.64
2005	2.02	8.36	12.93	18.44	22.70

Source: own, based on Panel Survey of the Labor Force

Table A7.9. Dominican Republic. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
2004	.	.	.
2005	1.41	30.12	19.94
2006	3.19	32.03	25.55

Source: own, based on Panel Survey of the Labor Force

Table A7.10. Dominican Republic. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
2004	.	.	.
2005	0.18	7.62	22.82
2006	0.17	7.80	26.43

Source: own, based on Panel Survey of the Labor Force

Table A7.11. Dominican Republic. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
2004	.	.
2005	49.58	33.65
2006	67.51	38.03

Source: own, based on Panel Survey of the Labor Force

Table A7.12. Dominican Republic. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
2004	.	.	.	.	.	.
2005	9.08	17.43	35.11	10.68	21.85	42.24
2006	10.58	22.30	42.19	12.17	27.48	49.41

Source: own, based on Panel Survey of the Labor Force

Table A7.13. Dominican Republic. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
2000	9.12	38.10	38.99
2001	10.08	36.05	42.66
2002	8.97	30.21	41.96
2003	8.96	27.98	44.84
2004	11.26	23.68	45.77
2005	11.57	23.15	36.84

Source: own, based on Panel Survey of the Labor Force

Table A7.14. Dominican Republic. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
2000	41.61	25.39	28.12
2001	41.92	27.23	30.51
2002	44.19	26.27	30.17
2003	46.66	28.95	32.43
2004	50.53	29.18	33.25
2005	49.98	32.64	36.37

Source: own, based on Panel Survey of the Labor Force

Table A7.15. Dominican Republic. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
2000	13.76	43.81
2001	15.55	41.47
2002	14.31	41.03
2003	14.55	40.48
2004	16.01	45.98
2005	16.40	44.59

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Panel Survey of the Labor Force

8. Ecuador

Table A8.1. Ecuador. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population age 65+
1990	39.42	40.32	61.29	9.46	18.60
1991	38.82	39.90	58.75	11.61	19.83
1992	38.94	40.25	60.68	13.26	18.65
1993	38.03	39.30	56.79	14.52	19.35
1994	38.06	39.10	56.13	13.48	19.27
1995	37.23	38.23	56.38	11.26	20.20
1996	39.90	41.42	61.17	13.13	21.17
1997	38.38	39.57	57.53	12.09	19.64
1998	33.95	35.76	52.17	10.43	20.85
1999	32.97	34.79	50.13	10.78	22.38
2000	26.29	26.83	39.38	11.41	13.68
2001	26.61	27.18	39.33	13.37	14.66
2003	26.66	27.40	39.69	12.17	15.22
2004	26.81	27.57	41.94	11.79	16.08
2005	26.82	27.23	40.68	10.99	15.29
2006	26.19	26.61	39.23	11.00	17.45

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.2. Ecuador. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1990	35.28	45.69	44.97	36.88	35.72
1991	33.76	45.21	44.36	40.19	34.46
1992	34.53	45.31	44.16	40.70	35.34
1993	32.56	42.58	45.01	40.55	39.99
1994	33.14	41.72	44.25	42.14	38.17
1995	32.37	41.51	43.41	37.75	37.18
1996	36.89	43.81	46.10	42.14	39.70
1997	34.86	41.24	45.37	40.74	33.48
1998	29.60	37.71	40.35	39.42	35.77
1999	28.00	37.39	40.20	36.88	33.57
2000	22.37	28.79	31.71	28.65	23.64
2001	21.75	29.15	31.71	29.71	26.58
2003	22.42	27.90	32.66	29.56	27.67
2004	22.91	28.14	31.19	32.20	25.20
2005	22.97	28.29	29.35	32.17	25.64
2006	22.90	25.50	29.25	31.65	27.59

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.3. Ecuador. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1990	15.78	18.41	21.50	20.66
1991	16.87	19.54	22.81	21.97
1992	14.27	22.51	24.69	16.71
1993	14.01	22.77	22.77	22.21
1994	13.33	20.25	30.23	19.09
1995	16.08	20.15	26.85	21.44
1996	17.20	20.12	24.27	26.91
1997	19.12	19.21	21.53	19.53
1998	18.34	22.52	20.99	23.85
1999	16.58	23.75	29.07	24.61
2000	12.21	15.30	13.15	14.41
2001	14.07	13.44	17.56	14.34
2003	11.48	16.97	18.06	16.20
2004	11.31	16.98	18.57	19.99
2005	10.39	17.30	18.12	17.98
2006	11.45	18.36	21.16	22.13

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.4. Ecuador. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population age 65+	
	Men	Women	Men	Women	Men	Women
1990	40.88	36.86	60.83	62.19	28.43	9.83
1991	40.37	36.31	57.18	61.69	27.99	12.83
1992	41.26	35.40	60.49	61.04	27.86	10.13
1993	39.80	35.29	55.72	58.74	27.46	12.44
1994	38.69	37.07	54.60	58.77	29.38	10.61
1995	37.79	36.35	54.74	59.21	30.50	11.19
1996	40.82	38.45	60.17	62.89	30.58	12.43
1997	38.30	38.52	55.58	60.81	26.94	13.14
1998	34.58	33.03	49.82	56.10	30.05	13.31
1999	33.86	31.63	48.41	53.04	30.92	15.23
2000	25.70	27.31	35.84	46.58	18.25	9.18
2001	27.31	25.55	37.11	43.71	17.68	11.72
2003	27.17	25.83	37.39	44.30	18.71	11.87
2004	27.06	26.42	38.95	47.68	19.38	12.95
2005	27.21	26.22	38.55	44.64	18.16	12.59
2006	25.87	26.66	35.61	46.31	20.26	14.89

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.5. Ecuador. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1990	.	39.42	.	40.32	.	18.60
1991	.	38.82	.	39.90	.	19.83
1992	.	38.94	.	40.25	.	18.65
1993	.	38.03	.	39.30	.	19.35
1994	.	38.06	.	39.10	.	19.27
1995	.	37.23	.	38.23	.	20.20
1996	.	39.90	.	41.42	.	21.17
1997	.	38.38	.	39.57	.	19.64
1998	.	33.95	.	35.76	.	20.85
1999	.	32.97	.	34.79	.	22.38
2000	18.39	30.15	18.46	31.05	3.70	20.72
2001	21.16	29.46	21.25	30.36	4.90	21.67
2003	18.33	30.55	18.37	31.81	4.85	22.16
2004	19.13	30.49	19.10	31.80	5.45	23.17
2005	18.48	30.82	18.54	31.49	4.40	22.51
2006	19.90	29.22	20.01	29.86	5.32	25.51

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.6. Ecuador. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	25.98	29.38	35.54	45.08	61.35
1991	23.49	29.37	36.79	48.10	56.09
1992	24.00	30.24	36.11	48.10	56.83
1993	25.65	30.64	35.27	46.30	52.42
1994	28.45	28.06	35.77	44.23	53.59
1995	22.67	28.98	34.21	47.20	52.68
1996	26.99	31.64	38.42	46.45	55.74
1997	22.43	28.89	38.39	45.57	56.23
1998	13.30	22.86	32.32	43.60	57.41
1999	15.10	23.08	28.63	42.05	56.21
2000	14.23	16.79	22.37	31.05	46.55
2001	14.99	16.65	22.58	32.52	45.70
2003	13.92	15.81	22.15	33.14	48.22
2004	13.81	16.17	22.17	32.80	49.13
2005	11.12	12.16	18.77	33.69	58.29
2006	11.75	12.30	19.34	30.82	56.79

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.7. Ecuador. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	27.57	29.66	36.48	46.68	61.50
1991	24.28	31.22	37.19	49.60	56.94
1992	25.97	30.81	37.27	50.84	57.07
1993	27.00	32.16	37.63	46.96	52.93
1994	29.63	29.54	36.37	45.38	54.43
1995	24.02	29.67	35.66	48.52	52.93
1996	28.28	33.87	40.26	47.39	57.10
1997	23.91	29.93	39.88	46.96	56.78
1998	14.58	25.60	34.34	44.78	59.33
1999	16.62	24.56	30.71	44.91	57.45
2000	14.41	17.49	22.63	32.30	46.89
2001	15.41	17.01	23.21	33.42	46.21
2003	14.30	16.29	23.07	34.10	49.20
2004	14.31	16.82	23.04	33.56	50.15
2005	11.22	12.26	19.14	34.28	59.16
2006	11.61	12.44	19.81	31.44	57.81

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.8. Ecuador. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1990	5.26	15.41	15.50	25.00	31.94
1991	8.96	16.00	18.00	24.74	31.75
1992	5.33	13.18	19.77	25.51	29.49
1993	4.79	15.48	22.18	20.55	33.79
1994	2.05	16.60	16.92	25.15	34.68
1995	5.45	12.42	19.07	28.85	35.28
1996	7.79	17.20	20.63	28.31	31.69
1997	7.75	13.81	20.25	26.39	29.65
1998	7.13	15.05	17.04	28.33	36.74
1999	5.59	19.95	20.67	30.81	34.84
2000	3.43	8.61	12.78	19.15	24.42
2001	2.11	10.37	15.00	16.05	29.59
2003	1.90	4.52	11.46	17.71	40.50
2004	2.03	7.72	10.86	22.82	36.95
2005	.	2.24	7.74	22.87	43.85
2006	.	4.29	8.57	23.13	51.18

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.9. Ecuador. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1990	18.78	38.25	43.45
1991	19.70	38.35	42.59
1992	24.57	38.85	42.32
1993	23.70	37.02	41.87
1994	22.94	35.27	41.95
1995	21.86	34.27	40.83
1996	26.00	36.39	44.31
1997	22.11	35.05	42.65
1998	18.69	31.29	38.96
1999	20.75	29.84	37.82
2000	15.74	23.53	33.86
2001	18.43	26.17	32.43
2003	17.28	25.83	33.46
2004	16.91	26.53	33.95
2005	16.34	25.80	33.65
2006	17.50	25.05	32.04

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.10. Ecuador. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1990	.	.	.
1991	.	.	.
1992	17.43	54.40	81.82
1993	18.18	51.15	79.52
1994	17.44	47.81	81.24
1995	15.34	45.51	80.37
1996	17.51	48.72	86.27
1997	15.23	43.91	82.38
1998	13.24	38.06	82.39
1999	13.99	40.28	80.09
2000	13.09	34.61	64.38
2001	14.42	33.33	65.40
2003	12.64	36.27	72.30
2004	12.41	36.37	74.58
2005	12.37	33.96	76.43
2006	12.06	33.03	71.49

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.11. Ecuador. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1990	92.24	47.93
1991	88.51	46.92
1992	90.70	50.68
1993	88.58	46.36
1994	89.31	46.15
1995	89.78	46.20
1996	99.76	48.99
1997	100.00	44.57
1998	99.41	40.44
1999	98.52	40.27
2000	79.99	31.21
2001	83.38	32.22
2003	83.95	31.95
2004	88.36	33.46
2005	93.02	32.73
2006	83.91	32.40

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.12. Ecuador. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1990	23.86	42.08	68.39	23.95	43.63	70.46
1991	23.35	41.88	63.86	23.71	43.40	66.53
1992	22.62	40.72	64.58	23.07	42.32	68.18
1993	21.93	39.91	63.29	22.32	41.53	66.17
1994	20.97	38.70	62.14	21.19	40.26	64.11
1995	21.04	36.18	62.09	21.27	37.48	64.25
1996	23.14	38.87	65.75	23.41	41.09	69.10
1997	19.95	37.96	63.78	20.10	39.64	66.16
1998	16.18	33.00	60.71	16.73	35.17	64.48
1999	16.70	30.72	60.15	17.17	32.81	64.04
2000	15.76	27.23	54.38	15.92	28.16	56.16
2001	16.70	27.05	51.07	16.88	27.83	52.84
2003	15.80	28.02	50.03	16.01	29.11	52.31
2004	15.72	27.03	52.88	15.88	28.17	55.45
2005	16.12	26.08	54.62	16.28	26.55	56.11
2006	16.68	24.81	51.67	16.89	25.31	53.06

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.13. Ecuador. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population age 65+		
	Primary	Secondary	Superior
1990	13.55	36.98	52.43
1991	14.58	39.10	44.64
1992	12.39	35.21	50.00
1993	12.40	40.96	42.04
1994	13.20	33.65	48.70
1995	13.38	41.19	45.17
1996	16.12	35.16	54.46
1997	12.90	36.69	44.81
1998	14.06	40.30	54.46
1999	14.89	45.71	54.69
2000	9.32	33.08	43.54
2001	9.75	37.18	48.16
2003	10.35	40.73	44.11
2004	11.82	36.47	44.91
2005	12.92	37.50	49.37
2006	15.39	44.66	53.63

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.14. Ecuador. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1991	81.97	38.18	48.56
1992	84.62	42.72	50.93
1993	80.52	45.77	52.28
1994	84.46	56.32	62.80
1995	80.21	42.96	52.31
1996	83.71	49.79	56.23
1997	80.88	43.98	51.47
1998	78.05	43.54	51.38
1999	81.06	38.02	47.97
2000	61.32	31.66	38.73
2001	67.73	31.61	42.00
2003	74.23	37.82	47.59
2004	76.85	40.51	50.51
2005	82.81	56.26	64.44
2006	86.57	55.53	65.02

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A8.15. Ecuador. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1990	25.80	62.15
1991	25.88	62.10
1992	24.51	63.59
1993	24.89	62.39
1994	24.91	60.72
1995	26.33	61.06
1996	27.16	62.89
1997	25.21	60.92
1998	25.39	59.61
1999	29.66	58.15
2000	18.07	60.32
2001	18.47	64.62
2003	20.20	63.39
2004	20.41	64.89
2005	20.22	65.66
2006	22.21	68.12

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on National Survey on Employment, Unemployment and Underemployment

9. Guatemala

Table A9.1.Guatemala. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1998	18.90	19.19	37.18	0.78	13.73
2000	19.62	19.90	39.70	0.12	11.17
2006	26.78	27.17	46.15	6.21	15.41

Source: own, based on National Survey on Living Conditions

Table A9.2. Guatemala. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1998	22.67	22.36	20.17	15.77	7.55
2000	24.65	21.63	21.19	13.46	7.77
2006	32.33	29.22	27.26	21.12	13.79

Source: own, based on National Survey on Living Conditions

Table A9.3. Guatemala. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1998	11.76	15.18	13.28	16.21
2000	14.65	11.10	7.44	7.72
2006	11.69	18.05	17.20	16.06

Source: own, based on National Survey on Living Conditions

Table A9.4. Guatemala. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1998	20.98	15.43	21.36	15.60	18.10	9.50
2000	21.60	16.09	21.87	16.35	19.10	3.59
2006	26.81	26.72	27.16	27.20	19.96	11.05

Source: own, based on National Survey on Living Conditions

Table A9.5. Guatemala. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1998	12.18	26.27	12.28	26.88	8.64	19.94
2000	11.58	28.97	11.65	29.62	6.89	16.46
2006	15.93	34.97	16.03	35.71	8.24	22.04

Source: own, based on National Survey on Living Conditions

Table A9.6. Guatemala. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	1.69	11.31	17.27	28.68	36.40
2000	2.05	11.03	19.00	26.79	39.77

Source: own, based on National Survey on Living Conditions

Table A9.7 Guatemala. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	1.72	11.40	17.19	29.37	37.15
2000	2.10	11.08	19.25	27.25	40.35

Source: own, based on National Survey on Living Conditions

Table A9.8. Guatemala. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	3.80	11.33	11.91	16.94	24.60
2000	0.67	6.50	8.57	13.97	26.08

Source: own, based on National Survey on Living Conditions

Table A9.9. Guatemala. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1998	13.71	22.42	22.10
2000	8.34	26.93	25.71
2006	10.87	33.31	34.38

Source: own, based on National Survey on Living Conditions

Table A9.10. Guatemala. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1998	.	.	.
2000	2.67	39.44	77.62
2006	8.13	43.81	77.58

Source: own, based on National Survey on Living Conditions

Table A9.11. Guatemala. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1998	72.14	32.93
2000	73.84	37.78
2006	81.50	43.90

Source: own, based on National Survey on Living Conditions

Table A9.12. Guatemala. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1998	12.42	36.19	52.41	12.53	37.70	53.57
2000	12.16	39.13	49.10	12.29	40.22	50.10
2006	16.71	45.47	56.25	16.85	46.88	57.44

Source: own, based on National Survey on Living Conditions

Table A9.13. Guatemala. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1998	11.11	46.72	54.66
2000	8.15	47.01	59.27
2006	11.55	52.16	62.84

Source: own, based on National Survey on Living Conditions

Table A9.14. Guatemala. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1998	52.85	26.65	32.75
2000	83.03	41.76	50.76
2006	72.48	27.53	37.07

Source: own, based on National Survey on Living Conditions

Table A9.15. Guatemala. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1998	17.85	68.78
2000	14.75	63.45
2006	20.07	58.66

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on National Survey on Living Conditions

10. Honduras

Table A10.1. Honduras. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Beneficiaries / Population Age 65+
1990	.	.	4.57
1992	.	.	4.86
1994	.	.	2.65
1995	.	.	5.03
1996	.	.	4.82
1997	.	.	4.10
1998	.	.	3.95
1999	.	.	3.10
2001	.	.	4.72
2002	.	.	4.74
2003	.	.	4.63
2006	20.11	20.75	5.32

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.2. Honduras. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
2005	.	.	.	.	.
2006	26.83	24.27	19.37	14.32	6.38

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.3. Honduras. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1990	3.26	7.01	4.78	3.87
1992	3.27	7.53	4.42	4.64
1995	5.17	5.89	5.37	2.97
1996	3.87	4.92	6.61	4.74
1997	4.43	3.66	4.70	3.50
1998	3.58	4.09	3.64	4.73
1999	2.63	3.77	3.11	3.11
2001	3.91	5.01	5.00	5.45
2002	4.36	5.42	5.09	4.25
2003	3.91	4.99	5.50	4.59
2006	4.99	6.04	5.99	4.49

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.4. Honduras. Coverage Rates for the Economically Active Population, and Elderly, by Gender

Year	Contributors / Economically Active Population		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women
1990	.	.	6.29	2.85
1992	.	.	7.52	2.42
1994	.	.	4.73	0.68
1995	.	.	7.45	2.79
1996	.	.	6.86	3.03
1997	.	.	5.71	2.61
1998	.	.	6.40	1.73
1999	.	.	4.57	1.72
2001	.	.	6.85	2.75
2002	.	.	6.13	3.46
2003	.	.	5.46	3.88
2006	17.01	25.59	6.56	4.17

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.5. Honduras. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1990	.	.	.	.	0.61	10.00
1992	.	.	.	.	0.94	10.78
1995	.	.	.	.	1.52	10.03
1996	.	.	.	.	1.22	9.41
1997	.	.	.	.	1.00	8.08
1998	.	.	.	.	1.67	7.06
1999	.	.	.	.	0.95	6.15
2001	.	.	.	.	1.65	8.23
2002	.	.	.	.	1.39	8.64
2003	.	.	.	.	0.78	8.76
2006	7.43	31.96	7.56	33.41	0.98	10.23

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.6. Honduras. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2005	.	.	.	.	.
2006	0.87	6.04	16.65	25.76	38.25

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.7. Honduras. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2005	.	.	.	.	.
2006	0.88	6.09	16.90	26.12	38.90

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.8. Honduras. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
2005	.	.	.
2006	2.02	32.92	28.66

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.9. Honduras. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1990	2.91	30.64	32.42
1992	3.36	42.68	23.17
1994	2.32	34.51	.
1996	3.94	20.76	19.93
1998	3.02	17.50	39.95
1999	1.93	23.78	21.31
2001	2.71	40.33	26.80
2002	2.72	35.86	43.32
2003	2.38	35.95	38.33
2006	1.17	36.37	39.99

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.10. Honduras. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1997	65.37	38.80	41.33
1999	61.35	33.82	37.17
2001	63.57	29.08	33.40
2003	50.88	19.11	25.71
2006	67.53	34.94	42.22

Source: own, based on Household Ongoing Survey for Multiple Purposes

Table A10.11. Honduras. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1990	7.10	54.91
1992	6.82	52.29
1994	3.71	46.52
1995	6.76	52.66
1996	7.62	56.36
1997	6.10	55.02
1998	5.84	53.08
1999	4.69	54.18
2001	6.92	52.48
2002	6.54	51.41
2003	6.85	55.02
2006	7.27	53.98

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least onesocial security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which atleast one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Household Ongoing Survey for Multiple Purposes

11. Mexico

Table A11.1. Mexico. Coverage Rates for the Economically Active Population and Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1992	.	.	.	.	16.66
1994	.	.	.	.	15.72
1996	.	.	.	.	17.95
1998	34.33	34.98	56.06	.	19.88
2000	36.06	36.62	55.93	.	19.03
2002	34.75	36.16	55.02	0.63	18.70
2004	35.95	37.03	52.96	0.59	22.52
2005	35.43	36.50	53.09	0.86	22.66
2006	35.89	36.01	53.44	0.66	23.34

Source: own, based on National Survey on Income and Household Expenses

Table A11.2. Mexico. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1998	41.73	40.45	33.29	25.60	11.85
2000	44.62	40.79	36.65	26.24	15.05
2002	41.88	41.24	36.50	28.27	18.12
2004	42.03	42.39	38.78	29.04	13.99
2005	41.43	41.70	38.22	29.18	15.02
2006	40.84	41.07	38.54	29.26	12.92

Source: own, based on National Survey on Income and Household Expenses

Table A11.3. Mexico. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1992	14.64	21.01	15.67	15.06
1994	16.69	16.56	15.44	13.39
1996	18.33	15.23	22.24	16.93
1998	17.89	22.56	21.30	18.92
2000	20.12	17.04	23.91	15.97
2002	18.82	19.44	21.16	15.09
2004	23.21	21.69	22.44	22.60
2005	22.13	22.70	25.05	21.57
2006	22.89	23.51	27.10	20.69

Source: own, based on National Survey on Income and Household Expenses

Table A11.4. Mexico. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1992	.	.	.	.	26.47	7.58
1994	.	.	.	.	22.21	9.92
1996	.	.	.	.	24.35	12.53
1998	34.99	33.12	54.05	60.41	26.31	13.52
2000	35.83	36.49	52.84	62.58	23.94	14.91
2002	34.87	34.54	52.91	59.02	26.18	12.14
2004	36.43	35.17	51.42	55.79	31.53	14.26
2005	36.19	34.19	51.65	55.74	31.73	14.91
2006	37.56	33.47	52.20	55.54	30.33	17.49

Source: own, based on National Survey on Income and Household Expenses

Table A11.5. Mexico. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1992	.	.	.	.	4.56	21.19
1994	.	.	.	.	6.56	19.24
1996	.	.	.	.	7.55	22.09
1998	9.82	42.11	9.88	43.06	7.97	25.75
2000	10.56	43.32	10.68	44.04	6.29	24.57
2002	12.00	41.27	12.37	43.06	7.97	23.40
2004	15.13	41.29	15.51	42.59	9.07	28.03
2005	15.79	40.51	16.15	41.81	8.86	27.39
2006	14.70	41.35	14.73	41.52	9.48	29.28

Source: own, based on National Survey on Income and Household Expenses

Table A11.6. Mexico. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	5.74	23.78	37.75	49.30	55.08
2000	5.88	27.02	38.83	51.41	57.16
2002	7.30	24.55	37.29	47.88	56.70
2004	10.10	26.87	36.05	49.26	56.00
2005	8.69	26.63	38.11	47.72	55.61
2006	10.49	27.32	36.96	47.93	56.30

Source: own, based on National Survey on Income and Household Expenses

Table A11.7. Mexico. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	5.85	24.49	38.63	50.17	55.74
2000	6.00	27.72	39.34	52.34	57.70
2002	7.95	25.80	39.02	49.15	58.87
2004	10.69	27.91	37.58	50.18	56.88
2005	9.32	27.82	39.27	49.24	56.46
2006	10.56	27.46	37.08	48.13	56.40

Source: own, based on National Survey on Income and Household Expenses

Table A11.8. Mexico. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1992	2.56	15.36	19.15	20.50	25.73
1994	1.59	6.07	16.97	21.55	32.48
1996	0.86	8.25	18.71	28.40	33.71
1998	1.16	8.03	22.15	32.47	35.59
2000	2.15	9.42	16.45	29.52	37.66
2002	2.95	12.79	18.65	28.98	30.13
2004	1.97	15.86	29.43	36.05	39.37
2005	4.01	15.35	22.84	28.45	43.03
2006	3.86	15.62	25.74	33.56	38.14

Source: own, based on National Survey on Income and Household Expenses

Table A11.9. Mexico. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1998	4.52	57.55	37.67
2000	7.99	46.43	40.93
2002	8.71	44.87	40.44
2004	9.35	47.40	38.88
2005	9.67	45.58	39.00
2006	9.54	43.59	38.79

Source: own, based on National Survey on Income and Household Expenses

Table A11.10. Mexico. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1998	7.08	57.35	88.66
2000	7.13	57.34	88.15
2002	7.24	55.80	88.06
2004	8.12	45.69	77.93
2005	7.43	42.48	79.06
2006	7.77	48.81	79.47

Source: own, based on National Survey on Income and Household Expenses

Table A11.11. Mexico. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1998	85.16	48.98
2000	87.34	48.76
2002	85.55	47.88

Source: own, based on National Survey on Income and Household Expenses

Table A11.12. Mexico. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1998	17.00	49.54	58.81	17.17	50.74	61.12
2000	17.56	48.12	61.91	17.74	49.07	63.23
2002	16.82	45.97	59.82	17.52	47.51	63.27
2004	16.88	44.12	57.39	17.27	45.68	59.34
2005	16.56	42.67	56.57	16.91	44.05	59.03
2006	15.66	43.32	57.85	15.69	43.47	58.21

Source: own, based on National Survey on Income and Household Expenses

Table A11.13. Mexico. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1992	14.50	43.86	33.76
1994	13.45	50.26	46.29
1996	15.53	43.86	50.31
1998	16.83	45.22	58.92
2000	15.72	52.05	50.49
2002	15.52	39.13	57.05
2004	18.47	48.40	50.91
2005	17.72	47.29	53.06
2006	18.30	46.88	51.01

Source: own, based on National Survey on Income and Household Expenses

Table A11.14. Mexico. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1992	82.15	38.36	48.95
1994	74.71	41.00	49.53
1996	71.82	40.43	49.05
1998	82.46	44.27	54.29
2000	81.52	39.82	51.87
2002	73.75	41.92	50.81
2004	73.88	46.26	56.53
2005	75.16	38.48	48.47
2006	73.69	37.74	48.15

Source: own, based on National Survey on Income and Household Expenses

Table A11.15. Mexico. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1992	22.85	56.22
1994	20.94	59.93
1996	23.27	60.28
1998	25.20	64.88
2000	24.27	62.33
2002	25.01	66.23
2004	31.88	69.62
2005	29.49	63.46
2006	30.29	66.77

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on National Survey on Income and Household Expenses

12. Nicaragua

Table A12.1. Nicaragua. Coverage Rates for the Economically Active Population and Elderly[11]

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent
1993	24.38	27.51	44.90	6.98
1998	18.01	18.54	32.86	1.24
2001	18.78	19.43	36.04	0.85
2005	18.52	19.26	37.48	0.26

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.2. Nicaragua. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1993	28.87	32.33	26.39	20.90	16.03
1998	18.21	22.15	21.24	15.61	6.34
2001	21.14	22.63	20.30	15.63	7.34
2005	22.71	22.86	19.11	14.23	5.70

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.3. Nicaragua. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons	
	Men	Women	Men	Women
1993	22.46	27.88	25.64	30.79
1998	16.64	20.46	17.10	21.14
2001	16.97	21.78	17.53	22.61
2005	16.23	22.31	16.83	23.31

Source: own, based on National Household Survey to Measure the Standard of Living

[11] Coverage of the active population in Nicaragua shows a strong decline between 1993 and 1998 in all tables. We have no hypothesis to explain this fact and cannot rule out data errors.

Table A12.4. Nicaragua. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons	
	Rural	Urban	Rural	Urban
1993	11.36	32.10	12.10	37.50
1998	8.81	24.51	8.93	25.50
2001	8.03	25.10	8.16	26.25
2005	6.53	26.07	6.66	27.46

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.5. Nicaragua. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1993	4.22	14.17	28.46	32.69	42.33
1998	2.71	11.38	16.27	25.97	33.72
2001	4.43	12.70	20.05	29.06	27.65
2005	3.09	9.29	19.30	25.35	35.56

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.6. Nicaragua. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1993	4.84	18.28	32.07	37.18	45.09
1998	2.85	12.04	16.92	26.19	34.69
2001	4.95	12.77	20.76	29.83	28.83
2005	3.21	9.71	20.10	26.44	36.83

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.7. Nicaragua. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1998	4.55	27.70	24.28
2001	3.04	29.28	25.68
2005	2.18	31.92	25.09

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.8. Nicaragua. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1993	12.60	39.36	71.63
1998	2.86	32.31	66.42
2001	3.07	34.70	69.98

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.9. Nicaragua. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1993	33.15	79.95
1998	.	32.86
2001	78.70	26.86
2005	79.50	29.53

Source: own, based on National Household Survey to Measure the Standard of Living

Table A12.10. Nicaragua. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1993	14.57	40.33	59.99	16.26	46.43	70.05
1998	7.88	31.27	52.30	8.04	32.64	55.27
2001	8.46	29.75	53.37	8.64	31.57	56.33
2005	7.23	26.54	50.84	7.40	28.11	54.87

Source: own, based on National Household Survey to Measure the Standard of Living

13. Panama

Table A13.1. Panama. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Beneficiaries / Population Age 65+
1991	.	.	35.55
1995	.	.	35.04
1996	.	.	36.87
1997	.	.	37.40
1998	.	.	40.53
1999	.	.	43.27
2000	.	.	44.97
2001	.	.	41.13
2002	.	.	42.52
2003	.	.	41.86
2004	45.05	54.44	41.72
2005	.	.	41.49
2006	.	.	41.69

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.2. Panama. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
2004	47.61	55.94	58.77	58.74	53.07
2005	.	.	.	.	.
2006	.	.	.	.	.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.3. Panama. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1991	36.30	36.70	37.56	30.61
1995	35.45	37.04	36.25	30.78
1996	35.55	38.98	39.58	34.00
1997	37.17	38.84	40.39	33.56
1998	38.35	41.90	46.43	36.80
1999	41.14	45.30	48.71	39.44
2000	44.46	45.06	47.80	43.31
2001	41.18	41.60	41.16	40.44
2002	42.28	44.36	43.02	40.23
2003	43.87	40.73	41.88	40.06
2004	42.39	41.96	44.90	37.76
2005	42.11	39.52	44.31	40.32
2006	41.59	42.43	43.21	39.80

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.4. Panama. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women
1991	.	.	43.91	26.94
1995	.	.	44.70	26.21
1996	.	.	45.79	28.66
1997	.	.	44.92	30.30
1998	.	.	46.36	35.41
1999	.	.	51.32	35.86
2000	.	.	52.05	38.39
2001	.	.	50.00	32.58
2002	.	.	50.06	35.19
2003	.	.	48.72	35.04
2004	42.33	49.48	47.21	36.56
2005	.	.	47.86	35.24
2006	.	.	49.87	34.11

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.5. Panama. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1995	.	.	.	.	15.44	49.87
1996	.	.	.	.	14.92	52.42
1997	.	.	.	.	15.37	53.20
1998	.	.	.	.	16.25	55.47
1999	.	.	.	.	20.44	56.86
2000	.	.	.	.	20.57	58.57
2001	.	.	.	.	17.54	56.22
2002	.	.	.	.	17.64	58.55
2003	.	.	.	.	17.69	57.62
2004	29.33	52.09	32.38	65.72	18.42	57.69
2005	.	.	.	.	18.58	56.35
2006	.	.	.	.	19.33	55.49

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.6. Panama. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	15.11	39.56	47.39	58.84	64.47
2005	.	.	.	.	.
2006	.	.	.	.	.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.7. Panama. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	16.19	47.37	57.39	71.03	80.90
2005	.	.	.	.	.
2006	.	.	.	.	.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.8. Panama. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	1.14	15.65	39.37	52.89	68.54
1995	1.78	17.46	34.94	51.94	69.23
1996	1.86	19.99	37.07	50.44	75.02
1997	2.78	20.07	33.71	55.65	73.57
1998	3.33	21.33	39.21	61.46	73.89
1999	5.26	25.37	42.79	66.04	75.21
2000	6.77	30.27	48.15	65.01	74.12
2001	5.51	22.52	43.35	59.00	74.57
2002	5.26	24.16	44.06	63.02	75.61
2003	5.16	24.42	42.17	63.13	73.96
2004	2.95	25.91	42.96	60.41	75.78
2005	6.52	21.08	44.08	58.71	76.80
2006	5.29	23.76	40.37	60.87	77.07

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.9. Panama. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
2004	28.51	40.09	49.48
2005	.	.	.
2006	.	.	.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.10. Panama. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
2004	29.03	44.67	65.64	34.09	55.36	79.17
2005	.	.	.	.	.	.
2006	.	.	.	.	.	.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.11. Panama. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1991	27.09	68.67	75.98
1995	25.46	67.02	87.23
1996	26.33	70.83	82.77
1997	26.56	66.75	85.48
1998	28.55	72.51	84.64
1999	30.63	70.73	84.98
2000	31.74	73.62	83.03
2001	30.95	72.68	87.32
2002	29.68	76.12	92.33
2003	29.30	72.78	86.89
2004	28.66	75.98	78.86
2005	28.88	74.57	82.27
2006	29.99	68.83	82.48

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.12. Panama. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1991	91.20	59.48	67.86
1995	89.10	51.31	61.32
1996	91.50	51.76	60.71
1997	86.93	52.19	60.75
1998	87.34	52.70	61.36
1999	87.78	52.16	60.72
2000	87.53	51.87	60.53
2001	87.67	56.04	62.02
2002	86.11	52.50	59.56
2003	86.20	52.17	59.27
2004	86.87	51.83	59.86
2005	85.13	51.67	59.95
2006	84.55	50.47	59.06

Source: own, based on National Survey on Employment, Unemployment and Underemployment

Table A13.13. Panama. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1991	43.46	65.57
1995	42.37	64.83
1996	44.62	65.65
1997	44.59	67.40
1998	45.84	66.10
1999	49.58	68.79
2000	52.22	70.54
2001	47.93	67.19
2002	49.45	70.94
2003	48.90	70.71
2004	47.97	70.14
2005	47.62	69.43
2006	48.32	70.52

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on National Survey on Employment, Unemployment and Underemployment

14. Paraguay

Table A14.1. Paraguay. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1999	14.36	15.23	30.85	1.34	17.39
2000	13.85	14.79	32.49	0.01	19.60
2002	12.94	14.24	30.92	1.21	15.81
2003	12.98	13.94	29.48	1.27	16.55
2004	11.56	12.35	27.25	0.51	14.91
2005	15.01	15.76	32.75	0.39	18.18
2006	12.76	13.54	28.51	0.18	14.91

Source: own, based on Integrated Household Survey

Table A14.2. Paraguay. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1999	15.53	16.20	15.87	15.76	9.82
2000	15.66	19.04	15.51	10.32	5.56
2002	13.36	16.86	16.38	11.98	8.95
2003	12.63	17.62	14.42	12.88	7.73
2004	12.04	15.50	12.94	10.76	7.32
2005	13.87	22.91	16.80	10.23	7.53
2006	11.37	19.53	15.51	10.94	6.04

Source: own, based on Integrated Household Survey

Table A14.3. Paraguay. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1999	12.31	10.15	16.02	37.64
2000	14.95	12.35	19.65	37.36
2002	8.39	15.82	12.38	31.95
2003	10.89	13.68	15.11	29.87
2004	10.25	13.31	15.34	24.89
2005	17.21	14.88	16.29	25.71
2006	8.19	18.16	12.26	23.51

Source: own, based on Integrated Household Survey

Table A14.4. Paraguay. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1999	14.51	14.11	15.32	15.08	21.42	14.49
2000	13.90	13.78	14.73	14.88	22.63	17.08
2002	12.77	13.21	13.80	14.96	16.60	15.13
2003	12.82	13.22	13.60	14.49	18.74	14.69
2004	11.22	12.04	11.86	13.07	15.23	14.64
2005	14.47	15.79	15.06	16.80	16.70	19.28
2006	12.47	13.21	13.05	14.31	15.35	14.55

Source: own, based on Integrated Household Survey

Table A14.5. Paraguay. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1999	4.92	20.85	5.05	22.61	8.09	25.58
2000	5.37	19.95	5.55	21.80	11.30	25.71
2002	5.93	17.63	6.18	20.15	7.17	22.89
2003	6.00	17.74	6.21	19.56	9.34	21.51
2004	4.52	16.39	4.67	17.91	6.64	21.39
2005	6.80	20.41	6.97	21.78	5.28	27.50
2006	5.28	17.80	5.44	19.25	4.17	22.03

Source: own, based on Integrated Household Survey

Table A14.6. Paraguay. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.46	4.90	14.46	21.94	30.15
2000	0.68	4.11	12.23	21.38	31.59
2002	2.44	3.04	9.73	18.51	31.37
2003	0.88	3.21	9.92	20.25	31.24
2004	0.59	3.33	9.37	17.87	27.04
2005	0.79	4.64	14.54	21.96	33.89
2006	0.30	4.38	12.29	19.52	27.85

Source: own, based on Integrated Household Survey

Table A14.7. Paraguay. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.49	5.44	16.18	23.12	31.04
2000	0.73	4.42	13.68	23.23	32.75
2002	2.68	3.60	11.71	21.08	32.58
2003	0.95	3.61	11.18	22.26	32.45
2004	0.60	3.68	10.13	19.59	28.23
2005	0.83	4.87	15.72	22.85	35.40
2006	0.36	4.88	13.64	21.27	28.14

Source: own, based on Integrated Household Survey

Table A14.8. Paraguay. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	.	4.80	18.32	20.64	42.95
2000	2.73	2.52	18.55	27.89	46.20
2002	2.35	3.35	9.24	22.55	41.28
2003	0.61	5.64	16.44	22.53	37.50
2004	1.03	4.55	7.79	23.01	37.85
2005	0.78	0.38	9.64	33.18	46.69
2006	0.46	5.24	6.86	24.76	37.22

Source: own, based on Integrated Household Survey

Table A14.9. Paraguay. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1999	0.88	16.83	22.16
2000	1.41	15.38	22.12
2002	1.71	13.50	22.13
2003	1.52	13.03	21.21
2004	1.23	11.33	19.26
2005	1.38	16.32	23.57
2006	0.45	13.88	20.68

Source: own, based on Integrated Household Survey

Table A14.10. Paraguay. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1999	4.08	30.83	68.23
2000	2.46	41.67	66.79
2002	3.55	34.42	65.50
2003	3.52	37.96	62.80
2004	2.67	34.44	63.25
2005	3.07	41.25	71.21
2006	0.17	.	.

Source: own, based on Integrated Household Survey

Table A14.11. Paraguay. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1999	77.16	22.81
2000	82.20	25.45
2002	81.04	19.86
2003	81.73	18.03
2004	80.67	17.51
2005	84.63	21.30
2006	78.10	18.44

Source: own, based on Integrated Household Survey

Table A14.12. Paraguay. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1999	5.05	20.18	46.22	5.33	21.73	48.11
2000	4.35	17.28	46.80	4.58	19.04	49.75
2002	4.81	15.48	48.38	5.21	17.61	52.89
2003	4.17	13.22	45.21	4.40	14.58	48.82
2004	3.18	13.03	41.96	3.35	14.20	45.45
2005	3.77	14.98	48.54	3.91	16.01	51.19
2006	3.40	16.33	35.62	3.54	17.86	38.01

Source: own, based on Integrated Household Survey

Table A14.13. Paraguay. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1999	13.84	41.35	67.63
2000	15.96	27.32	66.09
2002	12.35	35.84	61.91
2003	12.18	36.40	51.39
2004	11.91	30.79	53.10
2005	12.63	38.22	57.55
2006	10.64	45.19	57.25

Source: own, based on Integrated Household Survey

Table A14.14. Paraguay. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1999	85.02	54.29	60.38
2000	70.36	49.49	53.80
2002	88.97	52.37	60.87
2003	76.62	55.07	58.68
2004	87.38	56.10	62.65
2005	80.93	52.72	58.70
2006	80.16	45.28	53.29

Source: own, based on Integrated Household Survey

Table A14.15. Paraguay. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1999	22.07	61.72
2000	25.73	63.01
2002	19.98	61.98
2003	21.44	60.54
2004	18.73	62.66
2005	22.96	64.79
2006	19.67	56.27

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Integrated Household Survey

15. Peru

Table A15.1. Peru. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1998	.	.	.	.	29.85
1999	10.81	11.51	26.61	1.08	31.52
2000	10.46	11.16	26.02	1.61	28.40
2001	13.70	14.24	30.41	3.16	25.91
2002	13.88	14.41	31.29	2.69	25.74
2003	14.83	15.24	33.35	3.68	26.19
2004	14.68	15.21	33.20	3.24	26.91
2005	12.42	13.08	30.57	1.33	27.16
2006	13.96	14.61	33.25	1.24	27.67

Source: own, based on National Household Survey

Table A15.2. Peru. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1999	11.46	14.19	13.88	10.69	3.28
2000	11.47	16.62	12.67	5.06	2.77
2001	10.90	16.35	17.06	14.77	12.30
2002	10.33	16.91	17.88	16.92	10.29
2003	10.49	17.30	18.39	19.16	12.69
2004	10.74	17.16	17.93	19.28	11.40
2005	10.15	15.52	17.53	14.48	7.79
2006	12.59	17.49	18.10	14.56	10.75

Source: own, based on National Household Survey

Table A15.3. Peru. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1998	25.38	29.01	35.95	33.19
1999	23.96	33.32	38.81	35.36
2000	24.07	32.20	37.03	22.55
2001	22.24	30.30	30.74	22.41
2002	21.03	29.99	30.07	24.15
2003	21.58	28.62	27.34	29.02
2004	21.54	28.97	31.67	28.16
2005	23.69	29.27	30.09	27.30
2006	22.05	28.68	31.64	30.91

Source: own, based on National Household Survey

Table A15.4. Peru. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1998	.	.	.	.	38.91	21.66
1999	12.09	9.27	25.76	27.95	40.78	22.52
2000	12.11	8.50	24.94	27.86	38.84	18.58
2001	16.48	10.25	30.29	30.61	34.02	18.14
2002	16.52	10.62	32.13	29.87	35.01	17.42
2003	18.56	10.31	35.40	29.90	34.49	18.62
2004	18.60	9.90	35.41	29.31	35.35	19.32
2005	15.19	9.06	32.39	27.45	35.02	20.47
2006	17.10	10.21	35.21	29.94	36.40	19.81

Source: own, based on National Household Survey

Table A15.5. Peru. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1998	.	.	.	.	6.73	41.97
1999	1.92	15.05	1.99	16.37	9.63	42.10
2000	1.63	14.91	1.64	16.39	5.09	40.67
2001	3.06	19.16	3.09	20.46	5.21	37.22
2002	3.73	19.07	3.79	20.32	4.74	37.01
2003	3.78	20.74	3.85	21.85	5.72	38.80
2004	3.93	20.24	4.02	21.57	5.44	40.06
2005	3.35	17.27	3.40	18.69	6.42	39.48
2006	3.34	19.40	3.38	20.81	5.69	40.15

Source: own, based on National Household Survey

Table A15.6. Peru. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.40	4.59	8.60	13.55	27.79
2000	0.94	3.84	9.47	13.86	24.55
2001	1.41	4.41	10.03	20.13	33.09
2002	0.89	4.86	10.85	19.70	33.53
2003	1.58	4.83	11.32	20.72	36.25
2004	2.01	5.58	12.67	19.22	34.04
2005	2.47	3.90	10.51	17.15	28.14
2006	2.06	4.45	11.59	19.22	32.95

Source: own, based on National Household Survey

Table A15.7. Peru. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.33	4.99	9.25	14.31	29.65
2000	0.80	3.78	10.20	14.74	26.72
2001	1.06	4.23	10.71	21.24	34.54
2002	0.63	4.84	11.53	20.68	34.85
2003	1.31	4.71	11.59	21.48	37.71
2004	1.75	5.39	13.20	20.09	35.71
2005	2.42	3.95	11.00	18.12	29.99
2006	1.86	4.40	12.02	20.71	34.60

Source: own, based on National Household Survey

Table A15.8. Peru. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	4.02	10.69	29.75	43.94	61.86
1999	2.59	18.00	24.76	45.13	67.35
2000	2.58	15.39	26.78	34.43	61.32
2001	2.12	10.35	23.83	40.70	53.40
2002	0.85	8.27	23.32	40.42	56.49
2003	0.95	8.27	22.22	41.51	58.46
2004	2.14	10.30	24.09	42.21	55.95
2005	3.22	9.20	22.60	38.24	62.57
2006	1.98	9.16	25.90	39.96	61.74

Source: own, based on National Household Survey

Table A15.9. Peru. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1999	2.05	15.45	15.95
2000	1.57	13.81	16.16
2001	3.04	17.22	21.06
2002	3.33	16.56	21.53
2003	4.40	21.72	21.68
2004	3.82	19.83	22.05
2005	3.63	15.91	19.32
2006	4.00	19.57	20.80

Source: own, based on National Household Survey

Table A15.10. Peru. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1999	1.37	17.83	52.93
2000	1.69	13.99	51.57
2001	3.29	17.62	60.18
2002	3.16	19.28	56.38
2003	4.08	17.90	63.45
2004	3.52	17.41	64.18
2005	1.88	13.12	58.87
2006	1.77	16.02	62.96

Source: own, based on National Household Survey

Table A15.11. Peru. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1999	45.57	23.36
2000	48.32	19.75
2001	63.38	22.08
2002	60.33	23.95
2003	65.88	26.20
2004	68.23	24.38
2005	63.79	22.34
2006	64.86	26.32

Source: own, based on National Household Survey

Table A15.12. Peru. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1999	1.27	9.61	29.53	1.32	10.25	32.78
2000	0.77	10.62	27.64	0.77	11.38	30.55
2001	3.20	11.96	37.62	3.09	12.65	40.08
2002	2.95	11.68	36.79	2.85	12.30	39.42
2003	3.67	12.83	37.23	3.53	13.15	40.08
2004	3.30	12.49	36.23	3.22	12.98	39.22
2005	2.50	11.10	30.96	2.56	11.85	33.52
2006	2.37	11.59	35.21	2.38	12.14	37.98

Source: own, based on National Household Survey

Table A15.13. Peru. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1998	17.03	58.54	80.67
1999	20.11	63.77	83.84
2000	18.77	55.42	90.35
2001	17.04	54.93	76.74
2002	16.13	54.05	76.79
2003	17.15	51.81	76.44
2004	17.27	55.67	76.92
2005	17.03	53.84	82.48
2006	17.05	56.09	77.57

Source: own, based on National Household Survey

Table A15.14. Peru. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1998	46.25	23.35	27.22
1999	47.55	27.67	31.31
2000	50.47	30.68	34.44
2001	52.48	32.54	35.41
2002	51.03	30.95	33.88
2003	52.21	33.09	36.58
2004	55.13	33.12	37.08
2005	52.63	36.19	40.17
2006	51.48	32.66	36.80

Source: own, based on National Household Survey

Table A15.15. Peru. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1998	37.28	76.30
1999	38.83	77.33
2000	35.56	74.43
2001	33.17	74.48
2002	32.79	75.82
2003	32.35	76.01
2004	34.29	77.89
2005	34.02	77.01
2006	34.89	79.01

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on National Household Survey

16. El Salvador

Table A16.1. El Salvador. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1995	25.84	27.46	47.47	0.97	.
1996	25.10	26.79	44.02	3.25	.
1997	26.19	28.10	46.33	2.88	12.35
1998	30.28	32.43	51.78	2.26	11.96
1999	31.05	33.04	52.25	2.19	13.91
2000	29.67	31.60	52.95	1.84	14.49
2001	29.69	31.75	51.91	2.19	14.47
2002	29.79	31.61	53.94	1.23	15.72
2003	29.76	31.80	51.39	1.65	13.88
2004	28.80	30.69	49.30	1.57	14.57
2005	29.14	31.16	51.68	1.44	16.19

Source: own, based on Multi-Purpose Household Survey

Table A16.2. El Salvador. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1995	34.88	32.31	24.82	17.97	10.05
1996	33.45	30.22	26.30	19.34	8.82
1997	34.58	33.22	24.57	23.31	9.46
1998	38.16	37.93	30.74	22.19	14.25
1999	38.80	39.43	31.39	23.27	16.17
2000	37.30	36.80	31.43	24.48	13.26
2001	36.79	37.74	30.89	24.62	12.66
2002	36.81	37.70	31.95	23.08	12.15
2003	36.99	37.71	28.18	24.64	13.60
2004	35.10	37.25	28.26	23.36	14.08
2005	36.32	37.74	30.70	20.81	13.78

Source: own, based on Multi-Purpose Household Survey

Table A16.3. El Salvador. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1997	12.63	14.39	12.72	9.19
1998	15.15	10.39	10.11	9.84
1999	15.58	13.96	12.99	12.20
2000	15.18	16.05	14.63	11.52
2001	15.37	17.54	13.83	10.25
2002	16.46	16.49	18.23	11.95
2003	13.79	16.38	13.35	11.40
2004	15.82	15.10	13.72	12.86
2005	18.25	15.61	17.03	13.35

Source: own, based on Multi-Purpose Household Survey

Table A16.4. El Salvador. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1995	26.32	25.09	28.24	26.27	.	.
1996	25.29	24.80	27.13	26.27	.	.
1997	26.07	26.38	28.37	27.70	17.98	7.93
1998	31.08	29.10	33.57	30.78	15.26	9.34
1999	31.17	30.88	33.62	32.23	19.54	9.56
2000	29.51	29.92	32.06	30.96	20.34	9.95
2001	29.41	30.08	31.82	31.65	19.02	11.04
2002	29.12	30.72	31.51	31.73	21.97	11.03
2003	29.49	30.14	32.34	31.10	19.80	9.39
2004	29.10	28.37	31.64	29.40	20.76	9.49
2005	29.08	29.22	31.63	30.55	22.61	11.06

Source: own, based on Multi-Purpose Household Survey

Table A16.5. El Salvador. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1995	10.34	35.03	11.01	37.17	.	.
1996	10.24	33.96	10.93	36.25	.	.
1997	11.04	34.94	11.91	37.37	3.41	18.34
1998	13.66	39.12	14.58	41.98	4.18	17.06
1999	13.27	40.38	14.10	43.00	4.63	19.56
2000	12.71	38.53	13.59	40.93	4.21	20.54
2001	13.16	38.39	14.08	41.03	5.98	19.51
2002	13.47	38.31	14.27	40.67	4.59	21.98
2003	13.59	38.21	14.73	40.52	3.89	20.00
2004	14.14	36.31	15.17	38.57	4.48	20.47
2005	15.08	36.19	16.05	38.78	5.23	22.26

Source: own, based on Multi-Purpose Household Survey

Table A16.6. El Salvador. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	4.27	15.13	24.01	35.22	51.34
1996	3.42	13.37	25.23	33.66	50.77
1997	4.41	14.81	24.72	36.02	52.07
1998	4.18	16.36	28.32	43.31	60.23
1999	4.43	16.45	30.90	42.42	61.80
2000	4.11	16.07	28.77	39.98	60.27
2001	6.45	14.49	28.52	39.43	60.26
2002	7.42	15.72	29.68	40.20	56.60
2003	11.17	17.00	29.23	37.92	54.30
2004	8.44	18.13	27.11	38.89	51.70
2005	3.82	17.23	28.14	38.93	57.90

Source: own, based on Multi-Purpose Household Survey

Table A16.7. El Salvador. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	5.41	17.11	25.70	37.45	52.51
1996	4.06	15.56	26.08	36.54	52.81
1997	5.13	17.06	27.11	38.34	54.12
1998	5.06	18.48	31.52	45.45	62.75
1999	5.31	18.94	32.83	44.80	64.18
2000	5.25	18.25	30.72	42.74	61.94
2001	7.63	17.35	30.77	42.29	61.50
2002	8.44	18.28	31.65	42.69	57.70
2003	13.12	19.51	31.28	40.19	55.81
2004	10.26	20.08	29.32	41.14	52.96
2005	5.21	19.04	30.95	41.32	59.63

Source: own, based on Multi-Purpose Household Survey

Table A16.8. El Salvador. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1997	0.66	5.13	10.74	16.96	28.33
1998	0.62	4.25	8.67	17.62	28.63
1999	1.04	6.93	14.81	16.35	30.45
2000	1.16	6.09	11.76	17.09	36.51
2001	3.07	7.56	10.56	18.34	33.09
2002	1.17	6.07	14.72	22.01	34.70
2003	1.13	4.82	13.66	17.12	32.66
2004	0.51	7.83	11.66	19.09	33.76
2005	0.95	6.14	12.03	24.98	36.85

Source: own, based on Multi-Purpose Household Survey

Table A16.9. El Salvador. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1995	2.37	39.68	32.71
1996	2.02	37.73	33.39
1997	2.72	39.85	33.74
1998	3.80	46.12	37.84
1999	3.36	43.13	39.22
2000	3.50	42.30	36.64
2001	2.96	41.97	36.86
2002	3.01	43.14	35.56
2003	2.48	41.66	35.54
2004	3.29	39.79	34.96
2005	3.08	39.39	36.23

Source: own, based on Multi-Purpose Household Survey

Table A16.10. El Salvador. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1995	2.32	23.50	65.67
1996	4.47	23.60	55.95
1997	6.03	47.54	75.24
1998	5.05	46.38	82.01
1999	4.81	45.90	84.15
2000	4.26	41.46	84.57
2001	4.25	43.15	86.70
2002	4.23	45.74	86.82
2003	3.70	36.07	85.62
2004	3.51	36.10	85.42
2005	3.75	43.75	70.29

Source: own, based on Multi-Purpose Household Survey

Table A16.11. El Salvador. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1995	76.98	43.98
1996	65.07	43.25
1997	70.52	44.39
1998	87.95	48.39
1999	91.88	48.59
2000	92.04	48.48
2001	91.93	48.51
2002	92.62	50.65
2003	93.60	47.99
2004	91.50	46.21
2005	93.90	47.94

Source: own, based on Multi-Purpose Household Survey

Table A16.12. El Salvador. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1995	15.81	50.53	62.93	16.75	54.72	66.48
1996	15.22	49.68	57.11	16.12	55.17	60.65
1997	15.31	51.45	60.15	16.35	56.50	64.29
1998	17.61	54.26	73.62	18.77	59.67	78.06
1999	17.24	55.67	74.42	18.24	60.64	79.34
2000	16.52	51.57	72.62	17.49	56.64	76.46
2001	15.57	52.72	73.20	16.64	57.29	76.60
2002	15.64	51.00	71.46	16.51	55.32	75.15
2003	15.60	50.08	73.31	16.66	54.32	76.81
2004	15.21	48.90	68.39	16.21	52.21	72.74
2005	15.12	46.02	70.80	16.08	50.44	75.06

Source: own, based on Multi-Purpose Household Survey

Table A16.13. El Salvador. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1997	80.82	40.10	47.46
1998	67.85	37.54	44.42
1999	68.82	41.11	46.56
2000	73.98	37.61	46.35
2001	76.25	41.73	48.48
2002	74.79	43.56	50.93
2003	72.65	44.43	49.90
2004	79.55	44.49	51.25
2005	74.21	39.76	47.74

Source: own, based on Multi-Purpose Household Survey

Table A16.14. El Salvador. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1997	15.81	50.86
1998	15.17	50.43
1999	17.89	52.62
2000	17.78	52.56
2001	17.92	51.60
2002	19.50	51.67
2003	17.62	47.92
2004	18.62	48.56
2005	20.83	50.73

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Multi-Purpose Household Survey

17. Uruguay

Table A17.1. Uruguay. Coverage Rates for the Economically Active Population and Elderly (Urban Population)

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1991	58.04	61.31	76.71	20.22	88.05
1992	56.79	60.31	75.70	20.03	88.10
1993	57.18	60.21	76.23	19.47	88.05
1994	56.78	60.02	76.25	20.60	87.76
1995	55.47	59.54	75.03	20.56	87.62
1996	54.81	59.21	74.61	20.96	87.32
1997	53.32	58.00	73.10	19.81	88.17
1998	54.33	58.44	74.01	18.57	87.44
1999	53.56	58.45	74.15	17.67	87.73
2000	52.93	58.67	74.05	16.01	87.49
2001	52.64	59.62	77.04	16.34	85.87
2002	51.80	59.80	77.76	15.95	87.09
2003	49.95	57.82	75.48	13.96	85.93
2004	51.43	57.35	74.02	16.23	85.97
2005	56.64	63.24	76.07	23.79	86.31
2006 a/	60.86	67.33	80.41	25.44	85.59
2006 b/	61.13	67.31	79.89	27.95	85.55

Notes:

a/ Based on the same methodology than previous years.

b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.2. Uruguay. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1991	65.17	66.49	62.19	58.71	43.44
1992	61.37	64.76	62.78	59.95	44.26
1993	63.56	65.18	61.27	58.71	42.23
1994	62.79	65.58	61.43	58.31	40.99
1995	61.83	64.40	60.64	59.22	42.75
1996	61.12	63.61	61.19	58.06	42.92
1997	62.27	61.61	58.55	57.46	40.11
1998	60.02	63.93	59.73	57.89	37.93
1999	60.02	62.48	60.11	58.33	39.38
2000	59.75	61.86	60.21	59.25	43.83
2001	61.33	63.26	62.00	58.73	44.33
2002	60.08	63.45	62.25	59.18	47.21
2003	55.00	60.26	62.84	58.89	44.87
2004	53.92	61.20	60.79	58.52	47.85
2005	59.31	65.58	68.08	65.06	53.73
2006 a/	64.99	70.29	71.32	69.46	55.91
2006 b/	64.48	70.28	71.55	69.74	56.16

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.3. Uruguay. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1991	78.70	90.54	94.41	94.77
1992	78.73	89.68	94.38	95.56
1993	78.50	90.41	93.53	95.58
1994	77.79	90.11	92.99	95.78
1995	77.31	89.21	93.92	96.40
1996	77.98	87.27	93.31	96.69
1997	78.67	89.04	93.83	96.31
1998	77.88	88.14	93.56	95.94
1999	76.38	88.86	94.50	96.96
2000	77.70	88.46	91.75	96.73
2001	72.56	87.76	92.66	96.73
2002	75.24	87.93	92.68	96.76
2003	72.28	86.07	92.44	96.34
2004	72.40	86.87	91.71	96.09
2005	72.19	87.18	92.77	95.97
2006 a/	70.18	87.06	92.17	96.10
2006 b/	69.95	87.38	92.33	96.20

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.4. Uruguay. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1991	62.12	52.43	64.43	56.81	89.17	87.29
1992	61.37	50.83	63.71	55.64	89.51	87.15
1993	61.16	51.98	63.22	56.08	88.14	88.00
1994	60.87	51.38	62.96	55.96	88.78	87.10
1995	59.40	50.35	62.34	55.68	87.07	87.98
1996	57.80	51.06	61.07	56.76	87.91	86.93
1997	56.23	49.52	59.70	55.64	88.19	88.16
1998	57.56	50.29	60.45	55.77	87.78	87.23
1999	56.56	49.85	60.04	56.34	89.10	86.85
2000	55.38	49.93	59.64	57.39	89.60	86.13
2001	55.54	49.23	60.23	58.83	86.27	85.60
2002	54.20	48.96	59.98	59.56	88.87	85.92
2003	51.79	47.80	57.53	58.18	88.50	84.25
2004	53.33	49.15	57.62	57.01	87.44	85.03
2005	58.92	54.02	63.83	62.51	88.55	84.86
2006 a/	63.39	57.98	68.09	66.41	87.37	84.48
2006 b/	63.82	57.93	68.20	66.18	86.53	84.90

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Table A17.5. Uruguay. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1991	.	58.04	.	61.31	.	88.05
1992	.	56.79	.	60.31	.	88.10
1993	.	57.18	.	60.21	.	88.05
1994	.	56.78	.	60.02	.	87.76
1995	.	55.47	.	59.54	.	87.62
1996	.	54.81	.	59.21	.	87.32
1997	.	53.32	.	58.00	.	88.17
1998	.	54.33	.	58.44	.	87.44
1999	.	53.56	.	58.45	.	87.73
2000	.	52.93	.	58.67	.	87.49
2001	.	52.64	.	59.62	.	85.87
2002	.	51.80	.	59.80	.	87.09
2003	.	49.95	.	57.82	.	85.93
2004	.	51.43	.	57.35	.	85.97
2005	.	56.64	.	63.24	.	86.31
2006 a/	.	60.86	.	67.33	.	85.59
2006 b/	69.71	60.51	72.46	66.92	80.48	85.88

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.6. Uruguay. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	42.25	58.55	62.84	66.35	60.93
1992	38.77	56.58	63.41	65.22	60.27
1993	39.60	55.06	63.81	66.96	61.01
1994	37.42	54.72	62.22	67.46	62.49
1995	33.27	51.85	61.35	67.72	63.64
1996	32.24	50.43	62.21	65.01	64.62
1997	29.23	47.21	59.37	66.30	64.84
1998	30.85	49.22	59.54	66.89	65.31
1999	28.52	49.06	59.12	64.65	66.34
2000	24.13	45.18	59.59	67.65	68.07
2001	24.49	45.20	57.28	66.52	69.67
2002	20.47	42.82	56.42	66.78	72.48
2003	19.70	37.98	53.86	66.69	71.57
2004	18.91	41.83	55.77	67.41	73.22
2005	21.33	46.19	59.47	72.91	83.38
2006 a/	26.64	50.61	64.56	76.69	85.80
2006 b/	27.58	51.45	64.59	76.61	85.46

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.7. Uruguay. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	48.73	61.67	66.20	68.68	62.15
1992	45.05	61.21	66.86	67.67	61.18
1993	44.44	59.94	66.70	68.52	62.11
1994	43.65	58.68	65.22	69.74	63.37
1995	39.95	58.06	65.45	69.65	65.24
1996	38.97	57.23	66.27	68.02	66.22
1997	36.18	54.08	64.45	69.18	66.61
1998	37.36	54.71	64.08	69.58	66.71
1999	34.97	56.90	63.23	69.71	67.41
2000	31.90	53.67	66.27	72.24	69.33
2001	32.70	54.31	65.45	72.82	72.93
2002	29.72	53.28	66.05	73.14	76.86
2003	27.51	48.98	63.19	73.75	75.86
2004	24.97	50.26	62.78	73.21	75.60
2005	29.28	54.04	66.37	79.54	87.12
2006 a/	34.40	59.21	71.45	82.39	89.29
2006 b/	35.09	59.76	71.06	81.70	89.05

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.8. Uruguay. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	88.25	90.90	89.55	88.08	83.90
1992	88.40	91.00	90.29	89.90	80.91
1993	87.95	91.25	89.38	87.34	84.38
1994	86.58	90.14	89.46	88.50	84.23
1995	86.33	91.57	88.06	88.69	83.75
1996	85.38	90.78	88.62	87.49	84.37
1997	84.90	90.94	90.68	89.47	84.95
1998	85.84	88.77	88.76	89.79	84.17
1999	83.11	90.80	90.14	89.63	85.43
2000	83.10	90.10	90.28	88.59	85.77
2001	81.04	85.97	87.39	88.01	86.99
2002	82.47	86.26	90.04	89.71	87.09
2003	78.40	87.10	88.44	88.62	87.11
2004	78.04	87.03	88.83	88.84	87.10
2005	80.47	87.25	87.33	88.53	88.14
2006 a/	78.42	87.78	87.40	88.19	86.30
2006 b/	78.49	88.29	87.44	88.06	85.60

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.9. Uruguay. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1991	42.98	63.83	61.17
1992	43.89	63.43	59.98
1993	46.50	62.23	60.03
1994	43.91	61.16	60.50
1995	47.77	58.83	60.62
1996	49.47	57.12	60.47
1997	50.20	55.04	59.56
1998	45.44	55.23	60.26
1999	48.62	55.93	59.88
2000	44.47	53.71	61.27
2001	50.28	52.40	62.50
2002	50.42	50.51	63.10
2003	49.44	46.60	61.56
2004	50.55	48.26	60.43
2005	53.06	52.59	65.48
2006 a/	66.11	60.00	69.66
2006 b/	70.81	59.78	69.22

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.10. Uruguay. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1991	30.94	55.34	84.47
1992	26.20	53.37	84.46
1993	25.72	52.61	84.99
1994	26.98	53.28	85.11
1995	27.96	55.26	84.85
1996	26.66	58.14	84.80
1997	25.86	57.96	83.58
1998	25.13	53.63	84.25
1999	24.81	60.50	84.61
2000	24.91	56.03	85.21
2001	26.11	74.77	94.85
2002	26.32	75.33	96.23
2003	24.42	71.25	96.42
2004	23.57	68.79	96.40
2005	32.28	77.90	96.52
2006 a/	37.47	82.19	95.62
2006 b/	40.67	82.25	95.52

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.11. Uruguay. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1991	100.00	66.48
1992	100.00	66.18
1993	100.00	66.56
1994	100.00	67.01
1995	100.00	65.17
1996	100.00	64.96
1997	100.00	63.56
1998	100.00	65.84
1999	100.00	66.06
2000	100.00	65.52
2001	100.00	69.59
2002	100.00	69.72
2003	100.00	66.63
2004	100.00	64.87
2005	98.77	68.75
2006 a/	98.67	74.61
2006 b/	98.65	74.15

Notes:
a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.
Source: own, based on Ongoing Household Survey

Table A17.12. Uruguay. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1991	50.81	62.13	64.14	53.41	65.96	67.56
1992	49.06	60.63	63.63	51.81	64.89	66.92
1993	48.87	60.68	64.95	50.91	64.46	68.27
1994	47.63	60.39	65.93	49.93	64.45	68.89
1995	45.23	59.51	65.23	48.38	64.44	68.85
1996	43.84	57.53	66.91	47.21	62.81	70.51
1997	42.20	56.55	65.82	45.55	62.32	69.95
1998	42.34	57.29	66.56	45.50	62.08	70.16
1999	41.87	56.20	66.67	45.75	61.77	70.96
2000	40.44	56.09	65.72	45.35	62.15	71.37
2001	40.34	54.59	66.83	45.72	62.25	74.17
2002	37.39	53.75	68.10	43.14	62.62	76.51
2003	35.57	51.18	67.72	41.33	59.49	77.05
2004	36.78	51.64	70.51	40.77	58.10	77.21
2005	39.04	56.31	79.39	43.62	63.37	86.74
2006 a/	43.37	61.47	80.59	48.51	68.06	87.85
2006 b/	47.25	61.81	80.62	52.13	68.26	87.87

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.13. Uruguay. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1991	89.36	80.12	86.28
1992	89.50	80.33	87.58
1993	89.09	81.42	88.07
1994	88.56	82.18	90.37
1995	89.21	79.32	85.61
1996	88.92	79.19	87.67
1997	89.25	82.83	86.87
1998	88.69	81.50	88.12
1999	88.93	81.88	88.76
2000	88.62	82.69	87.68
2001	86.78	81.96	86.72
2002	88.20	82.41	88.67
2003	86.26	82.92	90.81
2004	86.82	83.05	87.14
2005	87.12	82.33	90.09
2006 a/	86.97	81.15	86.69
2006 b/	86.80	81.01	86.53

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.14. Uruguay. Rate of Total Household Income from Pensions to Total Household Income, by Type of Family

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1991	82.80	47.30	61.95
1992	84.42	49.46	63.08
1993	84.92	49.81	65.06
1994	85.55	49.40	65.30
1995	86.06	50.36	65.76
1996	87.14	51.70	67.39
1997	87.97	53.09	68.68
1998	85.49	50.76	66.22
1999	86.09	51.37	67.90
2000	85.79	51.49	68.37
2001	84.58	51.99	67.84
2002	85.91	53.54	69.20
2003	85.46	53.39	69.28
2004	83.44	51.78	67.14
2005	83.63	52.12	68.35
2006 a/	81.68	50.83	66.97
2006 b/	81.61	50.67	66.89

Notes:

a/ Based on the same methodology than previous years.
b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Source: own, based on Ongoing Household Survey

Table A17.15. Uruguay. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1991	94.16	97.53
1992	93.83	97.45
1993	93.96	97.71
1994	93.79	97.49
1995	93.55	97.63
1996	93.84	97.69
1997	94.22	97.93
1998	93.75	97.64
1999	93.93	97.78
2000	93.96	97.58
2001	92.98	97.43
2002	93.70	97.16
2003	93.59	97.11
2004	92.94	97.20
2005	93.66	97.35
2006 a/	92.82	97.15
2006 b/	92.50	97.29

Notes:

a/ Based on the same methodology than previous years.

b/ Based on a new methodology: (i) different question and (ii) includes urban and rural population. See annex III for the details.

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.

Source: own, based on Ongoing Household Survey

18. Venezuela

Table A18.1. Venezuela. Coverage Rates for the Economically Active Population and Elderly

Year	Contributors / Economically Active Population	Contributors / Employed Persons	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Age 65+
1995	36.30	39.90	66.36	.	18.79
1996	33.59	37.76	64.56	.	18.78
1997	34.58	38.21	62.71	.	23.10
1998	34.46	38.18	66.21	.	20.67
1999	33.95	39.11	68.31	.	21.20
2000	35.12	39.96	71.49	.	23.82
2001	35.48	39.07	68.17	.	26.43
2002	32.43	36.65	64.94	.	25.61
2003	30.24	34.37	62.54	.	25.75
2004	31.86	36.08	63.71	.	26.82
2005	32.64	35.69	61.07	.	26.63
2006	35.30	37.85	63.75	.	31.27

Source: own, based on Household Survey by Sampling

Table A18.2. Venezuela. Coverage Rates for the Employed Person, by Age

Year	20-29	30-39	40-49	50-59	60-69
1995	43.50	42.29	40.71	34.51	19.16
1996	42.52	40.39	37.94	28.84	19.47
1997	41.08	40.87	39.13	33.41	17.57
1998	39.98	41.59	39.26	34.16	17.45
1999	40.79	41.83	41.16	35.12	20.75
2000	42.34	43.53	41.20	34.22	20.19
2001	40.14	43.14	40.56	34.36	20.58
2002	36.22	40.99	39.41	32.12	20.54
2003	32.64	38.30	37.63	32.30	20.11
2004	35.22	40.64	38.55	32.63	20.95
2005	35.81	39.58	38.37	31.59	20.35
2006	39.06	42.02	39.72	33.39	21.02

Source: own, based on Household Survey by Sampling

Table A18.3. Venezuela. Coverage Rates for the Elderly , by Age

Year	60-64	65-69	70-74	75-79
1995	18.54	18.95	19.40	18.49
1996	16.19	19.70	20.57	20.95
1997	22.98	23.71	23.10	22.44
1998	20.36	21.43	21.40	19.44
1999	20.06	23.33	23.59	18.06
2000	22.43	25.35	25.37	22.92
2001	25.36	27.54	28.33	25.13
2002	24.22	26.35	29.68	23.64
2003	23.72	27.04	30.33	23.64
2004	25.65	27.43	30.38	24.87
2005	26.97	27.56	28.59	23.26
2006	31.36	30.60	32.48	30.95

Source: own, based on Household Survey by Sampling

Table A18.4. Venezuela. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Men	Women	Men	Women	Men	Women
1995	33.22	42.23	35.92	47.95	24.93	13.67
1996	30.77	38.80	33.95	45.22	26.09	12.67
1997	32.62	37.98	35.49	43.15	29.58	17.71
1998	33.29	36.44	36.56	40.98	27.32	15.15
1999	32.28	36.79	36.88	42.97	28.48	15.17
2000	33.34	38.13	37.70	43.86	30.72	18.11
2001	33.16	39.47	36.61	43.25	33.13	20.90
2002	29.83	36.85	33.83	41.42	32.12	20.24
2003	27.96	34.03	31.80	38.65	31.13	21.31
2004	29.46	35.90	33.38	40.60	33.00	21.73
2005	30.49	36.13	33.37	39.47	32.49	21.91
2006	32.81	39.40	35.17	42.26	36.84	26.51

Source: own, based on Household Survey by Sampling

Table A18.5. Venezuela. Coverage Rates for the Economically Active Population, Employed Persons, and Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Age 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1995	.	36.30	.	39.90	.	18.79
1996	.	33.59	.	37.76	.	18.78
1997	.	34.58	.	38.21	.	23.10
1998	.	34.46	.	38.18	.	20.67
1999	.	33.95	.	39.11	.	21.20
2000	.	35.12	.	39.96	.	23.82
2001	.	35.48	.	39.07	.	26.43
2002	.	32.43	.	36.65	.	25.61
2003	.	30.24	.	34.37	.	25.75
2004	.	31.86	.	36.08	.	26.82
2005	.	32.64	.	35.69	.	26.63
2006	.	35.30	.	37.85	.	31.27

Source: own, based on Household Survey by Sampling

Table A18.6. Venezuela. Coverage Rates for the Economically Active Population, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	15.51	27.97	40.27	47.87	49.83
1996	15.68	26.15	34.88	42.93	48.41
1997	18.05	30.28	35.39	41.47	47.65
1998	18.73	29.36	34.69	41.37	47.38
1999	14.90	28.69	35.27	42.68	48.04
2000	19.33	29.10	35.96	42.07	48.61
2001	35.01	34.27	35.06	35.15	37.49
2002	13.34	24.43	33.30	39.80	50.87
2003	12.90	21.51	29.20	37.33	49.59
2004	15.64	23.44	31.86	38.57	49.37
2005	22.82	25.47	30.89	37.28	46.63
2006	18.83	26.00	34.81	43.81	52.99

Source: own, based on Household Survey by Sampling

Table A18.7. Venezuela. Coverage Rates for the Employed Persons, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	19.81	33.19	44.80	50.35	51.38
1996	19.15	33.35	38.82	47.29	50.36
1997	23.09	34.81	38.97	44.94	49.26
1998	23.57	34.51	39.34	43.72	49.04
1999	23.29	33.59	41.57	46.48	50.49
2000	26.25	35.02	40.67	45.60	51.79
2001	38.68	38.83	39.55	38.84	39.05
2002	18.60	28.96	36.63	44.79	53.89
2003	16.54	26.70	33.56	41.91	52.44
2004	20.51	29.00	35.51	42.60	52.33
2005	25.68	28.21	34.20	40.89	49.40
2006	21.48	29.57	37.89	45.68	54.56

Source: own, based on Household Survey by Sampling

Table A18.8. Venezuela. Coverage Rates for the Elderly, by Quintile

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	9.84	16.23	18.71	22.34	26.99
1996	14.21	14.27	19.49	21.25	24.70
1997	12.97	15.13	25.59	24.59	37.32
1998	10.85	14.81	18.38	25.71	33.68
1999	11.98	12.46	20.27	27.65	33.95
2000	9.92	15.35	24.68	26.95	42.12
2001	25.60	25.18	28.03	25.71	27.71
2002	8.57	13.05	24.60	33.21	48.64
2003	10.39	15.22	22.06	34.81	46.25
2004	11.89	16.11	23.72	35.17	47.37
2005	16.91	20.32	24.14	30.67	41.23
2006	13.28	18.54	29.32	38.43	56.93

Source: own, based on Household Survey by Sampling

Table A18.9. Venezuela. Coverage Rates for the Employed, by Field of Activity

Year	Field of Activity		
	Primary	Secondary	Tertiary
1995	10.07	46.74	43.61
1996	13.38	42.99	40.88
1997	14.02	41.75	40.33
1998	16.71	41.59	40.22
1999	17.89	42.79	41.04
2000	18.12	42.56	42.45
2001	18.82	40.22	41.58
2002	15.70	37.75	39.39
2003	13.48	35.22	37.35
2004	15.38	38.01	38.61
2005	16.30	36.94	38.00
2006	15.88	38.89	40.59

Source: own, based on Household Survey by Sampling

Table A18.10. Venezuela. Coverage Rates for the Employed, by Sizes of Establishments

Year	Sizes of Establishments		
	Small	Medium	Large
1995	5.21	49.79	84.44
1996	4.02	50.66	81.69
1997	4.63	48.55	80.16
1998	5.04	52.95	82.91
1999	5.75	53.06	83.58
2000	6.53	53.86	84.42
2001	6.14	41.39	78.58
2002	5.45	38.50	78.58
2003	5.11	39.43	76.54
2004	5.52	41.45	77.45
2005	4.36	41.00	75.17
2006	4.33	40.37	77.42

Source: own, based on Household Survey by Sampling

Table A18.11. Venezuela. Coverage Rates for Wage Earners, by Sector

Year	Sector	
	Public	Private
1995	86.27	57.40
1996	83.36	56.25
1997	83.11	54.15
1998	84.65	58.61
1999	89.74	59.95
2000	91.35	63.79
2001	88.05	60.43
2002	88.98	55.86
2003	87.05	52.97
2004	84.85	55.32
2005	81.85	52.56
2006	83.55	55.12

Source: own, based on Household Survey by Sampling

Table A18.12. Venezuela. Coverage Rates for the Active Population and Employed, by Education

Year	Contributors / Economically Active Population			Contributors / Employed Persons		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1995	27.69	49.61	54.58	30.27	55.19	60.52
1996	25.10	45.91	51.02	28.21	52.07	56.88
1997	24.90	45.02	54.58	27.45	50.68	59.54
1998	25.49	44.69	54.35	28.18	50.18	59.83
1999	25.32	41.03	54.89	29.12	47.96	62.51
2000	26.62	42.76	55.11	30.00	49.99	62.79
2001	25.76	42.66	56.66	28.20	47.51	62.66
2002	22.58	39.55	54.16	25.45	45.01	61.24
2003	20.62	36.14	51.90	23.27	41.75	59.20
2004	22.18	38.44	53.20	24.97	44.20	60.37
2005	21.32	37.75	56.37	23.20	41.60	61.99
2006	22.50	40.04	59.74	24.02	43.38	64.00

Source: own, based on Household Survey by Sampling

Table A18.13. Venezuela. Coverage Rates of the Elderly, by Education

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1995	16.04	49.17	50.03
1996	16.77	41.16	53.53
1997	19.48	54.27	62.35
1998	17.56	48.14	53.95
1999	18.49	44.29	56.09
2000	20.71	45.37	59.40
2001	23.35	50.74	58.09
2002	22.68	48.45	59.79
2003	23.07	49.11	48.12
2004	24.11	46.13	55.41
2005	23.52	45.37	54.45
2006	26.84	52.46	67.63

Source: own, based on Household Survey by Sampling

Table A18.14. Venezuela. Other Definitions of Pensions

Year	Definition (1)	Definition (2)
1995	23.51	51.93
1996	24.23	53.94
1997	27.67	53.41
1998	25.60	53.88
1999	26.41	54.17
2000	29.74	55.20
2001	32.65	56.56
2002	31.71	56.52
2003	31.83	57.64
2004	32.89	58.42
2006	37.85	61.58

Note: Definition (1) refers to the "Joint Coverage" which represents the percentage of the elderly who reside in a household in which at least one social security benefit is received. On the other hand, Definition (2) refers to the percentage of the elderly who reside in a household in which at least one social security benefit is received or one person over 65 years of age is occupied.
Source: own, based on Household Survey by Sampling

ANNEX II
Detail of contributory and non contributory benefits

Table A1. Coverage Rates for the Elderly by Type of Pension

Year	Bolivia			Chile			Costa Rica			Ecuador		
	Total	Cont.	Non cont.	Total	Cont.	Non cont.	Total	Cont.	Non cont.	Total	Cont.	Non cont.
1990	.	.	.	77.19	73.04	6.78	.	.	.	18.60	18.60	.
1991	.	.	.	.	.	.	25.55	25.55	.	19.83	19.83	.
1992	.	.	.	74.63	66.50	8.47	45.99	28.11	17.96	18.65	18.65	.
1993	.	.	.	.	.	.	43.68	28.55	15.11	19.35	19.35	.
1994	.	.	.	75.93	68.21	9.65	47.44	31.48	17.19	19.27	19.27	.
1995	.	.	.	.	.	.	49.90	32.79	17.56	20.20	20.20	.
1996	17.63	17.63	.	76.03	65.94	14.36	51.81	32.97	19.12	21.11	21.11	.
1997	19.92	19.92	.	.	.	.	56.03	36.79	19.36	19.64	19.64	.
1998	.	.	.	75.59	62.17	13.56	56.48	37.48	18.96	20.88	20.88	.
1999	17.73	17.73	.	.	.	.	27.50	27.50	.	22.38	22.38	.
2000	16.97	16.97	.	77.64	63.71	14.01	55.63	36.62	18.37	27.52	13.68	14.54
2001	75.07	19.87	70.78	.	.	.	57.42	35.98	20.65	31.36	14.66	17.71
2002	72.34	14.71	69.46	.	.	.	59.65	35.73	23.12	.	.	.
2003	.	.	.	78.10	63.89	14.42	.	.	.	34.22	15.22	20.45
2004	80.69	15.05	78.47	.	.	.	60.09	39.42	20.12	33.27	16.08	18.47
2005	89.78	17.99	88.74	.	.	.	62.06	62.06	19.02	29.53	15.29	14.91
2006	.	.	.	78.66	61.71	17.36	59.20	41.34	17.86	31.02	17.45	13.77

Source: own, based on Survey of Households

Table A2. Bolivia. Coverage Rates for the Elderly, by Quintile and Type of Pension

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1990	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1996	0.16	3.44	15.65	24.61	44.36	0.16	3.45	15.64	24.62	44.36	.	.	.	.	.
1997	.	3.54	17.10	34.86	44.12	.	3.53	16.49	35.46	44.12	.	.	.	.	.
1998	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1999	.	0.40	12.36	25.32	50.56	.	0.40	12.32	25.32	50.56	.	.	.	.	.
2000	.	3.38	8.56	28.93	44.01	.	3.38	8.56	28.93	44.01	.	.	.	.	.
2001	66.77	69.36	67.41	87.73	84.42	.	1.47	15.25	30.67	51.96	66.23	69.78	62.72	83.70	71.82
2002	59.89	73.40	71.11	77.41	79.85	.	0.20	5.70	21.32	46.19	59.89	73.40	69.33	74.24	70.41
2003	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2004	62.36	82.75	87.16	83.76	86.68	.	2.77	5.52	24.76	43.35	62.36	81.22	85.90	81.88	80.05
2005	88.35	88.22	87.66	91.36	93.51	0.12	0.12	11.15	25.36	52.24	88.37	88.19	87.30	90.47	90.42
2006	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

Source: own, based on Household Survey, Mecovi Program

Table A3. Chile. Coverage Rates for the Elderly, by Quintile and Type of Pension

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1990	70.61	79.27	84.80	81.90	69.61	61.56	74.12	81.41	80.03	68.30	10.33	7.64	7.00	6.82	2.16
1991	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1992	72.69	76.78	79.94	74.98	68.81	52.10	66.26	74.12	72.21	67.78	21.03	11.01	6.17	3.13	1.08
1993	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1994	73.57	78.95	80.41	76.67	70.62	55.70	67.87	75.28	73.09	69.61	19.34	13.21	7.44	6.93	1.47
1995	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1996	72.17	80.18	83.95	76.45	67.46	47.90	67.57	76.37	72.04	65.81	27.15	17.84	14.18	9.98	2.78
1997	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1998	74.71	79.13	78.80	73.93	71.58	41.97	59.99	71.06	68.33	69.58	32.76	19.51	7.92	5.67	2.04
1999	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2000	71.91	77.81	84.80	80.74	73.09	50.42	59.67	72.47	66.25	69.91	21.62	18.10	12.41	14.91	2.97
2001	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2003	76.08	80.18	83.65	78.05	72.89	44.03	60.25	73.55	71.41	70.44	32.29	20.27	10.39	6.86	2.46
2004	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2006	75.05	80.57	82.18	78.75	76.70	40.69	57.25	68.86	69.23	73.12	34.48	23.91	13.77	9.98	4.02

Source: own, based on National Socioeconomic Survey

Table A4. Costa Rica. Coverage Rates for the Elderly, by Quintile and Type of Pension

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1990	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1991	2.73	14.23	26.54	37.63	46.24	2.74	14.30	26.45	37.63	46.24	.	.	.	.	.
1992	26.25	51.66	48.40	53.06	50.84	3.28	19.19	31.36	40.67	46.26	22.81	32.74	17.04	12.84	4.58
1993	21.24	45.64	44.29	55.46	51.88	3.72	23.49	28.52	41.35	45.66	16.80	22.13	15.95	14.69	5.95
1994	29.10	46.52	50.35	56.91	54.41	7.16	24.38	33.19	43.66	49.01	22.77	23.08	18.48	14.27	7.49
1995	29.14	53.76	49.35	59.12	58.04	4.80	28.15	30.74	46.83	53.17	24.83	26.29	19.04	12.29	5.54
1996	29.76	57.07	51.56	60.55	59.78	4.05	21.36	34.22	49.71	55.23	25.98	35.65	17.24	12.05	4.83
1997	40.96	59.13	52.36	64.07	62.98	10.68	27.09	37.41	50.50	57.24	29.38	33.12	14.72	14.16	5.70
1998	43.38	56.75	59.05	59.46	62.80	11.23	28.77	39.55	48.12	58.43	31.13	27.59	20.30	11.32	4.61
1999	10.77	23.82	28.86	33.47	40.29	10.77	23.82	28.86	33.47	40.29	.	.	.	.	.
2000	39.05	61.03	57.25	61.22	58.20	8.43	32.10	37.60	49.13	53.56	29.06	26.59	19.96	12.01	4.31
2001	38.20	65.48	58.52	64.44	58.52	7.54	28.77	38.80	48.74	53.56	26.97	36.47	19.34	15.51	5.11
2002	41.77	63.98	61.59	66.09	64.03	10.52	22.54	38.17	50.86	55.69	28.88	41.09	22.94	14.90	7.88
2003	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2004	45.97	62.01	67.16	58.50	65.94	11.48	29.16	46.72	46.01	62.05	32.36	31.95	20.44	12.03	3.83
2005	59.34	64.05	58.11	61.80	66.41	59.34	64.05	58.11	61.80	66.41	42.53	26.70	14.04	9.81	1.91
2006	49.64	56.51	64.08	60.70	65.03	12.13	36.82	46.03	50.57	61.67	37.73	19.63	17.93	10.08	3.39

Source: own, based on Multi-Purpose Household Survey

Table A5. Ecuador. Coverage Rates for the Elderly, by Quintile and Type of Pension

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1990	5.26	15.95	14.93	25.05	31.94	5.26	15.95	15.01	24.92	31.94	.	.	.	.	.
1991	7.96	17.02	17.98	24.74	31.75	8.96	16.03	18.56	24.15	31.75	.	.	.	.	.
1992	5.34	13.31	18.60	26.46	29.56	5.35	13.39	18.79	26.23	29.49	.	.	.	.	.
1993	4.95	15.33	21.73	20.99	33.79	5.08	15.19	21.73	20.99	33.79	.	.	.	.	.
1994	2.05	16.59	16.92	25.49	34.32	2.05	16.60	16.92	25.88	33.95	.	.	.	.	.
1995	5.44	13.03	18.53	28.74	35.28	5.45	13.11	18.43	29.03	35.03	.	.	.	.	.
1996	7.99	17.08	20.35	29.02	30.90	7.98	16.71	20.78	28.25	31.61	.	.	.	.	.
1997	7.78	13.72	20.29	26.39	29.65	7.75	13.76	20.30	26.39	29.65	.	.	.	.	.
1998	7.55	15.05	16.67	28.31	36.84	7.56	15.02	16.67	28.35	36.80	.	.	.	.	.
1999	5.59	19.98	20.64	30.81	34.84	5.59	19.94	20.66	30.83	34.84	.	.	.	.	.
2000	22.02	27.01	29.06	28.89	30.66	3.55	8.43	12.84	18.91	24.67	18.71	19.31	16.74	11.45	6.51
2001	17.97	33.73	32.29	34.91	37.84	2.11	10.40	14.97	16.06	29.57	16.13	24.92	19.30	19.37	9.00
2002	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2003	28.42	32.92	33.10	32.53	44.20	1.90	4.52	11.46	17.75	40.44	27.17	29.84	22.91	16.79	5.64
2004	30.02	30.22	31.51	33.67	40.75	2.03	7.71	10.87	22.82	36.96	28.48	24.35	22.12	11.99	5.21
2005	.	38.87	27.83	33.02	47.84	.	2.24	7.74	22.87	43.85	.	36.92	20.87	11.23	5.19
2006	.	44.32	25.75	32.95	52.31	.	4.31	8.54	23.42	50.89	.	40.44	17.36	10.19	1.13

Source: own, based on National Survey on Employment, Unemployment and Underemployment

ANNEX III: METHODOLOGICAL ASPECTS

The study analyzes pension coverage using data from household surveys of 18 countries of Latin America from 1990 to 2006 (see table MA.1). This source was preferred over other sources given that it has a larger level of detail and consistency. Though these surveys differ in terms of their geographic coverage and other elements (both between countries and years within the same country), they nonetheless make it possible to apply a standardized conceptual framework and standard definitions for calculating coverage levels of social security systems in Latin America. The study measures the level of coverage, but also tries to understand coverage presenting it by age group, gender, geographical areas, occupation, sector of employment, size of firms, level of education, and income.

Table MA.1: Name, geographical coverage and period of time of the household surveys used in the study

Country	Name	Geographical coverage	Period of time
Argentina	1990 to 2002 – Encuesta Permanente de Hogares (EPH). 2003 to 2006 – Encuesta Continua de Hogares (EPH-C).	Urban	1990 to 2002 - October. 2003 to 2004 - Second Semester.
Bolivia	1996 and 1997 - Encuesta Nacional de Empleo (ENE). 1999 to 2003 and 2005 - Encuesta Continua de Hogares - Condiciones de Vida (ECH).	1996 to 2005 - National.	1996 - June. 1997 to 2001 - November. 2002 - December. 2004 to 2005 - Annual
Brazil	1992 to 2004 and 2006 - Pesquisa Nacional por Amostra de Domicilios (PNAD).	National	September
Chile	1990, 1992, 1994, 1996, 1998, 2000, 2003 and 2006 - Encuesta de Caracterización Socioeconómica Nacional (CASEN).	National	November
Colombia	1992 and 1995 to 1999 - Encuesta Nacional de Hogares - Fuerza de Trabajo (ENH). 2001 to 2004 and 2006 Encuesta Continua de Hogares, Ciudades y Areas Metropolitanas, Cabeceras Municipales, Centros Poblados y Area Rural Dispersa (ECH)	1992 - Urban, 1995 to 2006 - National	1992 and 1995 to 1999 - September. 2001 to 2004 and 2006 - Second Quarter
Costa Rica	1992 to 1995 - Encuesta de Hogares de Propósitos Múltiples (EHPM). 1996 to 2006 - Encuesta Permanente de Hogares de Propósitos Múltiples (EpHPM).	National	July
Dominican Republic	2000 to 2006 - Encuesta Nacional de Fuerza de Trabajo (ENFT).	National	Abril
Ecuador	1990 to 2001 - Encuesta Periódica de Empleo y Desempleo (EPED). 2002 to 2006 - Encuesta de Empleo, Desempleo y Subempleo. (ENEMDU)	1990 a 1999 - Urban. 2000 al 2006- National.	1990 to 2001 - November. 2003 - December. 2004 to 2006- March.
El Salvador	1995 to 2005 - Encuesta de Hogares de Propósitos Múltiples (EHPM).	National.	Annual
Guatemala	1998/99 – Encuesta Nacional de Ingresos y Gastos (ENIGFAM). 2000 and 2006 - Encuesta Nacional sobre Condiciones de Vida (ENCOVI).	National.	1998/99 - March 1998 to March 1999. 2000 and 2006 - July to November.

Country	Name	Geographical coverage	Period of time
Honduras	1992, 1994 to 2003, and 2006 - Encuesta de Permanente de Hogares de Propósitos Múltiples (EPHPM).	National.	September
México	1992, 1994, 1996, 1998, 2000, 2002 and 2004 to 2006 - Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH)	National.	Third Quarter
Nicaragua	1993, 1998, 2001and 2005 - Encuesta Nacional de Hogares sobre Medición de Nivel de Vida (EMNV).	National.	1993 - February to April 1998 - April to September 2001and 2005 - April to August
Panama	1991 Encuesta de Hogares – Mano de Obra (EMO). 1995 to 2006 - Encuesta de Hogares (EH).	National.	August.
Paraguay	1999 Encuesta Permanente de Hogares (EPH) 2000/2001Encuesta Integrada de Hogares (EIH). 2002 to 2006 Encuesta Permanente de Hogares (EPH).	National	1999 - August to December. 2000/2001 - September 2000 to August 2001. 2003 - August to December. 2004 to 2006 - August to November.
Perú	1998 to 2006 - Encuesta Nacional de Hogares (ENAHO).	National	Fourth quarter.
Uruguay	1995 to 200**5** - Encuesta Continua de Hogares (ECH). 2006 Encuesta Nacional de Hogares Ampliada (ENHA)	1991 to 2005 - Urban. 2006 - National.	Annual.
Venezuela	1995 to 200**6** - Encuesta de Hogares por Muestreo (EHM).	National	Second Semester.

Given that the definitions of economic activity status, the geographic scope considered, and the concept of coverage used by prior studies varies from country to country, the coverage indicators are not exactly equivalent. Furthermore, a comparison of indicators derived from local studies overlooks the fact that workers in certain occupational categories are not entitled to social security benefits in all countries (for example, the laws differ on the treatment given to household workers and the self-employed). As such, the measurement of coverage called for by the legal criteria also differs. In order to overcome these obstacles, this study focuses on measuring national levels of coverage[12] and considers all persons over the age of 20 - of the economically active phase - or who are over the age of 65 - for the beneficiary stage to be potentially eligible for social security protection.

Although the definition of the Economically Active Population usually includes individuals approximately 15 years of age or older, we have not used this reference group

[12] All the countries have information at a national level with the exception of Argentina which has data for the urban area and Bolivia, Colombia, Ecuador and Uruguay which have data at a national level in some of the years under consideration.

and prefer to define the Economically Active Population as starting at age 20 for various reasons. Primarily, because being of adult age is explicitly required in order to participate in social security systems. This definition also considers the quality of the information presented on child and adolescent employment and the customary age at which an individual is expected to take responsibility for supporting himself. The justification of the age bracket for the elderly is much more direct: the majority of national legislations indicate 60 or 65 as the age for receiving retirement benefits. We chose to work with the "over the age of 65" bracket in order to keep the coverage indicator of the elderly from being distorted by age-requirement differences from one country to another. Additional information on determination of the coverage indicators is presented below.

COVERAGE IN THE ECONOMICALLY ACTIVE STAGE

When analyzing general levels of coverage in the economically active stage, we defined three indicators of interest: (i) contributors/economically active individuals (ii) contributors/employed persons, and (iii) contributors/wage earners. The first two indicators are known as "coverage of the labor force" and "occupational coverage." One measures the degree of social security protection enjoyed by the labor force, while the other recognizes the existence of a group of persons who are not employed and therefore not so entitled. The third indicator of "coverage for wage earners" could be called legal coverage, since national laws coincide in recognizing entitlement to social security and a call for mandatory participation of wage earners in the pension systems (with some exceptions, such as household employees in El Salvador).

In order to standardize criteria for defining the ratios, we consider the "economically active population" to be individuals over the age of 20 who are employed or are actively seeking employment. Employed persons are defined as those over the age of 20 who are engaged in some form of work, whether paid or unpaid during the reference week of the survey, or who may not have worked (due to vacations, medical leave, etc.) but do have employment to which they are expected to return. We also include those who describe themselves as underemployed in this category. Our definition of wage earners includes workers and employees of the public and private sectors, as well as household employees. Finally, the self-employed include employers, whether or not they receive wages, those who work for themselves with or without business premises, farm hands, day laborers, and members of labor cooperatives.

It is, in fact, relatively easy to standardize the basis for the coverage indicator. That is hardly the case, however, for information on participation in the system. The surveys pose different types of questions to elicit that information: whether benefits are received at work (Argentina, Dominican Republic, Mexico, Uruguay, and Venezuela), whether contributions are being made into the pension system (Brazil, Chile and Honduras), whether contributions are being made into the social security system (Costa Rica, Guatemala, and Nicaragua), whether the person is enrolled in the pension system (Bolivia, Paraguay, and Peru), or whether the person is enrolled in the social security system (Colombia, Ecuador, El Salvador, and Nicaragua). Due to these differences, the coverage indicator for the first three groups of countries responds to a definition of coverage as the making of

contributions, while in the case of the last two groups a coverage indicator is obtained in terms of enrollment. No question whatsoever is asked in Panama.

Differences are also seen in terms of the individuals who were asked the question regarding the pension systems: employed persons (Brazil, Chile, Guatemala, Nicaragua, Paraguay, and Uruguay), employed persons with exceptions (El Salvador and Dominican Republic), wage earners (Argentina, Mexico, and Venezuela), or anyone (Bolivia, Costa Rica, Ecuador, and Peru). All things considered, taking into account that the number of unemployed persons who contribute to the pension systems is low, the distortions to the results for the ten countries that did not ask the question to all economically active persons are minor. Table MA.2 summarizes the information related to coverage in the economically active stage.

Table MA.2: Information about coverage in the economically active stage

Country	Type of question	Variable constructed	Person asked
Argentina	Benefits received by the worker (EPH) or the worker receives pension discount (EPH-C)	The worker has only pension or a combination of benefits and pension (EPH) or the worker has pension (EPH-C).	Salaried workers
Bolivia	Enrollment into the pension system (AFP)	The worker is enrolled	All individuals older than seven years old.
Brazil	Contributions made into the pension system.	The person contributes	Employed Persons
Chile	Contributions made into the pension system	The person contributes	Employed Persons
Colombia	Enrollment into the social security system	The person is enrolled	Employed Persons
Costa Rica	Contributions made into the social security system	The person contributes to the social security system (as salary worker, as self employed or with convenio)	Anyone
Dominican Republic	Benefits received by the worker	The worker has AFP or Pension Plan	Employed Persons with exceptions
Ecuador	Enrollment into the social security system (IESS)	The person is enrolled (until 2000) or the person is enrolled into IESS seguro general, IESS seguro campesino, and ISSFA and ISSPOL (from 2001 to 2004).	Anyone

Table MA.2 : Information about coverage in the economically active stage - Continuation

Country	Type of question	Variable constructed	Person asked
El Salvador	Enrollment into the social security system (enrollment or benefits from 1998 to 2003)	The worker is enrolled (or is beneficiary from 1998 to 2003)	Employed Persons with exceptions
Guatemala	Contributions made into the social security system (IGSS)	The person contributes	Employed Persons
Honduras	Contributions made into RAP, INJUPEMP, IMPREMA, IPM, IHSS, or Private Pension Found	The person contributes	All individuals older than 4 years old and economically active.
México	Benefits received by the worker	The worker has SAR or AFORE, or is covered by IMSS, ISSTE, PEMEX, or University insurance programs	Salaried Workers
Nicaragua	Enrollment and contributions (included in 1998) made into the social security system (INSS) or other firm.	The person is enrolled or contributes to the INSS or to other firm.	Employed Persons
Paraguay	Enrollment into the pension system	The worker is enrolled	Employed Persons
Peru	Enrollment into the pension system	The worker is enrolled	All individuals older than 13 years old.
Uruguay	Rights to receive medical attention (ECH). Contributions made into the social security system (ENHA).	Benefits by DISSE or others or the individual is a public employee (until 2000) or benefits by DISSE, reception of income from "cuotas mutuales" (health insurance) or the person is a public employee (from 2001 to 2004), the person contributes to Social Security System (2006).	Employed Persons
Venezuela	Benefits received by the worker	The worker receives social benefits	Salaried Workers

COVERAGE AMONG THE ELDERLY

Two ratios were defined to analyze coverage among the elderly: (i) pension recipients/ individuals over the age of 65, (ii) individuals residing in households with pension recipients/individuals over the age of 65.

The first ratio responds to the traditional definition of coverage of the elderly: the proportion of persons who receive income from pensions. The second indicator, known as "joint coverage," also recognizes those cases in which social security protection is available through the retirement-benefit income of one's spouse.

When the traditional indicator of coverage was developed, pension recipients were identified based on variables regarding the receipt of income from pensions. Such questions were preferred over those relating to the condition of being a retired person/ pensioner, to eliminate those cases in which an elderly person withdraws from the labor market without receiving any type of benefits, and declares that he or she is retired, even though he/she does not receive benefits. The information on income from pensions and retirement benefits was captured using three question formats: (i) source of income (Argentina, Honduras and Nicaragua), (ii) whether the person is receiving income from pensions (Brazil, Dominican Republic, Peru, and Venezuela) (iii) the amount of income from pensions (Argentina, Bolivia, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Mexico, Panama, Paraguay and Uruguay). The quality of the information gathered using the first two formats is better, since cases were identified in which the individuals state that they receive a pension but they cannot remember the amount. In countries where the amount of the pension is the only source of information on the condition of being a pensioner, coverage would be underestimated. Table **MA.3** summarizes the information related to coverage among the elderly.

Table MA.3 : Information about coverage among the elderly

Country	Type of question	Variable constructed
Argentina	Sources of income (EPH) or income from pensions (EPH-C)	The person receives income from pensions.
Bolivia	Amount of income from pensions (contributory pensions) and amount of income from Bonosol (non contributory pensions).	Contributory pensions: The person receives income from pensions, "benemerito", or survivor benefits, (disability is included in 1999). Non contributory pensions: The person receives income from Bonosol.
Brazil	Reception of income from pensions	The person receives aposentadoria ou pensão do Instituto de previdência ou do governo federal or de outro tipo de aposentadoria ou pensão.

Table MA.3: Information about coverage among the elderly - Continuation		
Country	**Type of question**	**Variable constructed**
Chile	Amount of income from pensions (contributory pensions) and amount of income from PASIS (non contributory pensions). In 2000 and 2003, reception of income from pensions (contributory pensions).	Contributory pensions: The person receives income from old age pension or retirement, from disability benefit (included in 1992), from "montepíos" (widow's pension, included also 1992), and from orphans pension (included in 1996). Non contributory pensions: The person receives income from PASIS.
Colombia	Amount of income from pensions.	The person receives income from pensions.
Costa Rica	Amount of income from pensions (contributory pensions) and type of social security coverage that the person has (non contributory pensions).	Contributory pensions: The person receives income from pensions. Non contributory pensions: The person belongs to the non contributory regime.
Dominican Republic	Amount of income from pensions.	The person receives income from pensions.
Ecuador	Amount of income from pensions (contributory pensions) and amount of income from the Human Development Bond (non contributory pensions).	Contributory pensions: The person receives income from pensions. Non contributory pensions: The person receives income from the Human Development Bond.
El Salvador	Amount of income from pensions.	The person receives income from pension, disability or old age benefits
Guatemala	Amount of income from pensions.	The person receives pensions, annuities, sickness retirement benefits (included in 1998), and "pensión y jubilación" (included in 2000)
Honduras	Sources of income.	The person receives income from pensions.
México	Amount of income from pensions.	The person receives income from pensions.
Nicaragua	Sources of income.	The person receives income from pensions.
Panama	Amount of income from pensions.	The person receives income from pensions, disability benefit or widow's pension
Paraguay	Amount of income from pensions.	The person receives income from pensions.
Peru	Reception of income from pensions	The person receives jubilación and cesantía or receives pensión por viudez, orfandad o sobrevivencia

Table MA.3: Information about coverage among the elderly - Continuation

Country	Type of question	Variable constructed
Uruguay	Amount of income from pensions.	The person receives income from pensions or jubilaciones.
Venezuela	Reception of income from pensions	The person receives Social Insurance pensions, "jubilación por trabajo" or survivor benefits.

SPECIFIC INDICATORS OF COVERAGE

In order to better understand coverage by the pension system, indicators were examined for different ranges of age, gender, geographic area, occupational category, sector where employed, company size, income quintile, and education.

As mentioned before, coverage indicators where constructed considering the population older than 20 years old for active population and 65 years old for the elderly.

We consider only the active population to calculate the ratio of individuals who contribute (or are affiliated) for those over 20 years old. Additionally, we included employees in the private and public sector and domestic workers to construct the ratio of individuals who contribute (or are affiliated) to salary workers. Finally, we consider employers, self employers, "peones", cooperative members and family workers without remuneration to calculate the ratio of individuals who contribute to independent workers.

We did not include domestic workers when computing the total family income (as well as any component of it, such us the total family income from pensions), the per capita income, and the household size.

We excluded also those observations that appeared twice and those that had some missing information in the survey. This means that we deleted those observations that are identical for the variables that identified each household, the individuals within each household, the age of the individuals, and the relationship to the head of the household. We also deleted those observations that had missing age.

Coverage by age and gender

First, coverage indicators were calculated considering 10-year age intervals for persons in the economically active stage (from 20 to 80 years old or more) and 5-year age intervals for the elderly (65 to 80 years old or more). Then, coverage for men and women was considered separately.

Coverage by geographical area

With respect to geographic area, coverage levels were estimated in the urban and rural areas of each country. Unlike other countries, the surveys from Mexico and Peru did not include an indicator for urban vs. rural areas, and those indicators had to be constructed based on information regarding population strata, using the definition of urban provided by the statistics office of each country: population greater than 2500 inhabitants in the case of

Mexico and population settlements with more than 400 housing units or 2000 inhabitants in the case of Peru.

Coverage by occupational category

In the case of the occupational category, the surveys gathered information with varying degrees of detail. In order to make these categories more comparable, individuals were categorized into 4 groups: (i) independent, self-employed, and family workers; (ii) workers employed in the public sector; (iii) workers employed in the private sector; and (iv) other workers.

The first category included business owners with and without wages, self-employed workers with and without business premises, cooperative members (Bolivia, El Salvador, Mexico, Nicaragua, and Uruguay) and day laborers (Ecuador and Mexico). The second category included government agencies, government-owned companies, the armed forces, and law enforcement (Brazil, Chile, and Peru), autonomous and municipal governments (Nicaragua). Finally, the fourth category was comprised of household employees and other kinds of workers. In the analysis we included only workers in the public and the private sector.

Coverage by sector of activity

Three major categories were defined (i) Primary sector, (ii) Secondary sector and (iii) Tertiary sector based on the UIIC classifications (Uniform International Industrial Classifications) adopted by all countries, but with variations in the degree of desegregation detail.

Coverage by firm size

With respect to firm size, differences were seen in the manner of reporting the information. It was therefore decided to categorize company size into three groups: small, medium, and large. The first group was comprised of establishments with five workers or less, the second with establishments employing six to 50 workers, and the third with 51 workers or more. Nonetheless, in several countries these limits had to be corrected, due to a lack of availability of the information. In these cases, the distribution was made considering the number of individuals which was closer to the limit imposed by the three groups. Table MA.4 lists the intervals used for each country. Information regarding to firm size is not available in Colombia's survey for any year.

Table MA.4: Information related to firm size

Country	Number of workers		
	Small	**Medium**	**Large**
Argentina	1 to 5	1992 to 1994 - 6 to 50 1995 to 2004 - 6 to 40	1992 to 1994 - more than 40 1995 to 2004 - more than 40
Bolivia	1 to 5	6 to 49	More than 49
Brazil	1 to 5	6 to 10	More than 10

Table MA.4: Information related to firm size

Country	Number of workers		
	Small	**Small**	**Small**
Chile	1 to 5	6 to 49	More than 49
Costa Rica	1 to 5	6 to 19	More than 19
Dominican Republic	1 to 5	6 to 50	More than 50
Ecuador	1 to 5	6 to 50	More than 50
El Salvador	1 to 4	1995 to 1996 - 5 to 9 1997 to 2003 - 5 to 50	1995 to 1996 – more than 9 1997 to 2003 - more than 50
Guatemala	1 to 5	6 to 50	More than 50
Honduras	1 to 5	6 to 50	More than 50
México	1 to 5	6 to 50	More than 50
Nicaragua	1 to 5	6 to 50	More than 50
Panama	1 to 4	5 to 49	More than 49
Paraguay	1 to 5	6 to 50	More than 50
Peru	1 to 5	6 to 50	More than 50
Uruguay	1 to 4	1995 to 2000 - 5 to 9 2001 to 2004 - 5 to 49	1995 to 2000 - more than 9 2001 to 2004 - more than 49
Venezuela	1 to 4	1995 to 1998 - 5 to 50 1999 to 2004 - 5 to 20	1995 to 1998 - more than 50 1999 to 2004 - more than 20

Coverage by quintile of income

To evaluate coverage by income quintiles, total-income quintiles were generated for economically active workers and the employed, and then coverage was considered by quintile for each group. Zero incomes were included in the analysis and only the population under study was considered to build the quintiles (this means that in observing coverage by quintiles for those individuals who are employed, the quintiles are constructed taking the employed over 20 years old into account). The same applies to the elderly.

Coverage by level of education

Given the diversity of the different systems of education between countries and the changes that they suffer from year to year within the same country, only three binary variables were constructed to capture the level of education for each individual. Those variables refer to primary education (no education is included here), secondary education, and university.

Pension systems are generally assessed considering their coverage, adequacy, and sustainability. Among these dimensions, this paper presents the results of a year long effort to collect, process, consist, and verify information on pension coverage indicators in seventeen countries in Latin America and the Caribbean, for a period that goes from 1990 to 2004.

The goal of the paper is to describe the level, trends and profiles of pension coverage among active workers and the elderly in these countries, using household surveys as the main source and presenting data in a comparative approach, providing the basic framework to advance in the policy discussion regarding the current status of pension systems in the region and possible reforms in the future.

HUMAN DEVELOPMENT NETWORK

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