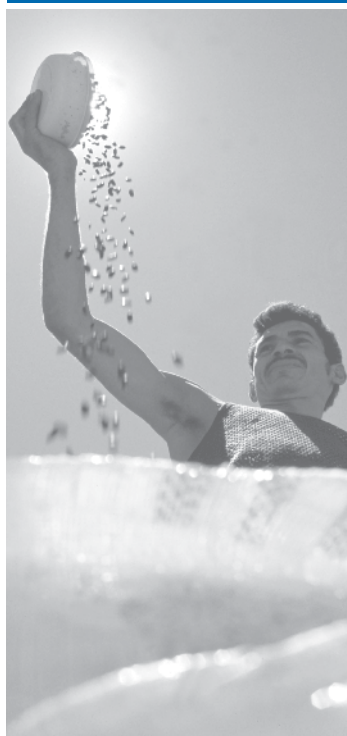


Pension Coverage in Latin America

Trends and Determinants

Rafael Rofman and Maria Laura Oliveri



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ABSTRACT

This document presents an analysis of pension coverage trends in Latin America for the past decades. Its preparation involved the collection, revision, and processing of household surveys in over 18 countries in the region, spanning a period of almost 40 years in some cases. The main goal of this document is to offer comparable data on pension coverage among the economically active population and the elderly, considering the relevance of several demographic, social, and economic variables on these coverage levels.

By producing this large and comparable regional dataset, the document supports the discussion of several stylized facts on pension coverage in Latin America. The results show that coverage among active workers is low in most countries, although there has been a relative improvement since the early 1990s. The situation is still distressing among workers in the primary sector or employed by small enterprises as well as for women, primarily because of their persistent lower rates of labor market participation. In recent years coverage of some of the most vulnerable groups has increased, but it still presents very low rates. Among the elderly, regional averages have been very stable since the early 1990s, although this average hides important differences among countries.

INTRODUCTION

The performance of social security systems around the world can usually be evaluated considering three particular dimensions: coverage, adequacy and sustainability. The first dimension refers to the proportion of the elderly protected by the system or, in the case of contributory programs, the proportion of adults and young adults contributing to them. Adequacy refers to the level of the benefits, taking into consideration whether they are enough to finance an adequate consumption flow among beneficiaries. Finally, sustainability refers to the capacity of the systems to meet their financial commitments, both in the short and medium term.

This document, following the previous versions, is focused on the coverage dimension of the system, presenting empirical data from 18 Latin American countries. Social security systems coverage in the region has become a central issue in the policy debate, not only in most of the countries in the region, but also around the world. Moreover, there is a strong consensus to advance in this regard within international organizations, as reflected in the Social Protection Strategy of The World Bank; the Global Initiative of a Universal Social Protection Floor of the International Labor Organization (ILO); in the Millennium Development Goals agreed upon in the United Nations, and the strategy prepared by the International Association of Social Security (ISSA), among others.

The 1990s decade was intense in debates and reforms in most countries of the region, with a strong focus on medium- and long-term fiscal sustainability. At the same time, these reforms generally had limited impact on coverage levels, and in several cases they resulted in significant reductions. In the last decade, a new wave of reforms focused on expanding coverage by incorporating non-contributory schemes, modifying the systems' parameters, and introducing other adjustments in order to maintain the adequacy of the benefits and sustainability of the system.

Policy design requires the use of reliable, comparable, and consistent data over time. Despite this, many analysts are seriously affected by the lack of such information, reducing their ability to design strong reform proposals that would allow policy makers to reach the desired objectives. The difficulty is especially clear when considering the impacts on coverage and public finances, since there are important definition, consistency, and comparability problems among sources of information, over time, and between countries.

This document represents a new stage in the authors' efforts to produce reliable estimates of pension coverage levels and trends in the region. This new version represents a revision and expansion of previous ones. The first of them was prepared in 2004-05 (Rofman and Carranza, 2005), then continued by Rofman and Lucchetti (2006), and was last updated in Rofman, Lucchetti, and Ourens (2009). The successive versions have corrected some methodological problems and expanded the time series, which initially presented data for a single year (around 2002) and has now reached, in some cases, periods of almost 40 years. Hence, the tables included in the document go back to the 1970s (in case of Argentina and Brazil) and to the 1990s (11 of the 18 countries analyzed have at least one indicator). Furthermore, data for 2009 and 2010 were also included for countries where it became available before this document was completed, which permitted us to characterize

the coverage situation at the end of the first decade of this century. Of course, the tables and figures have some information missing, either because we did not have access to the surveys or because of the unavailability of the key variables in the public versions of these surveys. Also, while the authors made important efforts to ensure comparability across countries and years, there are some persistent issues that could not be fixed, as explained in the methodological Annex III.

The literature points that the main objectives of pension systems are the prevention of poverty among the elderly and the smoothing of lifetime consumption patterns. In addition, some authors have focused their analyses on other objectives or secondary aspects that need to be addressed when pension systems are designed, such as their effects on savings, capital accumulation, labor market, and fiscal solvency. The relative importance of each of these elements (including the role of the state in the design, implementation and administration of the system) varies in accordance with the philosophic and political position of the different authors. Some of them consider that the main objective should be to relieve poverty in extreme cases, while others propose a broader approach, giving the pension systems a central role in policies aimed at redistributing income. A third group focuses on labor market issues, understanding that pension benefits may be considered part of the labor contracts, since they represent the payment of differed wages, which means that only in the context of an efficient labor market would it be possible to find an effective pension system. The controversy about the objectives and how to achieve them is far from concluded, and it seems that more and better information on the current situation and recent trends of coverage and the access to the programs would contribute to inform this debate.

A good conceptual definition is a necessary but not sufficient condition to produce an adequate empirical measurement of pension coverage. There are many methodological problems arising from practical difficulties in the implementation of the concept, including the quality of the instruments used for the collection of the information, their availability, and cross-country and time-series comparability.

The data collected for this document corresponds to 18 countries in Latin American, from a period that starts at the beginning of the 1970s in some cases and stretches until 2010. The document presents a set of indicators to measure coverage in the different countries, both among active workers and the elderly. In addition, information on coverage is presented considering different socio-demographic dimensions, including age, area of residence, type of employer (public/private), education, gender, industry (primary/secondary/tertiary), firm size and income.

The paper contains five sections, including this introduction and the final conclusions, in addition to four annexes at the end. The second section deals with the conceptual aspects of income protection programs for the elderly. The third section focuses on the methodological approach used, analyzing the problems faced during the estimation of indicators, while the fourth presents the comparative results for the 18 countries considered. Among the annexes, two of them include detailed information on the time-series for each country considering the systems as a whole (Annex I), and a disaggregation

between contributory and non contributory benefits when there is available data (Annex II). Annex III discussed methodological aspects, detailing the criteria used to standardize categories for each country. Finally, Annex IV presents tables indicating what data were available for this document.

PENSION SYSTEMS, OBJECTIVES AND TOOLS

Pension systems are transfer programs instituted by the State, with the purpose of providing income to the elderly in a context where informal arrangements are considered insufficient. The policy justification for these programs is clear: in traditional societies, the elderly were supported by their families or by informal social networks that shared food and goods produced by its members, or else they did not receive any support whatsoever, living in poverty and exposed to high rates of morbidity and mortality. As the economies developed, labor markets extended and salaried work became the principal source of income of most households in urban areas, resulting in a decline of traditional informal sharing arrangements. This trend was strengthened by the demographic transitions process, which led to population aging and an increase of the ratio between the elderly and young adults in families and society. Of course, informal transfer arrangements and individual savings schemes (formal or informal) still exist, and they are relevant in many countries. However, we do not consider them to be part of the Pension System, unless they are instituted by the State as a public policy.

Although the general objective posed in the previous paragraph is usually accepted, there are divergences on how to achieve it. The debates focus on three principal dimensions, where analysts and policy makers have often opposing standpoints: First, the linkage between pension systems and labor markets, a relationship that has been used to identify potential beneficiaries of the pension systems. The second area of debate is about the source of financing, as some support the idea of obtaining contributions from the future beneficiaries (which means that the system is regarded as contributory) while others propose to disentangle total or partially the access to benefits from the labor history of the individuals, generating what is known as “non-contributory” schemes. The third dimension of the discussion refers to the role that the State should have, either as facilitator, supervisor, or manager of the system. Although there are other debates (one of the most important is about whether contributory pension systems should be pre-financed by each generation or should be based on a pay-as-you-go scheme), but these seemed to refer to a second order problem; while they not affect the most important principles of the system, they indeed affect how the systems are implemented and their performance. Hence, a more detailed discussion of the three principal aforementioned points is presented below.

- ACCESS TO BENEFITS: DIFFERED WAGE OR CITIZEN RIGHT?

A central debate with regard to the pension systems is if these should be regarded as a continuation of income flows for salaried workers after the retirement or as a benefit provided for all citizens. The first approach is based on the idea that elderly citizens tend to lose their capacity to work and earn a wage after certain age. This would make it necessary to design a scheme that replaces the missing income for this population. In this logic, there would not exist a reason to provide pension benefits to anyone who did not have wages before their retirement, because there would be no income loss to be compensated. Thus, pension benefits would represent continuity in the payment of wages, and they could even be considered part of those wages, paid later in life. Alternatively, a second approach postulates that the concern of the society should not be focused on substituting income

source for former wage earners, but to guarantee adequate living conditions standards for everyone, particularly if the potential beneficiaries have objective limitations to participate in the labor market. According to this view, all elder individuals should receive benefits regardless of their past work history, and the only criterion for discrimination that would be admissible would be the existence of alternative sources of income, as savings, capital gains or others.

- **FINANCING: CONTRIBUTORY OR NOT-CONTRIBUTORY?**

A second area of debate is centered on the principles of financing pension systems. This discussion is linked to the previous one, since that aims at defining who should receive benefits, while this one is concerned with who should finance them. The opposing visions in this case refer to whether the systems should be financed by those ones that will benefit from them or by the population in general, through general tax revenues. The first approach is defined as “contributory”, since those contributing acquire the right to receive the benefits. The second approach, on the contrary, is defined as “non-contributory.”

There is a common association between the ideas that pension benefits are differed wages and that they must be financed through contributions. In this line, workers reduce their disposable wage during their active life, to be compensated once they retire from the labor market, in a scheme that smoothes income flows during the life cycle. This effect can be reached under different schemes, including pre-financed systems (where workers save in order to finance their future benefits) or pay as you go systems (where current workers finance current retirees), as well as individual schemes (where every worker provides funds for himself) or collective schemes (where a group of workers finances their benefits collectively).

Non-contributory schemes, on the other hand, are usually linked with approaches that support protecting the elderly regardless of their labor history. In this line, the source of financing becomes irrelevant to define eligibility, although of course it is still important to ensure that the program is sustainable in the short and medium term and that its financial arrangements do not have serious negative effects in labor markets or other areas. Benefits can reach all the elderly (universal) or those that need assistance (targeted). The first approach presents some advantages in terms of political economy (since the universal programs have greater public acceptance) and in management costs (since designing and implementing a targeting strategy can be costly) , but can become unnecessarily expensive if it involves generous transfers to beneficiaries that have other means to maintained themselves.

Although the association between selection of beneficiaries and financing models is usually the one discussed in the previous paragraph, this is not necessarily a rule. In many cases, schemes financed through contributions include redistributive components that facilitate access to those who need support regardless of their history and, inversely, it is common to see programs that require past contributions to receive benefits, but are partially financed with general revenue taxes.

In most countries pension systems are organized as a combination of contributory and non-contributory schemes, providing relief to poverty and smoothing consumption at the

same time. This combination of objectives was traditionally implicit in the pay-as-you-go schemes with minimum benefits, and was made explicit with the structural reforms of the 1990s, with the introduction of multi - pillar schemes.

- **THE ROLE OF THE STATE**

The discussion on the role of the State in a pension system, as a facilitator, regulator or supplier of the benefits is open and has been controversial. Some analysts suggest that the State should limit its role to the regulation of financial and insurance markets, so that these provide adequate financing tools to most individuals would voluntarily smooth their consumption patterns throughout their life cycle. Thus, each individual could define his own coverage scheme in accordance with his preferences, in terms of short and long term consumption and risk aversion.

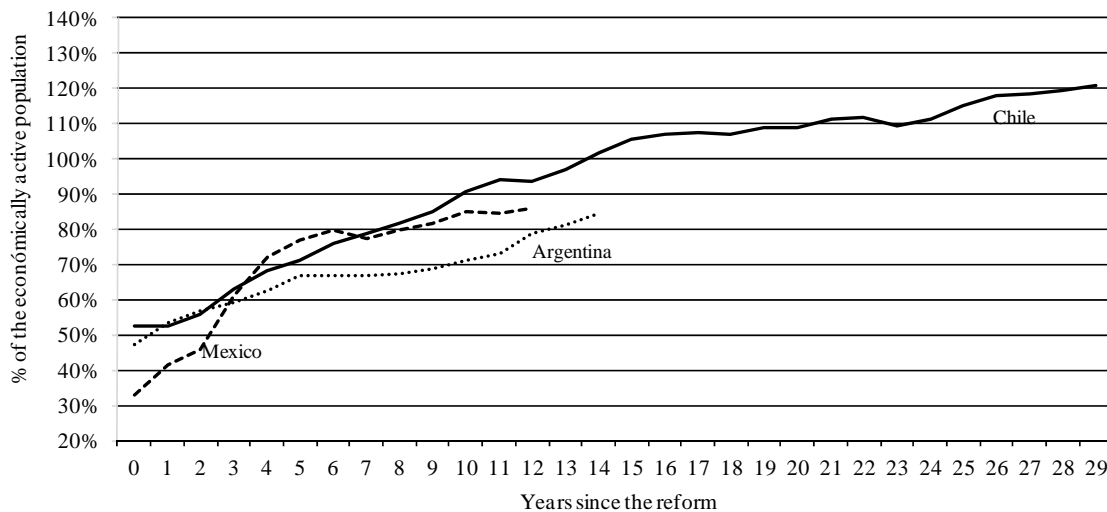
A second approach proposes that the State should have a more proactive role, mainly because market incentives cannot completely be aligned with the social interest. Thus, the governments would not only regulate markets, but would also actively promote individual long-term saving, subsidizing them (for example, exempting these term savings from income taxes or contributing to individual savings in schemes known as “*matching contributions*”). Finally, a third approach considers that these measures are not sufficient to solve the problems of asymmetric information, myopia, and uncertainty that are generated in the market, and the State needs to have a more active role in the process, establishing compulsory contribution, administering the systems, or offering non-contributory schemes, as necessary.

The coverage level is a core indicator of how effective a pension system is, together with other aspects as the adequacy of the benefits and the sustainability both, financial and political. The definitions and measures of coverage that are adopted partly depend on the systems’ design. For example, a system that tries to be purely contributory and to maintain a flow of income to participating workers after their retirement tends to have a smaller coverage than one that aims to provide universal coverage, but this would not imply a design or implementation problem, given the proposed policy goal. A similar problem arises with respect to coverage measures among active workers, since the definition on who is the population to be covered, determines the way this coverage is measured.

The most common definition of coverage in social protection programs refers to the proportion of people who receive a benefit within certain group of reference, considered the “eligible population.” This general definition needs to be adjusted when it is considered for pension systems, since it is necessary to indicate the type of benefit involved and the target population who will be considered when evaluating the systems. Following Grushka (2001) and Bertranou, Grushka and Rofman (2001a, 2001b), pension coverage usually refers to those who are receiving pensions, survivor’s, or disability benefits. However, pension coverage has two stages in contributory schemes. The first one is related to the period where the worker contributes to the system and acquires the right to receive the benefits in the future. This stage refers to the coverage of the economically active population. The second is related to the period when benefits are received, this is, coverage among the elderly.

Coverage among active workers refers to the proportion of the eligible population that is accruing rights to receive benefits in the future. The coverage indicators for active workers are usually presented as ratios between the number of registered workers and the economically active population when only contributory schemes are considered. This indicator is very simple to calculate. However, it also has some problems, since many of the affiliates workers do not carry out their contributions regularly, which mean that they may be ineligible to receive benefits in the future. The administrative registries of the institutions can overestimate the number of participants, due to possible duplications of registries and that individuals are not eliminated from these registries if they leave the labor force. This problem became evident in several countries in Latin America after the introduction of individual accounts. Workers may be registered in the systems at some point, but they do not always continue to contribute, either because they become unemployed, informal or leave the labor force. The phenomenon of alternate periods of inactivity, unemployment, informal employment, and formal employment results in very high affiliation rates, which grow as time passes, and in some countries even eventually surpasses 100% of the labor force¹.

Figure 1. Percentage of the Economically Active Population that is affiliated to the capitalization regime, by years since its creation. Argentina, Chile, and Mexico



Source: Own, on the basis of data of SAFJP, CONSAR, SAF, INDEC, INEGI, and INE.

Figure 1 shows the upward trend as time passes after the reforms of the systems in Argentina (1994), Chile (1981), and Mexico (1998), even during periods of recession. In fact, in Chile the mark of 100% was surpassed some 14 years after the reform, and Argentina and Mexico seemed to be headed in the same direction. For this reason, it is necessary to

¹ Analyzing the Argentinean case, Paz (2004) estimated that the 24% of the economically active population moves among jobs with contributions, jobs without contributions and unemployment.

distinguish between contributors (those that contribute to the system in a given moment) and members or affiliates (those that at some time registered in the system, regardless of whether they continued their contributions). Using the ratio of contributors to employed workers (occupational coverage) or contributors to the economically active population (coverage of the labor force) produces better estimates of coverage, since they do not suffer from this cumulative bias.

However, there are still some issues with the definition of coverage among active workers, even if only current contributors are considered. Coverage is defined at this stage by the fact that the worker is accumulating rights to receive a pension benefit after retirement, but given the diversity of rules across national pension systems, some workers could be considered as covered despite not being currently contributing, if they qualify to receive non-contributory benefits, or they have already fulfill the minimum requirements of the contributory system. Others may not be covered even if they are paying contributions, if their history of contributions is not sufficient to meet the minimum requirements of the system of its country by the time they reach retirement age.

Assessing coverage among the elderly presents fewer difficulties, since instead of measuring the accumulation of potential rights; the focus is on the proportion of eligible individuals who are currently receiving benefits. The indicator customarily used for this stage is the percentage of older adults who receive a pension benefit. This measure has some limitations, since some individuals who qualify to receive retirement benefits may prefer to continue to work, or others may have sufficient alternative resources that so as to not need a pension benefit. Bertranou, Grushka and Rofman (2001a) proposed three alternative measures in order to evaluate pension coverage among the elderly. First, it is possible to measure the “individual coverage”, which estimates the proportion of population that receives pension benefits, second, the “joint coverage” includes as covered the spouses of beneficiaries among those covered by the system, and finally “occupational joint coverage”, also includes as covered those people that remain in the labor market and their spouses². The importance of this final indicator is that its complement (that is, those that are not covered under any definition) are people who do not have any income, neither from the job market nor from the pension system, and accordingly, their survival depends on the family transfers or other informal schemes.

² This indicator can have some problems since it presumes that individuals remain in the labor market because they want to do so, while in some cases this may a consequence of lack of coverage and not its cause.

SOME METHODOLOGICAL ISSUES: DATA SOURCE, COMPARABILITY AND RISKS

Traditionally, coverage has been measured using administrative information or registry data, a reasonable option given the availability of information. This provides a simple method for monitoring and evaluating coverage trends over time. Data are usually provided by Social Security agencies, which periodically release information about the number of contributors and benefits paid. This method also makes possible, in the case of high-quality registries, to analyze labor histories of workers and observe the “density” of their contributions, which is difficult to study through other means. However, the use of registry data also poses certain problems. For example, when it comes to countries where there are several independent pension systems, data may be available in only some of them, or quality could be uneven, making difficult to have an aggregate vision of what is happening in the pension system as a whole. In particular, many pension systems are affected by the existence of incorrect registries and even duplications, because administrative records are not always consistent with statistical analysis. For example, registries usually show information on jobs covered and benefits paid, but not on individuals, which can lead to overestimations of coverage, as one individual may hold more than one covered job. Furthermore, registries rarely have good information on socio-economic characteristics of the individuals, which means that it is not possible to carry out a more detailed analysis on these dimensions.

In countries with fragmented pension systems, it is common that registries are available only for the larger systems (usually those at the national level), but they are less accessible in the case of smaller schemes. The most serious problem is usually seen in the sub-national level systems (such as provincial civil servants systems in Argentina or the state systems in Brazil and Mexico) or systems that cover certain branches of the occupation (as the professionals funds in Uruguay, Paraguay or Argentina, civil servants systems in Peru and Mexico, or retirement schemes for the military or the police in almost all the countries of the region). These programs rarely offer up-to-date and reliable information, although in recent years large efforts have been observed in the different countries to compile and publish the information on the different systems/subsystems that coexist. Given this situation, an alternative approach, developed in this document, is to use household surveys, which allows for a more detailed analysis of the information and reduces the influence of administrative errors (although it introduces the risks generated by sampling and systematic errors that affects all surveys).

Household surveys collect detailed data of a variety of socio-demographic and economic characteristics, allowing for analyses that are not possible using official registries. Since the early 2000s several studies have been published in the region using this methodology, but they rarely include international comparisons. Among these are case studies on Argentina (Bertranou, Grushka and Rofman, 2003), Brazil (MPD, 2004), Ecuador (The World Bank, 2006), Paraguay (Crossings and Chest, 2003), Peru (The World Bank, 2003), and Uruguay (Bucheli, 2004). There has also been progress in the dissemination of data on coverage at the regional level, although more slowly. Among the most important documents in this area

are the report published by the ILO (2000), a data collection from surveys published by Packard (2002), a study centered on the labor histories prepared by Gasparini (2004) and the previous versions of the present document (Rofman 2005; Rofman and Luchetti 2006; and Rofman, Luchetti and Ourens 2009).

Although they are more reliable than registry data for some analyses, the information from household surveys is not free from problems, since they are affected by deficiencies of temporal and cross-national consistency among the surveys, which affects the comparability of the indicators produced. The principal problems arise from differences of coverage of the surveys (some of them have national coverage, but others still only cover urban areas), the questions used to estimate coverage levels among active workers and the elderly (some surveys ask about the affiliation to retirements schemes or pensions, others about contributions; in the case of the elderly, in some cases the individuals are asked if they are retired and in others cases the surveys ask them about the sources of income, including pensions), the individual that is being questioned (in some cases, only the salaried workers are interviewed concerning their contributions, in others all individuals, including independent workers, are questioned) and of course, there are differences in systems' design across countries that affect the coverage definitions. In addition, there is some level of over- or under-reporting to be expected in surveys, as in some cases individuals will believe that their employers are contributing on their behalf when they are not, and vice versa.

This document presents the results of collecting, reviewing, and processing household surveys for 18 countries of Latin America for a period that encompasses in some few cases since the 1970s (and in almost all countries since the early 1990s) until around 2010. The data series for each indicator is presented in detail in a statistical annex (Annex I). In this document, we measure coverage considering the percentage of the economically active population of 20 years old or more that contribute to the pension system as the main coverage indicator among the economically active population and the percentage of population of 65 years old or more that receives pension benefits as the main coverage indicator among the elderly.

For the active workers, three indicators were selected: (i) the percentage of contributors among the economically active population (ii) the percentage of contributors among occupied workers, and (iii) the percentage of contributors among salaried workers. For the elderly, the core indicator is the percentage of beneficiaries of pensions among the population of 65 years old or more.

The main results are presented in the following section, showing the indicators at three moments (in the early 1990s, early 2000s and around 2010). In addition, we calculated the coverage indicators for different population groups, considering differences by age, gender, area of residence, type of employer (public/private), education, industry of occupation, firm size and income³. The results presented in this document are generally consistent with the

³ For a complete description of the indicators, the coverage of surveys in each country, the description of variables and questions used in each survey, see the methodological annex (Annex III) and the summary tables in Annex IV.

data published by national Social Security agencies. Although observed values are not identical to those published by these institutes on the basis of their registries (and neither should they be so, considering the differences in the sources of information) informal consultations with colleagues throughout the region indicated that the information presented is reasonable and, with some unavoidable margin of error, represents the situation of each country.

LEVELS AND TRENDS OF PENSION COVERAGE

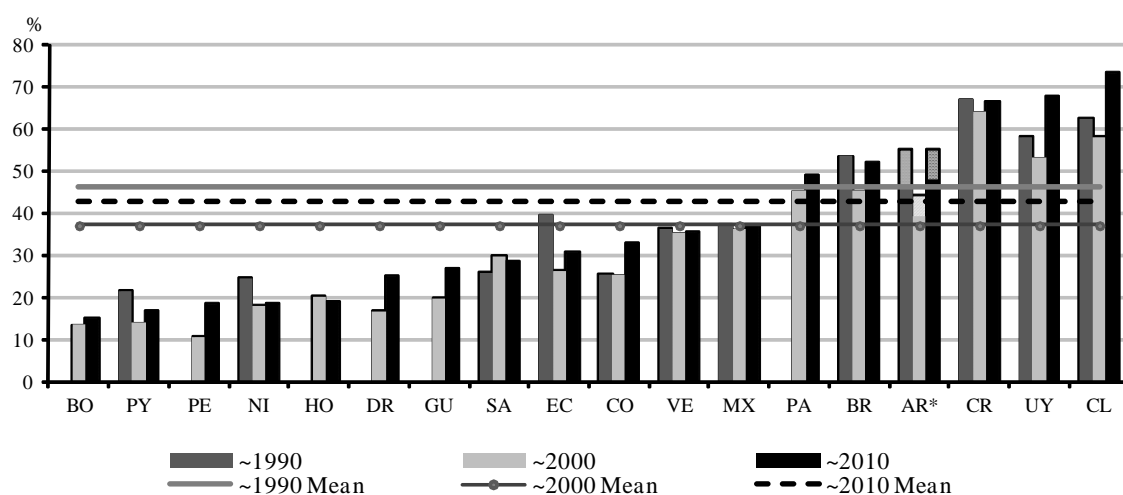
- COVERAGE OF ACTIVE WORKERS

Figure 2 presents the rates of coverage for the active workers at the early 1990s, a decade later, and around 2010⁴, using the three indicators described in the previous section: (i) the coverage of the economically active population, (ii) coverage of the employed population and (iii) coverage of the salaried population.

Figure 2. Coverage of the Economically Active Population

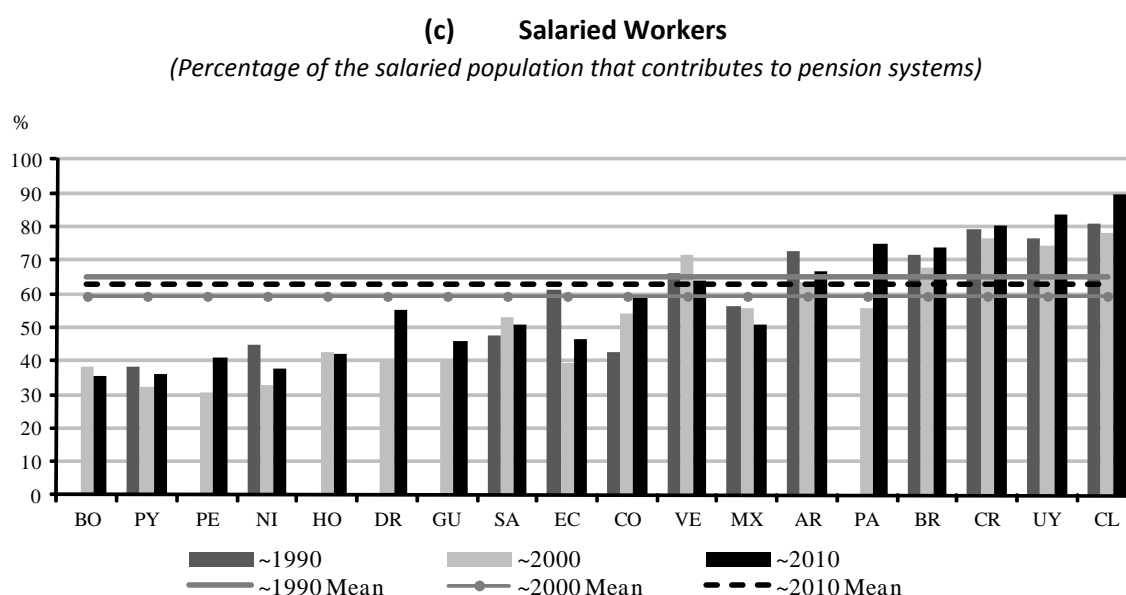
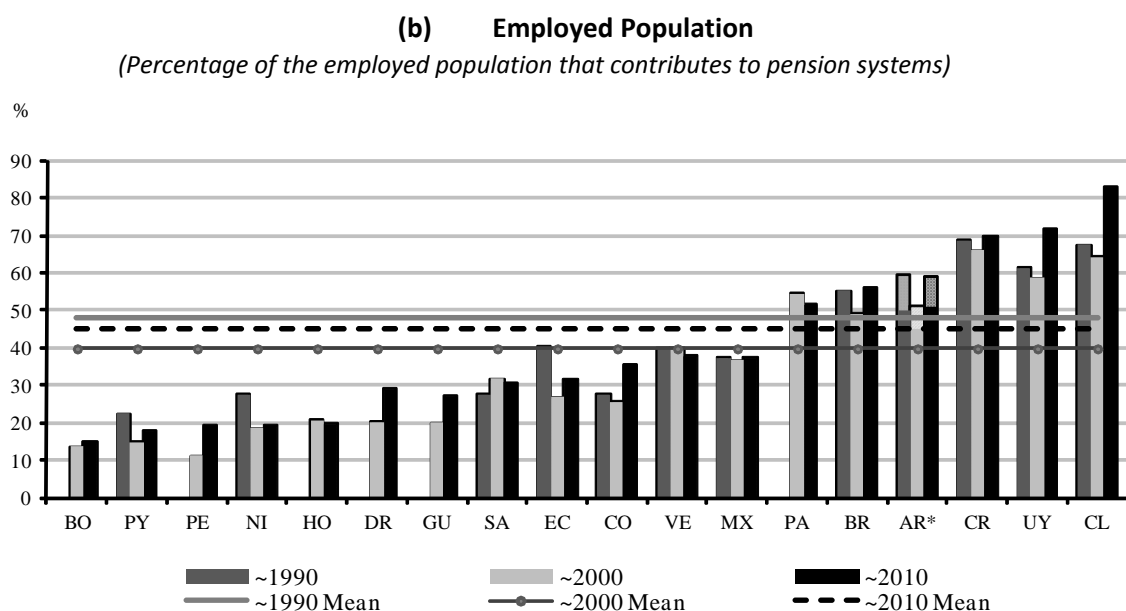
(a) Economically Active Population

(Percentage of the economically active population that contributes to pension systems)



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⁴ The data presented in the figures of this section represent those closest to 1990, 2000 and 2010 according to availability in each country. The surveys used in each case were: Argentina 1992-2000-2010; Bolivia 2000-2007; Brazil 1990-2000-2009; Chile 1990-2000-2009; Colombia 1996-2001-2009; Costa Rica 1990-2000-2009; Dominican Republic 2005-2009; Ecuador 1990-2000-2009; El Salvador 1995-2000-2009; Guatemala 2000-2006; Honduras 2006-2009; Mexico 1992-2000-2010; Nicaragua 1993-1998-2005; Panama 2004-2009; Paraguay 1995-2000-2009; Peru 2001-2010; Uruguay 1991-2000-2010 and Venezuela 1995-2000-2006.



Note: (i) In order to see the exact years shown for each country, see footnote # 4.

(ii) It is not possible to obtaining estimates for the early 1990s in Bolivia, Honduras, Panama, Peru, and the Dominican Republic.

(*) The grey area in the data of Argentina indicates the estimated coverage of independent workers, based on administrative data.

Source: Own, based on Household Surveys, ANSES and projections of Population of INDEC, MECON.

The coverage rate of the economically active population is lower than 30% in 8 of the 18 countries from which information is available at the end of the 2000s. The relative position of these countries with respect to the rest of the region is not very different from the one observed at the beginning of the decade. Some countries, such as Peru and the Dominican Republic have shown important improvements, but still maintain low levels of coverage. In

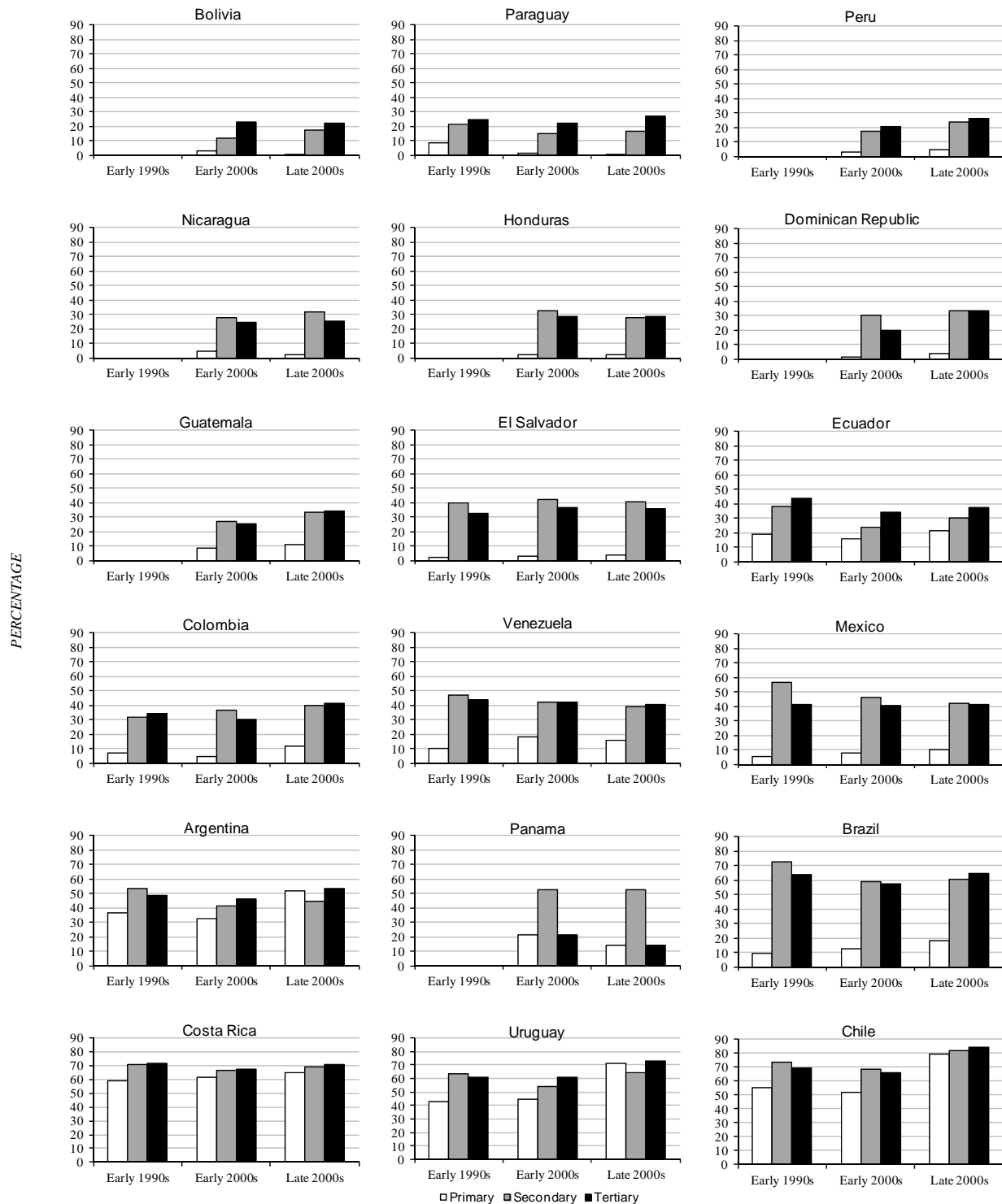
the other extreme, Chile, Uruguay, Costa Rica, Argentina, and Brazil are the only countries that present coverage levels of the working population that exceeds 50 percent.

Between the early nineties and early 2000s the coverage fell in almost all the countries in the region. Among the possible causes are the difficulties in the macroeconomic context and the labor market which stemmed from the successive financing crises in that decade, the privatization of public services, which occupied an important number of workers, technological changes, trade liberalization, and a trend towards softening labor regulations that facilitated less formal hiring practices⁵. At the beginning of the 2000s, most countries in the region were in recession or very low economic growth, a situation that was reversed in the following years, giving way to an upturn in the pension coverage. This pattern may be observed particularly in the countries with higher coverage among active workers. As a result of these trends, the coverage of the EAP, measured at the regional level, fell from around 42% in the early 1990s to nearly 32% ten years later, and then recovered up to 37% by the end of the last decade. The trends observed among the occupied population and the salaried workers were very similar to that of the economically active population.

Figure 3 presents the coverage rate of the employed population by industry for the three periods under analysis. The employed population was divided into three groups of activity. The primary sector (those working in agriculture) presents significantly lower rates of coverage in comparison with the other two groups, especially in countries with lower total coverage rates. This difference is expected, given the difficulties traditionally experienced by the less developed welfare systems to cover the rural areas, where labor informality tends to be greater. The differences between the industrial sector and services are smaller. The figure also indicates that, in several countries, the poor evolution of coverage in the 1990s was partially explained by a sustained fall in coverage of manufacturing workers. At the end of the 2000s, the most important improvement was registered among workers in services, accompanying the structural changes that occurred in these countries.

⁵ This include the use of temporary contracts, outsourcing of services to less formal firms, hiring of independent workers for long term positions, extension of training periods, and other contract forms that were not covered by social security regulations.

Figure 3. Coverage Rates of the Employed Population, by Industry



Note: (i) In order to see the exact years shown for each country, see footnote # 4. (ii) In Argentina, the survey is collected only in urban areas. As a result, the data for primary sector workers may be misleading, as they are not rural workers, but in most cases administrative workers employed by firms whose main activity is in the primary sector. (iii) This classification is not available at the early 1990s in Bolivia, Guatemala, Honduras, Nicaragua, Panama, Peru, and the Dominican Republic.

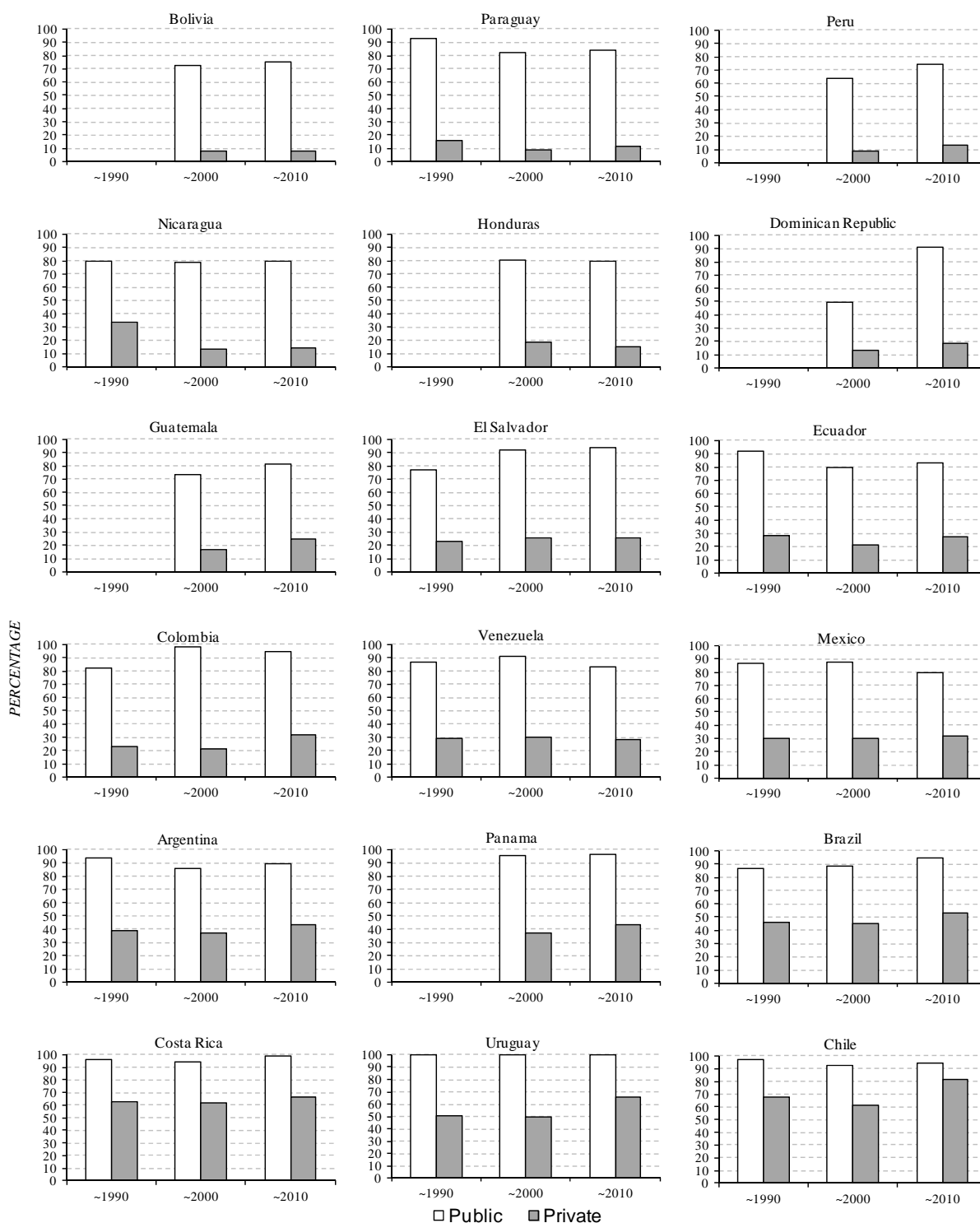
Source: Own, based on Household Surveys.

Considering the employer is also a relevant issue. While in most cases it would be expected that those employed in the public sector would have a 100 percent coverage rate, Figure 4 show this is far from being the current scenario in most countries in the region. In some cases, coverage of the public sector workers is below 80% (Bolivia, Honduras, Nicaragua, Peru and Venezuela) at the end of the 2000s. Although part of the gap could be explain by survey errors, the low coverage rate in the public sector could also be associated in some countries with the use of irregular contracting modalities.

The correlation between workers coverage and size of firms is well established. Larger firms tend to be more formal, partly because they have more resources to finance the legal obligations, and partly because they are more visible and the risk of being inspected much larger. This relationship is clearly visible in Figure 5, which shows coverage rates of salaried workers by firm size. Considering three groups – small ones (those with no more than 5 workers), medium (those with 6 to 50 workers), and large (those with more than 50 workers)⁶, the graph shows that coverage is generally very low among workers from small firms where the unregistered employment tends to be concentrated (in 11 of the 18 countries coverage in small firms is below 10 percent), while that tends to improve significantly in firms get larger (in the eighteen countries analyzed coverage among workers in larger firms exceeds 50 percent).

⁶ We were unable to use the same categories for all countries involved in the study due to the fact that surveys do not present the same stratification by firm size. See methodological annex III for a complete description in this regard.

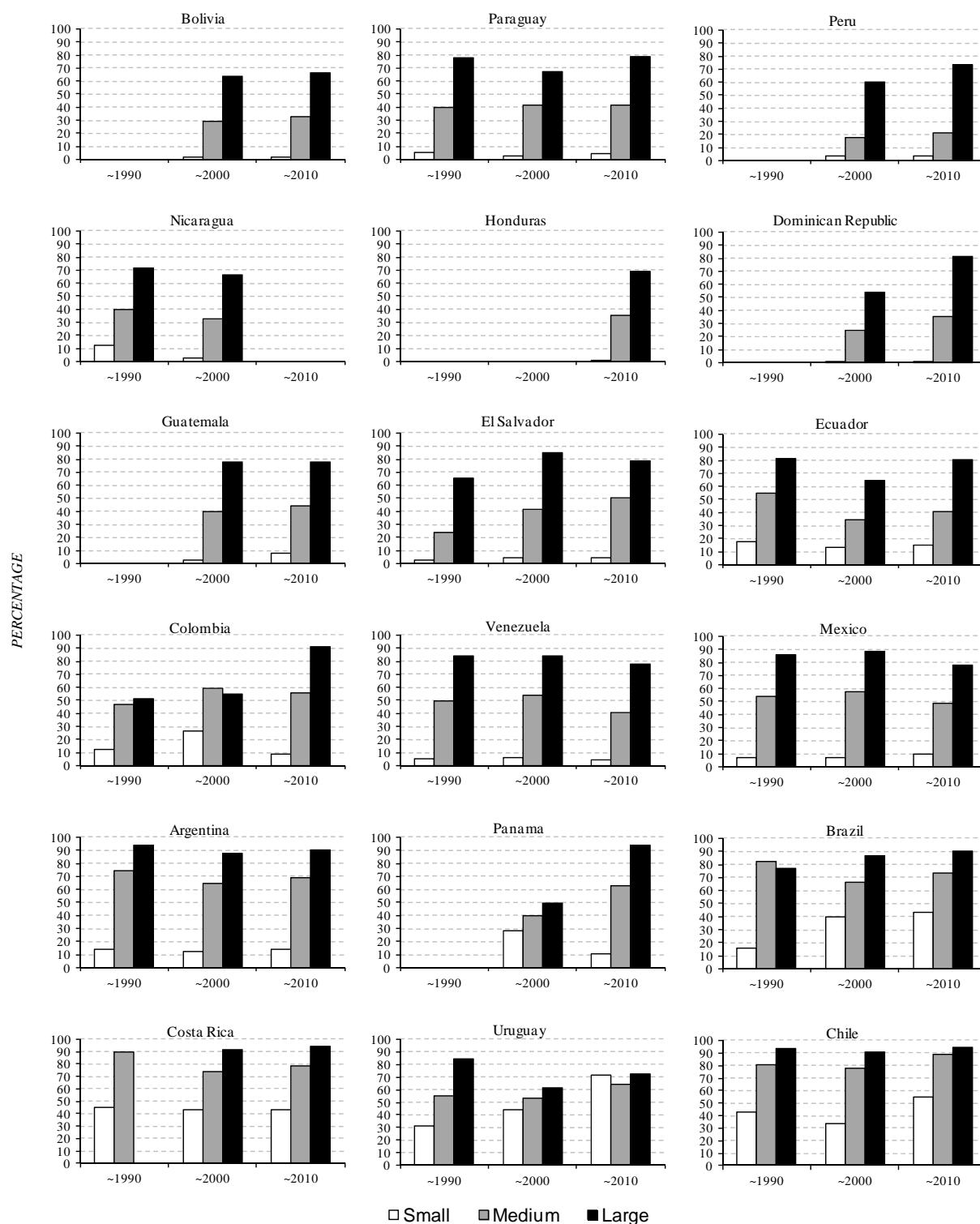
Figure 4. Coverage Rate of the Employed Population, by Type of Employer



Note: In order to see the exact years shown for each country, see footnote # 4, except for the case of Brazil that corresponds to 1992 in the indicator of early 1990s. Information on this disaggregation is not available at the early 1990s in case of Honduras, Guatemala, Panama and the Dominican Republic. Neither there are data for the public sector employees in Nicaragua at the beginning of the last decade.

Source: Own, based on Household Surveys.

Figure 5. Coverage rate of the Employed Population, by Firm Size



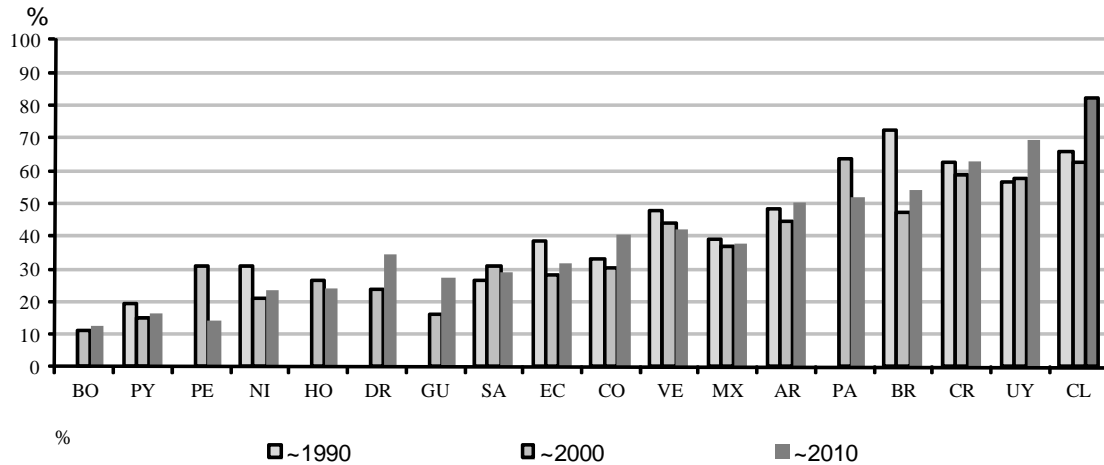
Note: In order to see the exact years shown for each country, see footnote # 4. Except in the case Colombia that the years 1996 and 2001 were used, the data of 1990 corresponds in Ecuador to 1992 and in Mexico to 1996. Information disaggregated by size of enterprise is not available for some countries in the 1990s. Neither there are available indicators in case of Honduras by the early 2000s.

Source: Own, based on Household Surveys.

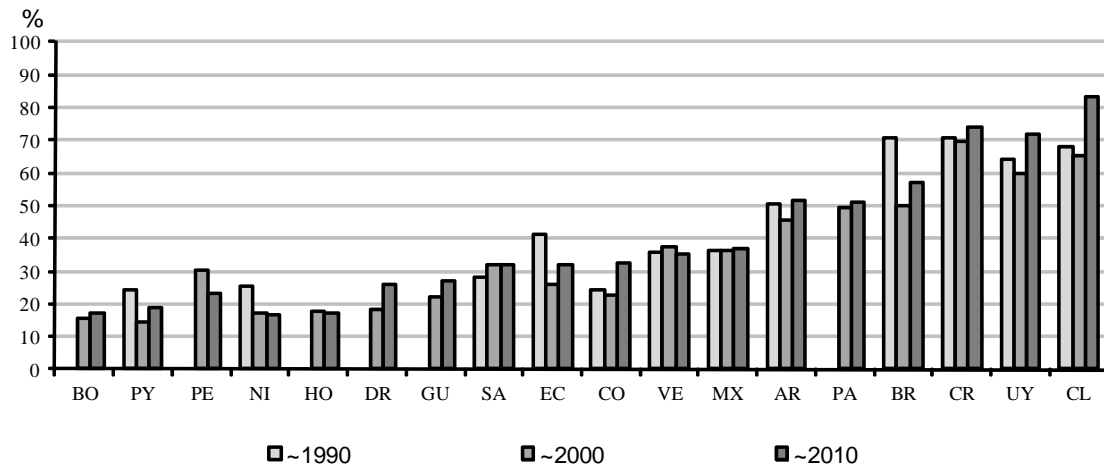
Another dimension considered in the analysis is gender. Data show no significant systematic differences in coverage of employed workers by gender during the observed period (Figure 6). Coverage tends to be somewhat higher for men than for women in countries where the overall coverage is lower, but the differences that arise from the comparisons are not very important.

Figure 6. Coverage Rates of the Employed Population, by Gender

(a) Women



(b) Men



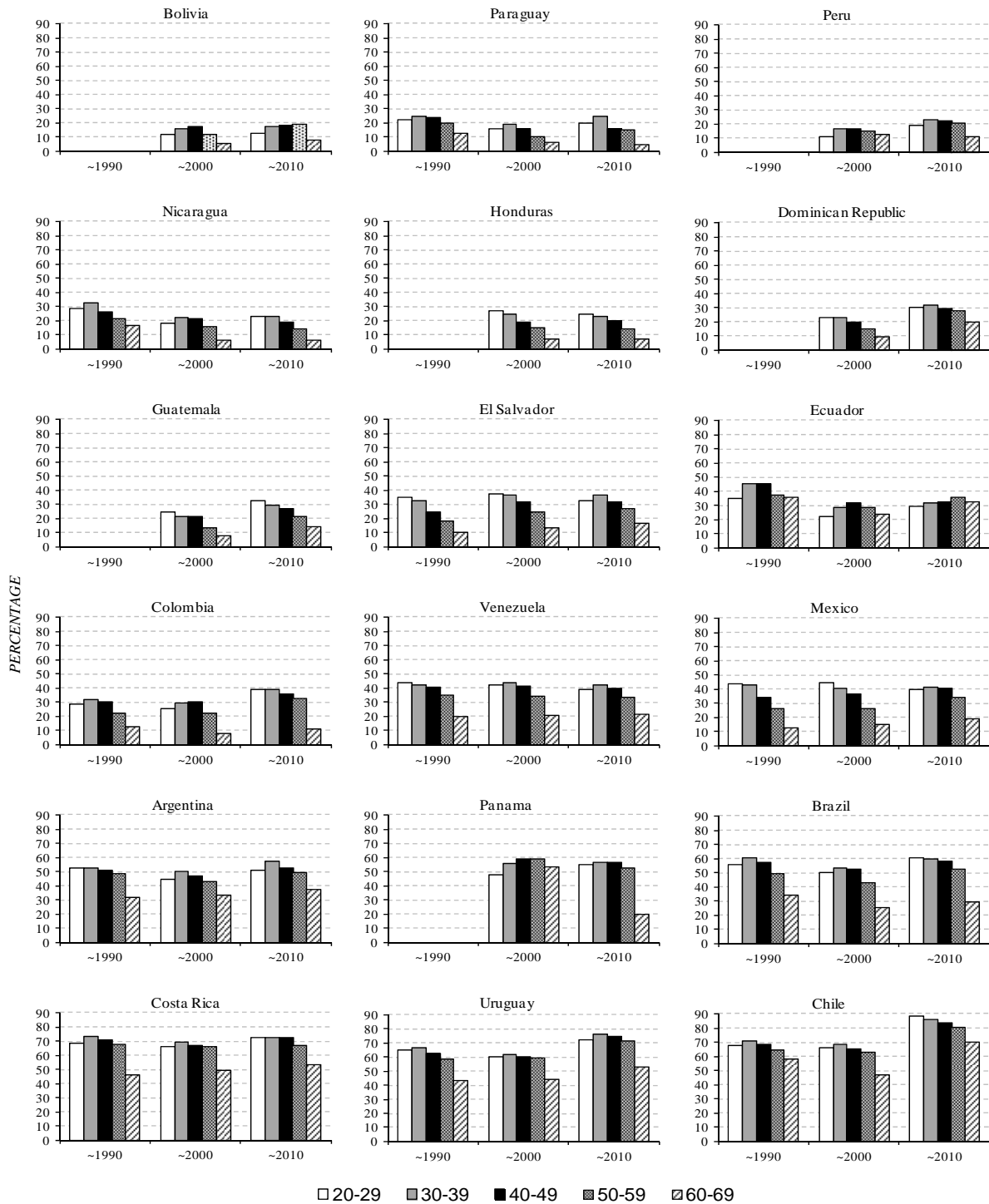
Note: In order to see the exact years shown for each country, see footnote # 4. There is not information available for this variable in some countries at the beginning of the 1990s.

Source: Own, based on Household Surveys.

Coverage is higher for workers in their 30s and 40s. Younger workers have lower coverage rates, probably because of the difficulties they have to find higher quality jobs, while those approaching retirement show a decline as well, which could be the result of

cohort effects, particularly among women. Coverage of active workers sharply drops after retirement ages (see Figure 7).

Figure 7. Coverage Rates of the Employed Population, by Age



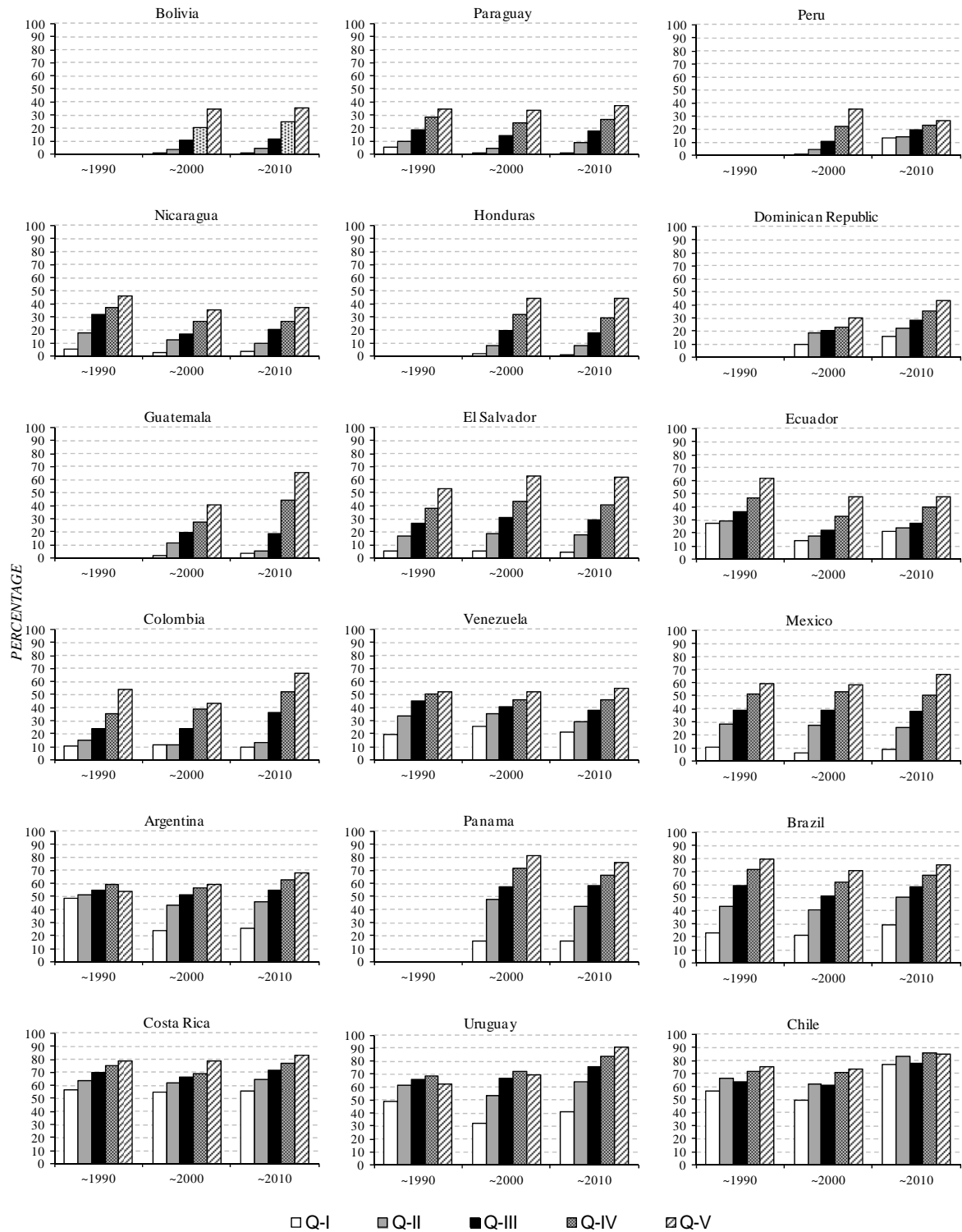
Note: In order to see the exact years shown for each country, see footnote # 4. It was not possible to disaggregate the coverage by age at the early 1990s in Honduras, the Dominican Republic, Guatemala, and Panama.

Source: Own, based on Household Surveys.

The effect of income differences across households is very important. Figure 8 presents coverage rates for the employed population by per capita household income. The gap among the richest and the poorest quintiles seems to have increased over time. The process differs among countries: in some cases it is caused by a sustained improvement of coverage among the richer workers, while in others is due to a decline among the poorer ones. In these countries towards the end of the 2000s, although the same structure is kept, the coverage tends to grow throughout all the income distribution.

Coverage also changes depending on the educational attainment of workers, which represents a more stable indicator than the income level throughout their life (Figure 9). In all countries there is a pattern that shows higher coverage for those most educated. In some countries, the gap seems to be growing over time (see for instance, the case of Colombia, Venezuela and Peru).

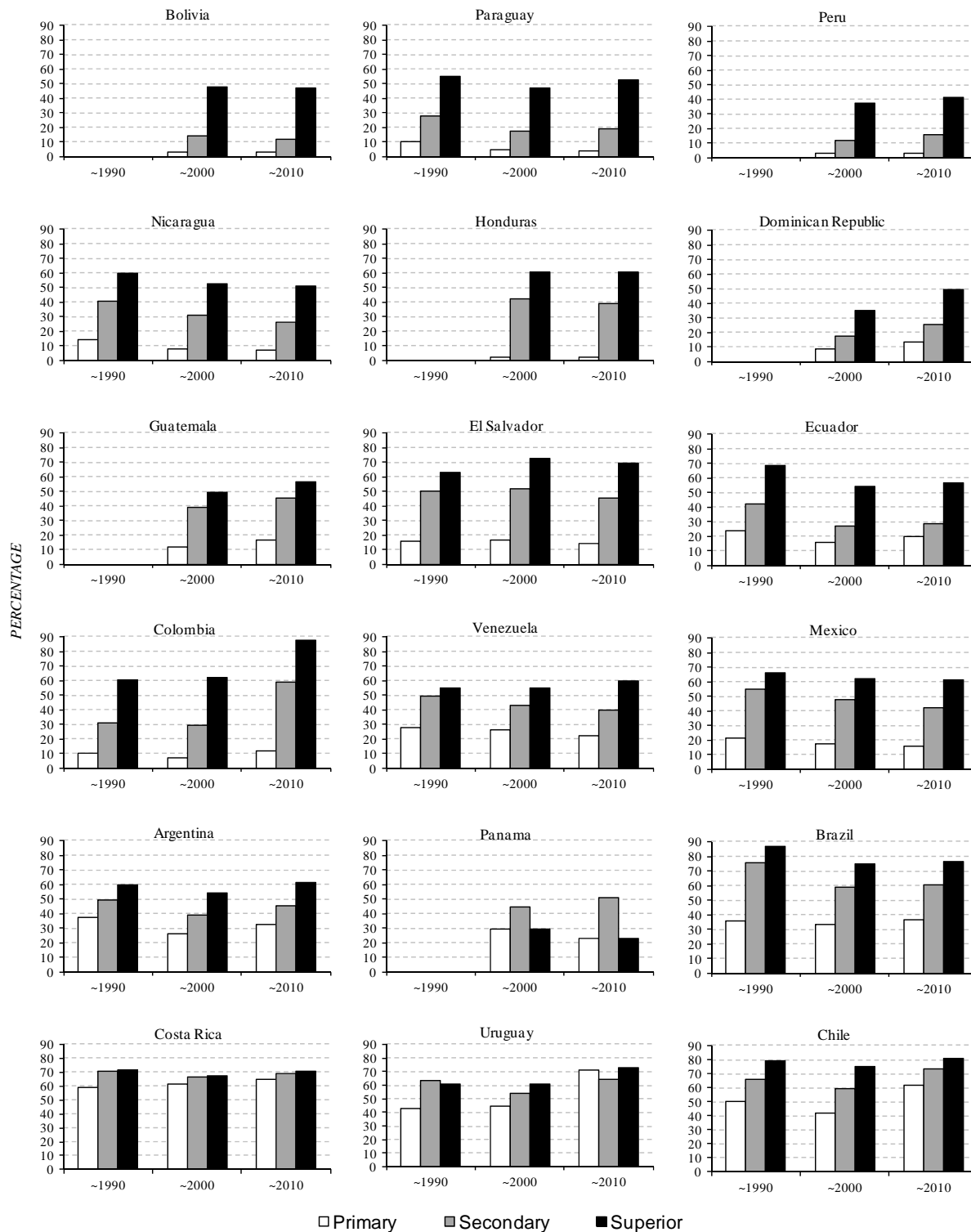
Figure 8. Coverage Rates of the Employed Population, by Income
(*Quintiles of per capita household income*)



Note: In order to see the exact years shown for each country, see footnote # 4. The disaggregation by quintile of household income is not available in the early 1990s for some countries.

Source: Own, based on Household Surveys.

Figure 9. Coverage Rates of the Economically Active Population, by Education



Note: In order to see the exact years shown for each country, see footnote # 4. The disaggregation by level of education is not available in the early 1990s for some countries.

Source: Own, based on Household Surveys.

- COVERAGE OF THE ELDERLY

Measurement coverage among the elderly is relatively simpler than for active workers, since those that receive a benefit may be considered covered without further discussion. Figure 10 presents the coverage rates among the elderly (individuals aged 65 years and older) in Latin America and its evolution in the last two decades⁷.

The coverage of the elderly population is extremely low in many countries. In 6 of the 18 countries of LAC analyzed in this study coverage of this group is smaller than 19% (Honduras, the Dominican Republic, El Salvador, Guatemala, Paraguay and Nicaragua). A second group formed by 7 countries present coverage rates that range from 22% to 60%, Costa Rica being the one which presents the highest value within this group. Finally, the group with the highest coverage has rates that range from 83% to 91% (Chile, Uruguay, Brazil, Argentina and Bolivia).

On average, coverage of the elderly at the early 1990s was around 59.7%; a decade later came closer to 58.5%, and reached 60.7% by the end of the 2000s. In most cases it is not possible to distinguish how many beneficiaries come from contributory or non contributory beneficiaries. In a few countries the surveys include some questions to identify these two groups, and data is presented separately. Specifically, the surveys of Bolivia, Ecuador, Chile, and Costa Rica include in their questionnaires specific questions about coverage of non contributory schemes. In these cases, these schemes offer protection to 90.3% of the elderly in Bolivia (in 2007), 32.1% in Ecuador (2009), 26.7% in Chile (2009) and 17.8% in Costa Rica (2008).

In the 1990s many countries affected by fiscal imbalances, low coverage of active workers, long-term sustainability problems, a weak macroeconomic context and labor market issues introduced reforms to adopt measures to restrict access to pension benefits (through parametric reforms) and expand the role of the private sector in the administration of the systems, following the trend initiated by Chile in 1981⁸. Policy proposals in more recent years seem to have focused on increasing coverage, through the expansion of social pensions or non-contributory schemes and the reduction of access conditions to contributory schemes⁹.

Brazil has maintained a clearly proactive policy to include older adults in the pension system, since the introduction of rural pensions at the end of the 1980s. In Bolivia, the 1996 reform included the introduction of a non-contributory program called *Bono Solidario*

⁷ The surveys used in each case were: Argentina 1991 – 2000 - 2010; Bolivia 1989 - 2001- 2007; Brazil 1990 - 2001 - 2009; Chile 1990 - 2000 - 2006; Colombia 1992 - 2000 - 2009; Costa Rica 1990 - 2000 - 2008; Dominican Republic 1996 - 2000 - 2009; Ecuador 1990 - 2000 - 2009; El Salvador 1997 - 2000 - 2009; Guatemala 2000 - 2006; Honduras 1990 - 2001 - 2009; Mexico 1992 - 2000 - 2010; Nicaragua 2005; Panama 1991 - 2000 - 2009; Paraguay 1990 - 2000 - 2009; Peru 1995 - 2000 - 2010; Uruguay 1990 - 2000 – 2010 and Venezuela 1995 - 2000 - 2006. Notice that these years are not exactly the same used to analyze the active population, due to differences in availability of information in each survey.

⁸ Such is the case of Argentina, Bolivia, Colombia, Costa Rica, El Salvador, Mexico, Peru, the Dominican Republic and Uruguay.

⁹ For a more detailed discussion, see Bertranou, et al. (2009); Mesa-Lago (2009); Calvo, et al. (2010), and Rofman et al. (2010).

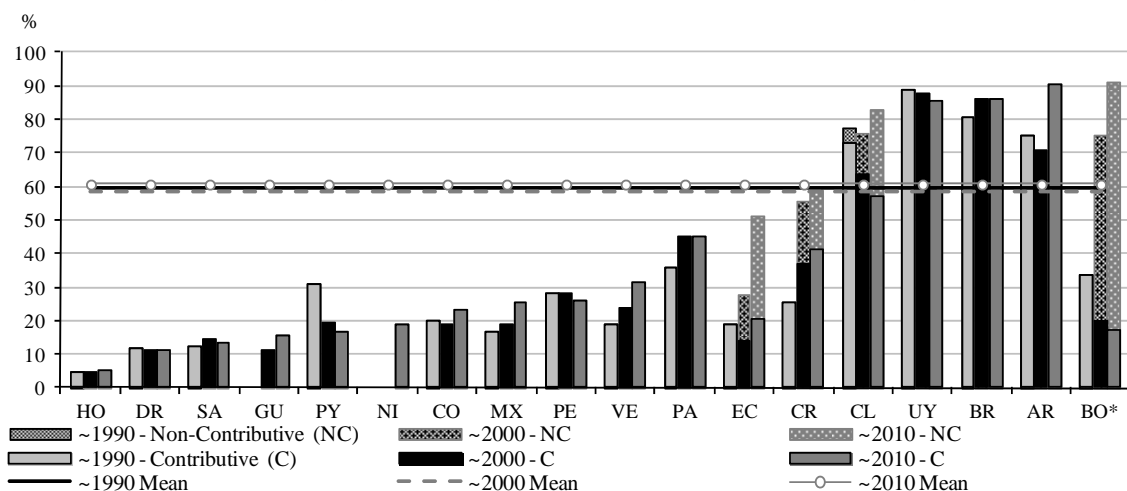
(BONOSOL). The rules and even the name of this program were modified several times since then, until to the creation of the *Renta Dignidad* program in 2008, but all these schemes maintained the guarantee of a flat pension benefit to all the entire elder population in Bolivia. A similar initiative, although of smaller magnitude with regard to the benefits paid, was developed in Ecuador through the *Bono de Desarrollo Humano* (BDH) introduced in 1998. Thanks to its contribution the country had managed to increase coverage to 50% of the elderly by the end of the 2000s decade.

Costa Rica, in turn, introduced several reforms in 2006, including a reduced pension for those that have at least 15 years of contributions to the system. In Uruguay¹⁰, a new law approved in 2009 reducing the required vesting period to access a public pension from 35 to 30 years and facilitating access to a reduced advanced old age benefit. Argentina facilitated access to the non-contributory pensions since 2003 and in 2005 launched a program that allowed most uncovered elderly citizen to retire under the self-employed program, resulting in a sharp increase in coverage¹¹.

In 2008 Chile carried out a new comprehensive reform of its pension system, including a new non-contributory Pillar that provides coverage to the poorest within the elderly. The reform replaced the existing programs of assistance pensions (PASIS) and the minimum pensions. Other countries, such as Colombia, Panama, Ecuador, and Peru have also advanced in this direction recently.

Figure 10. Coverage of the Elderly

(Percentage of population 65 years and older receiving pension benefits)



Notes: (i) In order to see the exact years that are shown for each country, see footnote #6. (ii) "C" refers to contributory pensions and "NC" to non-contributory pensions. (iii) The "1990s" survey for Bolivia covered only urban areas, while the remaining surveys are national. Source: Own, based on Household Surveys.

Pension coverage among the elderly is higher for men than for women in the most countries, a consequence of the higher participation observed in active ages, particularly in

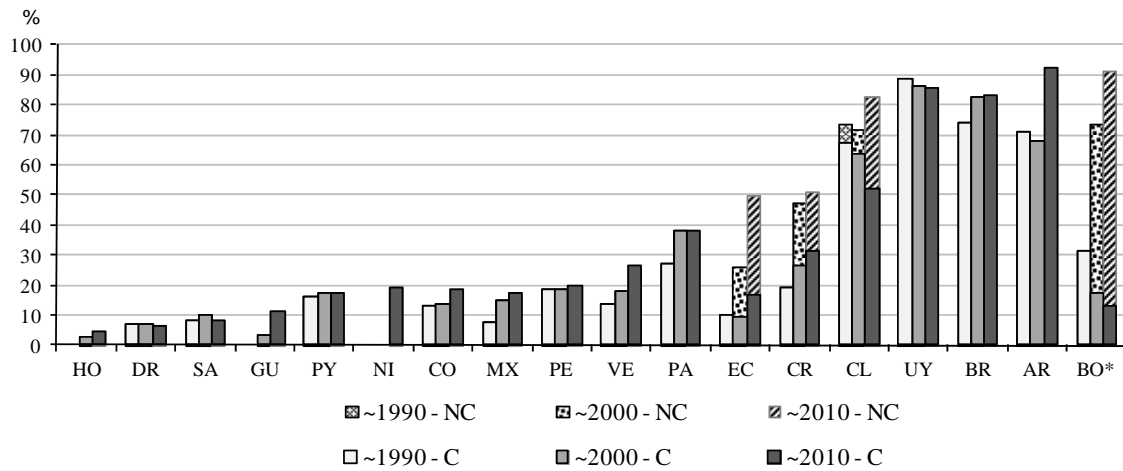
¹⁰ Lagomarsino (2009) examined the last trends in the social security coverage in Uruguay.

¹¹ For a discussion of recent reforms in Argentina see Rofman and Oliveri (2011) and Rofman et al (2010), who also analyze the changes in Chile.

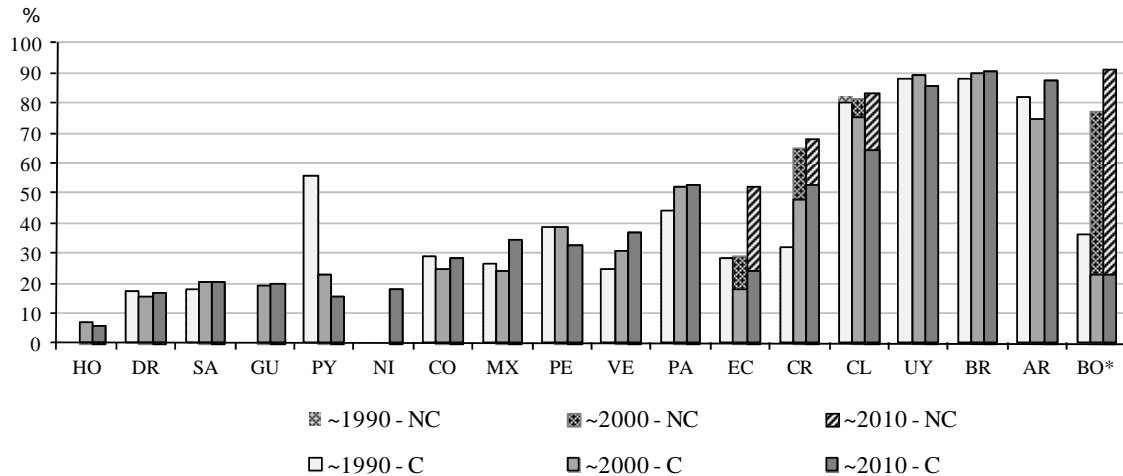
the past. In several cases the coverage for men was as twice as high as for women at the end of 2010. However, in countries with higher coverage, the levels of coverage between genders are similar.

Figure 11. Coverage Rate of the Elderly, by Gender

(a) Women



(b) Men

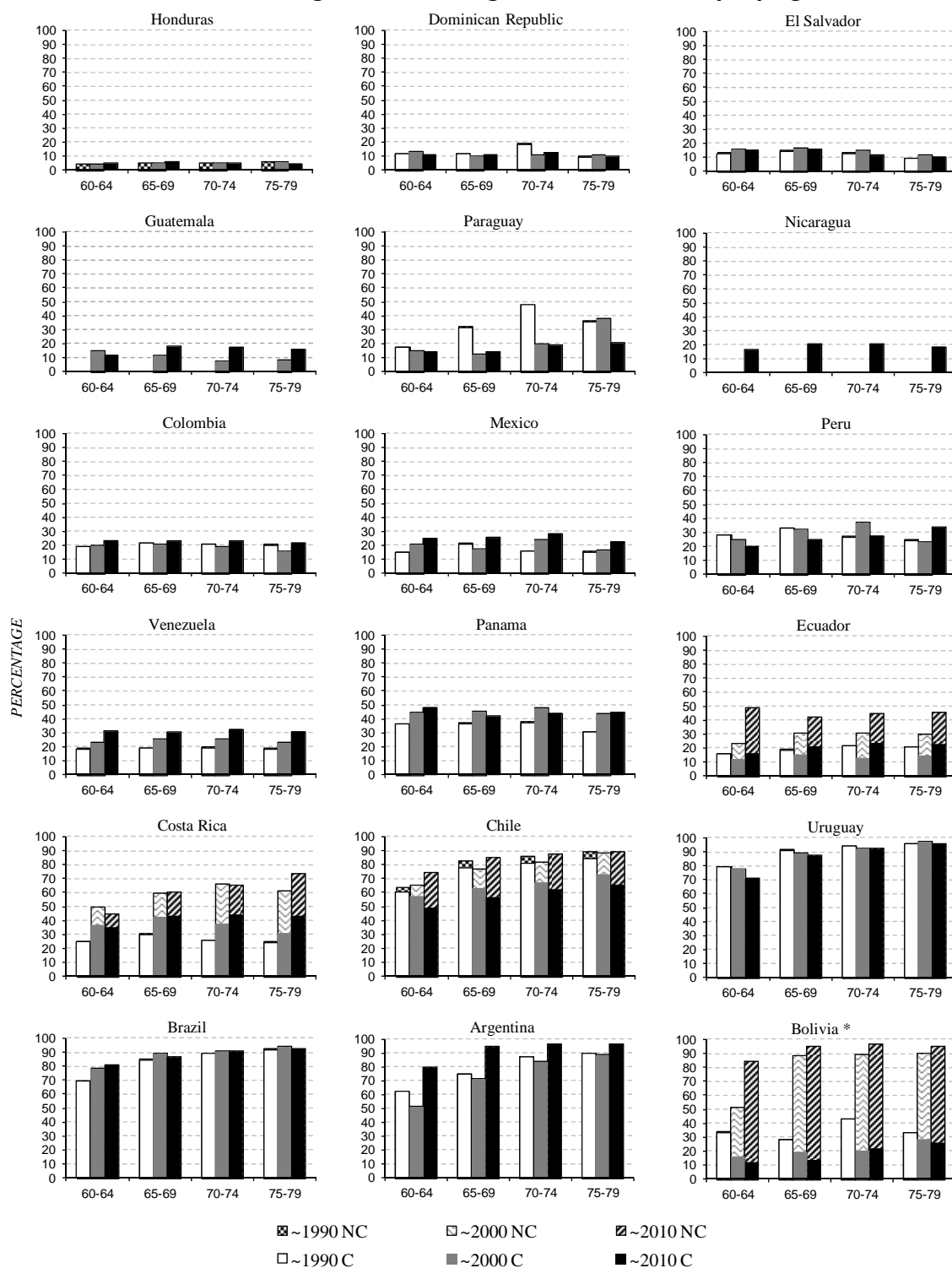


Notes: (i) In order to see the exact years that are shown in each country, see foot note #6. (ii) "C" refers to contributory pensions and "NC" to non-contributory pensions. (iii) The "1990s" survey for Bolivia covered only urban areas, while the remaining surveys are national.

Source: Own, based on Household Surveys.

The rates of coverage for the older adults increase with age in the countries with more mature systems but this phenomenon is not observed in the youngest countries (see Figure 12).

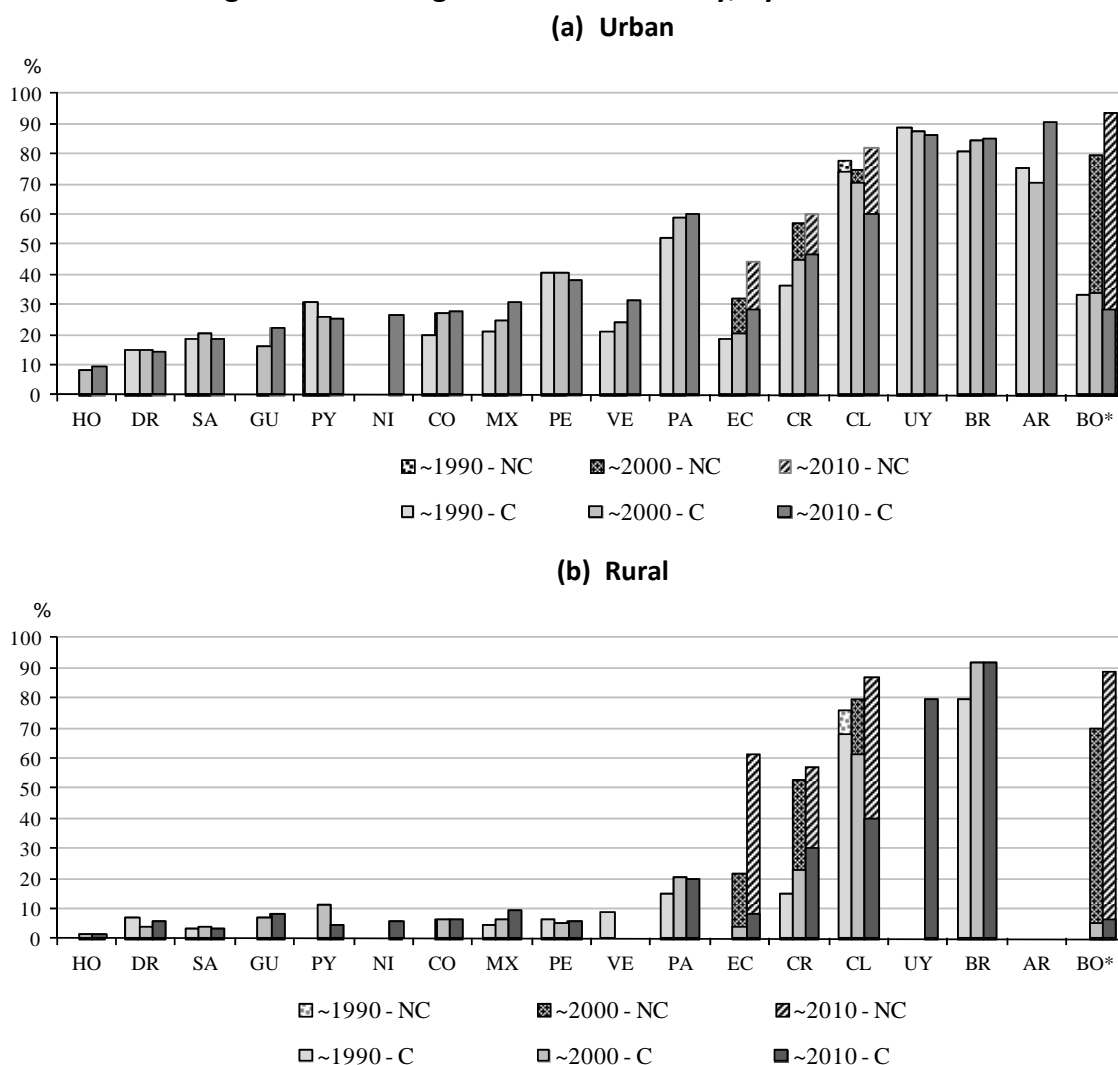
Figure 12. Coverage Rate of the Elderly, by Age



Notes: (i) In order to see the exact years that are shown in each country, see footnote #6. (ii) "C" refers to contributory pensions and "NC" to noncontributory pensions. (iii) The "1990s" survey for Bolivia covered only urban areas, while the remaining surveys are national.
Source: Own, based on Household Surveys.

Most contributors to pension systems are residents of urban areas. As a consequence, most beneficiaries of the system are also urban residents. Figure 13 presents the coverage rate of the elderly by area of residence, showing that there is a considerable difference between urban and rural residents. The changes in the last two decades do not seem to have modified this pattern. Brazil, Bolivia and Chile seem to be the exceptions to this pattern, given the existence of extensive non-contributory or quasi-noncontributory pensions that protect rural residents. In the case of Uruguay, the available date (only for the last period) seems to indicate that coverage is also high among rural residents.

Figure 13. Coverage Rates of the Elderly, by Area of Residence



Notes: (i) In order to see the exact years that are shown in each country, see footnote #6. (ii) "C" refers to contributory pensions and "NC" to non-contributory pensions. (iv) Missing figures for several countries and years is due to the lack of rural data on the available surveys.

Source: Own, based on Household Surveys.

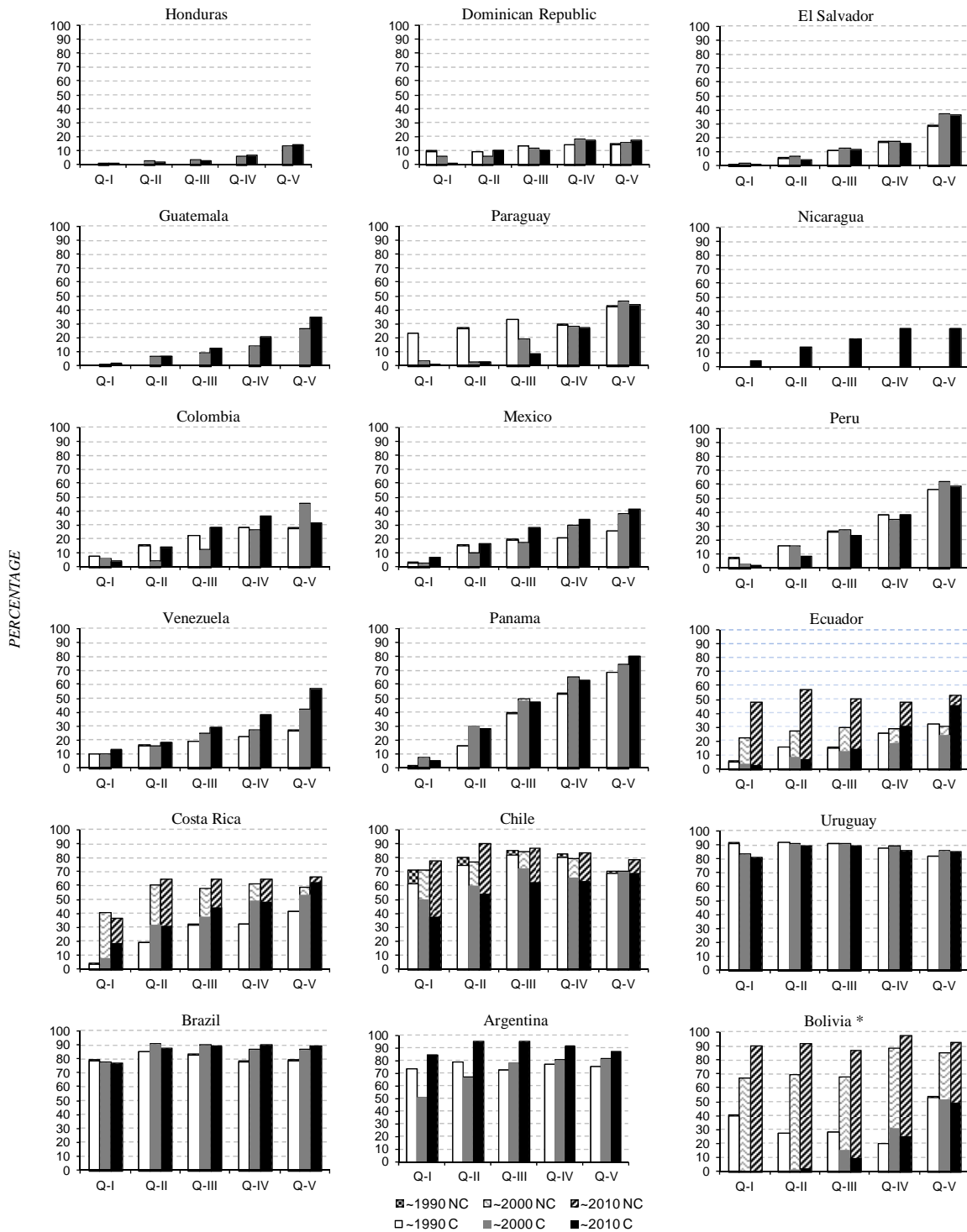
Figure 14 shows coverage rates for the elderly by income. There is a clear bias toward better coverage of the richest groups in almost all countries, which is consistent with the literature on the subject. In this regard, there seemed to be three groups of countries. The first of them offers very limited protection (less than 50% of the elderly are covered) regardless of the household income level (as in the cases of Honduras, the Dominican Republic, El Salvador, Guatemala, Paraguay, Nicaragua, Colombia and Mexico). Under this type of pension system the coverage of the elderly can be characterized as “universally low with some inequities.” The second group includes countries that provide better protection to the wealthier, but their incidence among the poorer elderly is minimum (Peru, Venezuela, and Panama). A characterization of the coverage in these countries can be “reasonable for the rich, minimum for the poor”. Finally, a third group of countries is composed by those that provide protection to most of their citizen (Ecuador, Costa Rica, Chile, Uruguay, Brazil, Argentina and Bolivia). While there are some inequalities, coverage among the poorer is significant, partly thanks to the impact of the non-contributory pensions. In this group, coverage can be defined as “reasonable, with some inequities¹².”

Since pension benefits are in most cases an important component of household income, the results reported in Figure 14 have an unavoidable bias. An alternative approach would be to consider differences by education, a good proxy for permanent income. Figure 15 is consistent with the previous results; those with high levels of education have higher coverage rates, with trends to those discussed in the previous paragraph. Hence, the three groups of previously described countries can easily be identified in

Figure 15.

¹² Bolivia is a particular case as its contributory pension scheme coverage is strongly biased towards richer citizen. However, the non-contributory scheme, which covers more than 90% of the people aged 65 years and older, fully compensates this effect, resulting in an overall coverage that is similar for all income levels. Similarly, Ecuador’s BDH also helps to improve the distributional impact of its pension system.

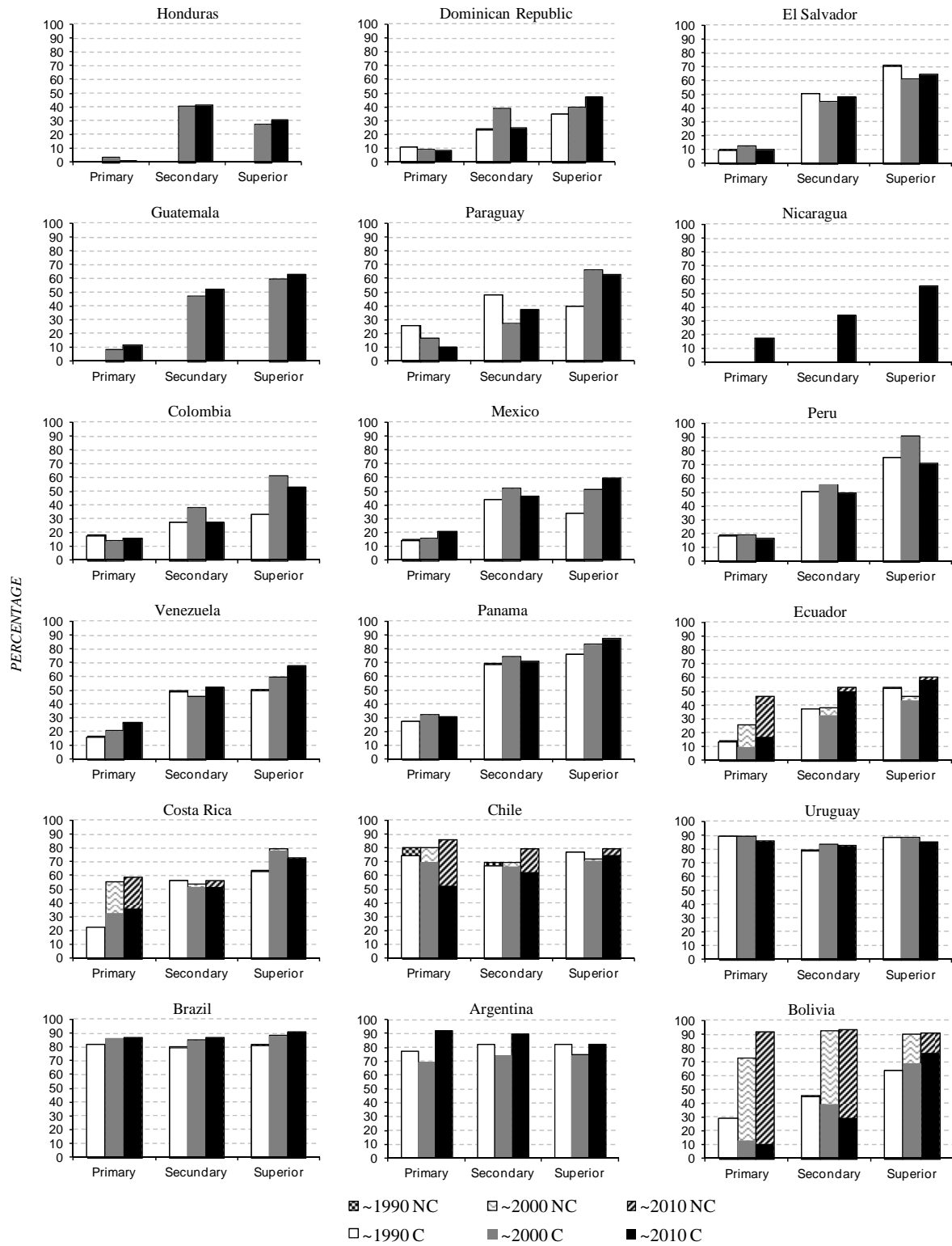
Figure 14. Coverage Rates of the Elderly, by Income
(*Quintiles of per capita household income*)



Notes: (i) In order to see the exact years that are shown in each country, see footnote #6. (ii) "C" refers to contributory pensions and "NC" to noncontributory pensions. (iv). The "1990s" survey for Bolivia covered only urban areas, while the remaining surveys are national.

Source: Own, based on Household Surveys.

Figure 15. Coverage Rates of the Elderly, by Education

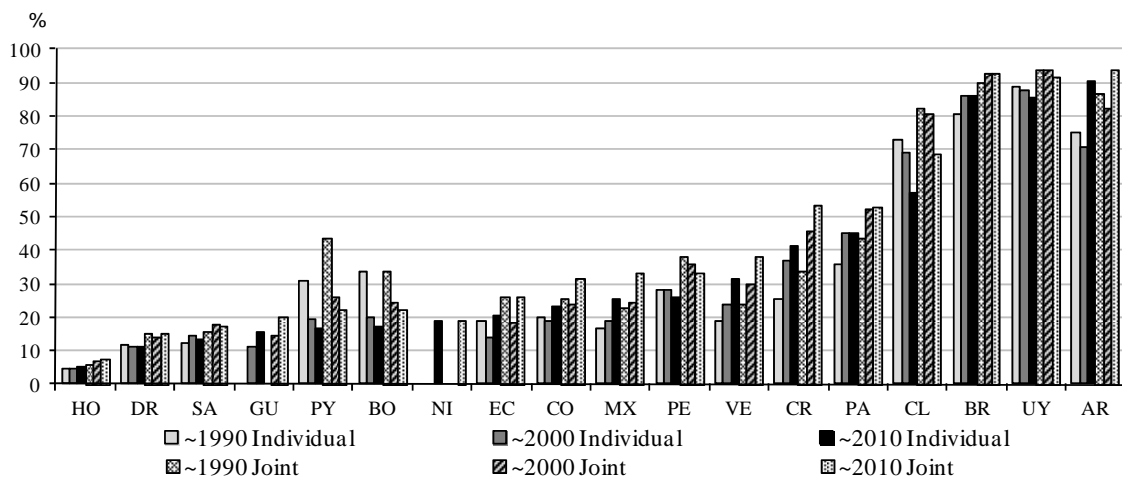


Notes: (i) In order to see the exact years that are shown in each country, see footnote #6, except in the case of Argentina where data from 1992 was used for the early 1990s figure. (ii) "C" refers to contributory pensions and "NC" to non-contributory pensions. (iii) The "1990s" survey for Bolivia covered only urban areas, while the remaining surveys are national.

Source: Own, based on Household Surveys.

The pension benefits received by the covered individuals are usually used to finance their consumption, and that of other members of their household. Adapting a definition originally used for Argentina by Bertranou, Grushka, and Rofman (2001a), an alternative measure of coverage considers as covered all the members of the household where there is at least one pension beneficiary. This approach considers the spouses and the dependents of the beneficiaries also as covered by the system. The indicator, called “joint coverage” represents the percentage of the elderly who reside in a home where at least one pension benefit is received.

Figure 16. Individual and Joint Coverage Rates



Notes: (i) In order to see the exact years that are shown in each country, see footnote #6. (ii) In Bolivia in 1995 the survey only covers urban area, and then was extended to the rest of the country.

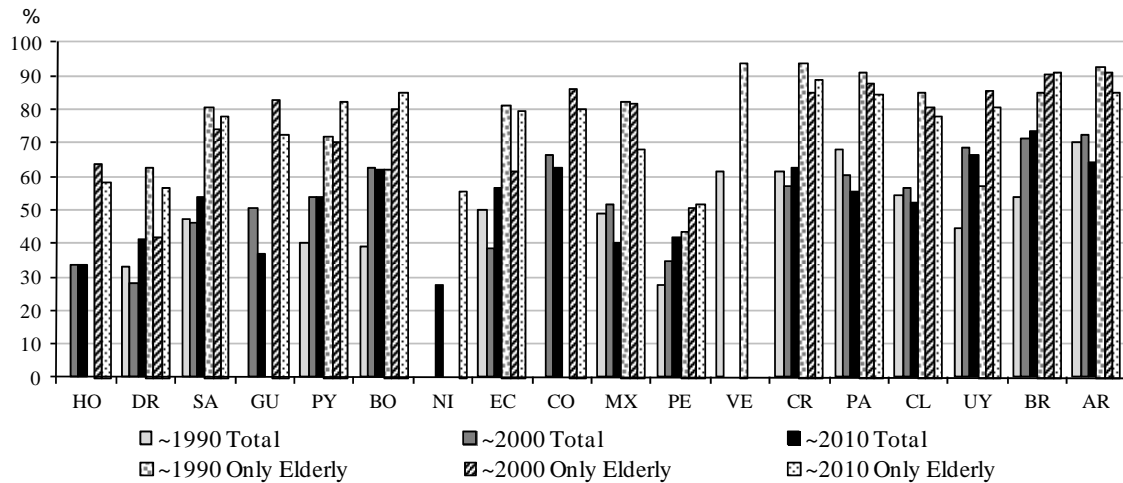
Source: Own, based on Household Surveys.

Figure 16 presents the comparison of both measures, the individual and joint coverage for the three selected years and all countries. The joint coverage is somewhat higher than the individual coverage (noncontributory benefits were not considered in this figure), because joint coverage includes all the beneficiaries and its relatives of 65 years and above. The effect is similar in almost all the countries, with increases in the coverage that range from 1.3 and 13 percentage points at around 2010. The evolution of both indicators, as it was expected, is similar over time.

Finally, as was discussed in the previous sections, coverage is only one of the dimensions through which the effectiveness of a pension system can be evaluated. High coverage with low benefits results in inadequate protection of the elderly income. An indirect approach to this subject is to consider the proportion of the total household income that originates in the pension benefits. Figure 17 shows this proportion for households composed exclusively

of elderly on the one hand, and for households that have young members and elderly¹³. As expected, the importance of pension benefits in household budgets is less important when young individuals are present, since some of them receive other sources of income. However, in several countries more than 50% of households with elderly also include younger members, showing that pension benefits have an important role in financing consumption of younger individuals. In households composed only by older adults, more than 70% of the total income is explained by pension benefits in almost all countries.

Figure 17. Participation of the Pension Income on Household Income, by type of household



Notes: (i) In order to see the exact years that are shown for each country, see footnote #6, except in the case of Argentina where data from 1992 was used for the early 1990s figure and Costa Rica, where 1991 data was used for the 1990s figure.

Source: Own, based on Household Surveys.

¹³ This indicator applies only to contributory pension benefits, due to the fact that the information available on non-contributory benefits in the surveys does not allow its construction in most of the cases.

CONCLUSIONS

This paper presents a collection of indicators of pension coverage across eighteen countries in Latin America, for a period of as much as 40 years. Indicators include pension coverage among the economically active population and the elderly, and results are discussed considering several socio-demographic and economic dimensions. Although this document does not aim at presenting a complete analytical framework to explain the determinants of pension coverage, it provides an important set of comparable data that allows the formulation of some stylized facts:

- The coverage among the active workers is still quite low in most countries, since it is lower than 30% in 8 of the 18 countries. While the improvement observed in recent years is encouraging, rates are far from levels that could be considered acceptable in most cases. An important effort will be needed in most countries in the region, mainly in terms of reduction of evasion and non-registration among salaried workers, and incorporation into the system of the self-employed workers. Even if only salaried workers are considered, only five countries cover more than 70% of them.
- Coverage problems are greater among workers of the primary sector and the smaller firms, where the coverage is almost nonexistent, with some exceptions. Manufacturing and services employees have better coverage rates, as those working for large firms.
- As expected, coverage is better among the workers of the public sector. However, in most countries the indicators show that coverage rates are far from 100%, showing that compliance problems also affect the public sector.
- Women usually have lower coverage rates than men, especially among the elderly. The data seem to indicate that the cause of this gender bias is due to differences in the labor force participation rates in the past.
- Poorer workers have little or null participation in contributory pension systems, with few exceptions. At the end of the 2000, in 15 of the 18 countries observed coverage of the poorest quintile was lower than 20%, while coverage of the richest quintile was as much as seventeen times higher. Inequality in access increased during the 1990s in high coverage countries, although in the 2000s this trend seems to have reversed.
- Coverage of contributory schemes is very low in most countries in the region, with less than 17% of the elderly protected by the end of 2010 in at least five countries. This lower coverage in pensions affects more those living in rural areas, the poor and the less educated.
- Four countries (Chile, Brazil, Uruguay and Argentina) present the highest coverage rates among the elderly (between 83 and 91%). Bolivia joins this group if non-contributory benefits are also considered. The coverage rates grow in all countries, exceeding 92% in the four abovementioned countries if the elderly who live in households where at least one member receives a pension benefit are considered as covered.

As discussed in the introduction, the main goal of pension system is to provide income to the elderly that have retired from the labor market, and its performance can be analyzed considering three dimensions: coverage, adequacy and sustainability. This document focused on the first dimension, showing the current situation and recent trends of pension coverage in Latin America.

In the future the analysis can be improved and expanded by including the collection of new information on adequacy and sustainability of the systems. In the first case it would be important to analyze information on pension benefits, contribution histories and vesting periods. Analyses carried out in different countries have considered these issues, but further work and cross national comparisons are still necessary. Finally, the discussion on sustainability should always be present. Indicators of financial sustainability, such as the “Implicit Pension Debt”, have been used for some time and are appropriate for such comparisons, but other short and medium-term indicators should also be collected and analyzed.

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ANNEX I: BASIC STATISTICS

1. Argentina

Table A1.1: Argentina— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators (urban Population)

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1974	.	.	.	.	58.91
1980	49.46	50.36	83.00	.	69.46
1981	.	.	.	.	67.43
1982	48.98	50.59	82.22	.	67.58
1985	46.66	48.42	77.88	.	73.09
1986	45.18	46.90	77.82	.	72.34
1987	44.00	45.98	76.42	.	74.90
1988	45.00	47.24	72.63	.	77.85
1990	.	.	.	.	75.06
1991	.	.	.	.	75.24
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	33.40	38.71	52.36	.	68.64
2004	35.21	39.72	53.58	.	68.13
2005	37.80	41.72	56.09	.	69.00
2006	41.04	44.69	59.24	.	70.72
2007	45.12	48.50	63.39	.	84.32
2008	45.66	48.92	64.52	.	88.66
2009	45.68	49.57	65.61	.	90.08
2010	47.77	51.14	66.77	.	90.43

Note: In the case of Argentina, these tables consider only salaried workers as contributors, since the household survey does not question the self employed about pension contributions. The self employed represent approximately 23% of the labor force, and, according to administrative data, approximately 34% of them contribute to Social Security.

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.2: Argentina—Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
1980	56.30	48.35	51.82	48.83	30.76
1982	55.80	51.90	48.03	51.26	33.03
1985	50.90	49.23	48.35	49.33	36.54
1986	49.77	49.96	46.43	46.28	31.68
1987	49.29	47.95	45.16	47.67	28.70
1988	52.44	47.00	46.34	47.82	33.29
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	47.20	44.07	30.98
1997	49.50	52.38	47.07	44.28	32.10
1998	46.80	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	33.25	44.60	42.74	38.42	31.62
2004	37.19	45.27	42.05	39.13	28.99
2005	40.91	45.83	45.00	39.92	31.13
2006	43.78	49.83	48.37	42.56	31.34
2007	48.23	54.50	50.63	44.38	36.43
2008	49.53	53.42	51.79	46.54	33.68
2009	49.57	54.98	52.50	45.80	36.07
2010	50.99	57.12	52.69	48.64	36.63

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

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

Year	60-64	65-69	70-74	75-79
1974	55.34	63.44	71.25	64.09
1980	61.73	69.95	77.35	78.58
1981	61.65	75.41	78.54	78.05
1982	63.02	73.12	83.53	76.21
1985	63.36	75.67	76.84	83.17
1986	61.79	73.78	80.11	83.34
1987	66.06	77.47	81.68	81.22
1988	66.80	80.90	86.04	85.41
1990	63.88	78.11	84.08	87.65
1991	62.37	74.97	86.99	89.71
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	50.69	66.75	79.95	86.78
2004	48.76	67.67	78.86	85.04
2005	48.43	68.17	82.16	85.58
2006	51.60	71.44	80.01	88.21
2007	71.29	87.45	90.95	91.94
2008	78.47	91.07	94.50	94.11
2009	80.29	93.79	95.21	94.57
2010	79.54	94.63	96.47	96.43

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.4: Argentina– Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1974	.	.	.	.	67.68	52.18
1980	49.52	49.44	50.15	50.92	81.95	60.84
1981	.	.	.	.	75.42	61.20
1982	49.13	48.67	50.52	50.72	75.17	61.80
1985	46.61	46.77	48.48	48.32	84.30	65.61
1986	45.58	44.45	47.15	46.45	77.93	68.59
1987	45.13	41.98	46.86	44.35	84.73	68.32
1988	47.09	41.39	49.29	43.64	86.54	72.48
1990	.	.	.	.	84.28	68.73
1991	.	.	.	.	81.85	71.08
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	35.31	30.95	40.17	36.76	74.46	64.78
2004	37.18	32.62	41.31	37.56	73.48	64.65
2005	39.38	35.71	42.83	40.20	73.09	66.41
2006	42.72	38.82	45.83	43.13	75.48	67.57
2007	47.06	42.51	49.72	46.79	82.31	85.65
2008	47.32	43.42	50.04	47.36	85.56	90.76
2009	46.16	45.04	49.59	49.54	88.08	91.45
2010	48.74	46.45	51.65	50.42	87.46	92.37

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1974	58.91
1980	.	49.46	.	50.36	.	69.46
1981	67.43
1982	.	48.98	.	50.59	.	67.58
1985	.	46.66	.	48.42	.	73.09
1986	.	45.18	.	46.90	.	72.34
1987	.	44.00	.	45.98	.	74.90
1988	.	45.00	.	47.24	.	77.85
1990	75.06
1991	75.24
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	.	33.40	.	38.71	.	68.64
2004	.	35.21	.	39.72	.	68.13
2005	.	37.80	.	41.72	.	69.00
2006	.	41.04	.	44.69	.	70.72
2007	.	45.12	.	48.50	.	84.32
2008	.	45.66	.	48.92	.	88.66
2009	.	45.68	.	49.57	.	90.08
2010	.	47.77	.	51.14	.	90.43

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.6. Argentina—Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1980	25.62	53.06	54.49	56.56	57.83
1982	24.49	46.00	53.87	58.77	62.48
1985	20.60	47.27	54.71	55.10	55.90
1986	18.87	45.70	49.08	56.54	56.58
1987	18.21	39.96	48.72	57.29	56.21
1988	22.44	41.97	51.62	53.32	56.66
1992	39.49	48.07	50.51	57.74	52.68
1993	34.36	43.23	50.87	50.35	50.07
1994	30.22	43.96	50.53	52.04	56.38
1995	22.28	39.17	44.42	53.18	53.14
1996	17.59	41.38	43.81	50.73	53.38
1997	21.03	38.55	44.42	52.29	54.37
1998	19.48	36.08	45.27	53.36	54.61
1999	18.20	35.07	44.40	50.61	55.41
2000	15.04	32.47	43.83	51.26	55.66
2001	9.53	29.75	41.29	49.93	56.17
2002	5.44	24.53	36.56	45.68	57.21
2003	8.77	23.38	36.74	45.62	52.50
2004	8.46	26.11	38.34	48.15	55.00
2005	10.35	28.67	41.93	51.15	56.89
2006	13.82	32.28	43.75	54.66	60.67
2007	20.36	37.33	49.58	56.45	61.88
2008	17.95	39.76	49.35	58.18	63.05
2009	17.27	39.14	49.94	58.30	63.72
2010	20.79	40.67	50.78	60.40	66.18

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.7. Argentina—Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1980	26.71	53.92	55.90	57.23	58.40
1982	25.96	48.84	56.61	59.39	62.95
1985	22.42	50.43	56.77	55.81	57.03
1986	21.74	48.45	50.84	57.28	57.13
1987	20.31	42.55	52.20	57.87	57.44
1988	26.27	45.05	53.66	54.49	57.82
1992	48.39	51.57	54.59	58.54	53.88
1993	43.74	49.14	53.99	52.72	51.11
1994	42.18	53.04	55.53	55.31	57.46
1995	36.46	49.73	52.09	59.62	55.03
1996	33.00	52.01	52.52	55.74	56.51
1997	31.24	47.34	52.45	56.62	56.46
1998	29.15	43.01	51.50	57.80	55.54
1999	28.07	43.46	50.86	55.62	58.87
2000	24.07	42.93	51.43	55.64	58.86
2001	21.59	41.06	51.39	57.47	59.04
2002	11.27	35.68	46.82	54.12	59.88
2003	12.66	31.19	43.16	51.47	55.08
2004	12.27	33.03	44.05	52.44	56.82
2005	14.41	34.35	46.30	55.27	58.27
2006	17.70	37.11	49.33	57.28	62.04
2007	24.72	42.39	53.73	58.86	62.79
2008	22.87	44.28	52.50	60.51	64.42
2009	22.14	44.67	54.62	60.97	65.43
2010	25.28	45.70	54.39	62.91	67.41

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.8. Argentina - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1980	56.62	63.84	80.84	73.65	72.81
1982	48.02	63.89	74.85	78.63	72.86
1985	51.99	68.84	89.06	78.28	77.22
1986	57.85	73.14	91.58	72.13	67.41
1987	55.80	80.14	80.91	81.40	77.08
1988	58.32	75.66	90.99	85.85	78.55
1990	76.22	76.91	74.92	74.54	72.74
1991	73.06	78.92	72.44	76.76	74.98
1992	63.44	84.10	83.69	84.19	79.76
1993	62.39	79.72	86.41	79.72	81.72
1994	58.65	82.00	80.45	85.13	84.46
1995	58.10	79.23	82.92	85.24	86.67
1996	59.03	79.37	82.41	83.88	80.59
1997	57.62	77.15	83.85	83.41	77.49
1998	56.71	72.91	80.70	80.53	78.94
1999	57.62	72.02	78.86	80.80	81.23
2000	50.77	67.12	77.83	80.40	80.77
2001	50.05	67.35	81.63	79.77	81.47
2002	52.56	64.12	76.24	78.32	80.86
2003	41.46	70.44	73.89	79.27	78.12
2004	41.56	65.97	75.42	80.02	77.65
2005	42.96	67.20	77.53	78.93	78.37
2006	45.34	64.84	81.11	83.21	79.06
2007	69.06	89.61	89.94	88.12	84.86
2008	79.61	93.00	89.22	92.46	89.01
2009	82.57	94.03	93.95	91.62	88.22
2010	84.52	94.55	94.86	91.11	87.09

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.9. Argentina—Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1980	27.70	63.63	54.06
1982	33.44	61.80	54.68
1985	.	57.03	53.44
1986	31.07	58.96	52.32
1987	63.54	61.63	49.62
1988	11.27	54.54	49.12
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	31.17	32.49	40.60
2004	35.15	34.81	41.30
2005	40.70	37.05	43.10
2006	44.62	40.44	46.06
2007	49.11	42.96	50.05
2008	46.15	43.55	50.59
2009	46.30	40.80	52.10
2010	51.91	44.58	52.94

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

In Argentina, workers classified as working in the “Primary sector” are a few agricultural workers that live in urban areas and commute to work and employees of firms dedicated to agricultural activities.

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.10. Argentina—Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1980	18.59	80.05	94.32
1985	16.05	84.34	83.25
1986	15.43	79.56	58.60
1987	13.77	84.41	85.96
1988	12.94	81.14	77.57
1992	13.73	74.53	93.48
1993	12.57	74.59	91.64
1994	15.90	75.19	93.51
1995	12.75	68.34	90.00
1996	12.99	67.91	89.07
1997	12.32	64.78	88.03
1998	11.81	67.08	87.58
1999	11.78	62.83	87.25
2000	12.35	64.73	87.68
2001	10.90	66.05	88.68
2002	10.52	54.17	84.43
2003	9.96	51.58	81.49
2004	9.73	53.44	84.18
2005	10.28	56.45	85.21
2006	10.71	61.13	87.05
2007	13.02	65.09	89.29
2008	12.19	66.05	90.18
2009	14.23	67.74	90.32
2010	14.06	68.81	90.25

Note: In the case of Argentina, independent workers are not considered as covered (see note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.11. Argentina—Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1992	94.14	38.84
1993	95.95	37.54
1994	96.20	40.91
1995	94.71	40.27
1996	94.42	39.51
1997	88.09	39.63
1998	88.62	37.86
1999	87.82	37.73
2000	86.21	37.06
2001	85.46	35.98
2002	66.18	33.84
2003	64.79	32.06
2004	68.75	33.15
2005	74.53	34.97
2006	81.77	37.17
2007	86.95	40.85
2008	88.86	41.19
2009	89.54	41.66
2010	88.91	43.54

Note: In case of Argentina in these tables they are only considered as contributors to the salaried workers. (See notes on table A1.1).

Source: Own, based on the Household Survey Permanent Specific (1974-2002) and Continuous (2003-2010).

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

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1974	.	.	.	.	.	.
1980	52.32	62.74	59.87	53.29	64.16	60.95
1981	.	.	.	.	.	.
1985	46.55	56.46	62.53	48.79	58.37	63.62
1986	46.28	55.19	63.10	48.45	57.52	64.55
1987	43.79	55.67	59.48	46.51	58.26	60.97
1988	41.83	52.63	56.10	44.35	55.27	58.02
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	20.44	31.38	48.84	23.99	36.77	55.15
2004	21.50	34.11	50.18	24.45	39.03	55.22
2005	23.21	36.95	52.18	25.74	41.51	56.20
2006	26.38	40.18	54.53	28.73	44.49	58.27
2007	29.54	43.98	58.44	31.74	47.76	62.08
2008	29.07	44.97	59.17	31.41	48.50	62.47
2009	29.67	43.93	59.31	32.58	48.08	63.19
2010	32.50	45.00	61.19	34.65	48.83	64.67

Note: In case of Argentina in these tables they are only considered as contributors to the salaried workers. (See note on table A1.1).

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

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

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1974	60.78	68.90	78.73
1980	71.23	80.53	59.73
1981	70.82	73.41	74.41
1985	74.56	77.80	76.75
1986	73.73	72.59	78.15
1987	76.69	79.17	79.68
1988	78.52	81.68	72.64
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	66.48	70.42	79.11
2004	66.24	69.09	77.93
2005	67.86	69.15	75.91
2006	68.15	75.27	76.07
2007	85.03	83.57	82.15
2008	89.52	87.77	86.22
2009	91.05	90.03	85.48
2010	92.39	90.00	82.46

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.14. Argentina—Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1980	93.41	56.03	71.68
1986	93.44	55.39	72.06
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	91.5	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	86.71	50.05	68.58
2004	83.52	47.77	66.37
2005	82.83	46.49	65.49
2006	83.5	46.36	65.57
2007	85.93	46.51	65.89
2008	84.25	45.04	64.12
2009	84.82	43.78	63.67
2010	84.83	43.84	64.02

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

Table A1.15. Argentina—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1974	71.02	81.31
1980	83.84	91.58
1981	80.71	87.48
1982	81.58	89.19
1985	85.17	92.00
1986	83.33	93.53
1987	87.35	92.68
1988	88.75	93.85
1990	86.61	92.56
1991	86.87	93.85
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	88.91
2004	80.51	89.52
2005	80.93	90.89
2006	82.34	91.29
2007	89.63	95.04
2008	91.87	96.29
2009	92.68	96.82
2010	93.48	97.40

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or there is at least one person over 65 years of age employed.

Source: Own, based on the Permanent Household Survey (1974-2002) and Continuous Survey (2003-2010).

2. Bolivia

Table A2.1. Bolivia– Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1989	.	.	.	.	33.46
1992	.	.	.	.	38.08
1993	.	.	.	.	23.96
1995	.	.	.	.	34.15
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
2006	13.76	14.44	36.01	1.84	20.03
2007	15.00	15.11	35.73	1.11	17.22

Note: Until the year 1995 the survey was only urban, and became national starting in 1997.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007). Expanded user base.

Table A2.2. Bolivia - Coverage Rates for the Employed Population, 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
2006	10.74	19.01	16.26	18.15	5.94
2007	12.72	17.16	18.63	18.98	7.78

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007).

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

Year	60-64	65-69	70-74	75-79
1989	33.15	27.86	42.92	32.91
1992	35.39	31.94	55.12	40.00
1993	24.89	27.13	24.51	16.13
1995	31.11	31.71	38.20	41.30
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
2006	17.20	20.85	21.76	23.90
2007	12.31	14.06	22.13	25.85

Note: Until the year 1995 the survey was only urban, and became national starting in 1997. .

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

Table A2.4. Bolivia-- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1989	.	.	.	.	36.22	31.16
1992	.	.	.	.	55.95	22.46
1993	.	.	.	.	40.15	10.92
1995	.	.	.	.	47.09	23.74
1997	.	.	.	.	24.72	15.52
1999	15.50	11.63	37.36	47.28	22.58	13.27
2000	15.35	10.81	37.11	39.58	23.85	11.57
2001	15.17	10.49	32.40	36.25	22.97	17.20
2002	12.30	8.69	27.79	31.42	16.93	12.87
2004	13.55	8.93	26.30	32.11	21.00	10.69
2005	14.05	10.61	27.03	37.27	22.26	14.15
2006	16.17	10.85	36.91	34.53	25.96	14.43
2007	17.20	12.36	34.74	37.46	22.77	12.83

Note: Until the year 1995 the survey was only urban, and became national starting in 1997. .

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1989	.	.	.	.	.	33.46
1992	.	.	.	.	.	38.08
1993	.	.	.	.	.	23.96
1995	.	.	.	.	.	34.15
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
2006	2.34	20.82	2.36	22.41	4.88	35.32
2007	3.40	21.83	3.44	22.17	6.19	28.64

Note: until the year 1995 the survey is only urban, and then it was extended to the rest of the country.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

Table A2.6. Bolivia - Coverage Rates for the Economically Active Population, by Household Income per Capita

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	9.98	19.07	33.79
2001	0.74	3.60	9.97	17.32	33.88
2002	0.67	2.58	7.44	13.14	30.13
2004	0.42	4.03	7.40	13.22	32.55
2005	0.23	2.99	10.38	14.34	34.88
2006	0.68	2.50	9.16	20.67	36.04
2007	0.82	4.42	11.44	24.22	34.73

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007).

Table A2.7. Bolivia— Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1999	0.39	4.72	12.40	21.11	32.57
2000	0.99	3.32	10.06	19.91	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	0.33	4.09	7.45	13.55	33.17
2005	0.25	3.13	10.91	15.43	36.19
2006	0.71	2.62	9.85	21.56	37.71
2007	0.37	4.25	11.53	24.75	35.01

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007). Expanded user base.

Table A2.8. Bolivia - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1989	39.94	26.99	27.88	19.54	53.07
1992	18.07	36.32	38.07	49.67	48.11
1993	12.00	17.72	23.98	30.55	36.11
1995	19.64	24.78	40.17	37.17	49.30
1997	.	3.54	16.82	35.11	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	29.74	52.92
2002	.	0.20	5.72	21.32	46.19
2004	.	2.83	4.98	23.98	43.46
2005	0.12	0.12	11.97	25.68	51.89
2006	.	0.36	7.16	35.62	56.68
2007	.	1.84	9.88	24.93	49.39

Note: until the year 1995 the survey is only urban, and then was extended to the rest of the country.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

Table A2.9. Bolivia– Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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
2006	0.71	17.76	22.54
2007	1.04	17.66	22.34

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007).

Table A2.10. Bolivia– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	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
2006	2.24	34.22	71.30
2007	1.79	32.29	66.30

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007).

Table A2.11. Bolivia– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1999	100.00	6.53
2000	72.78	8.11
2001	73.50	7.56
2002	69.29	5.66
2004	78.96	5.76
2005	61.28	8.65
2006	72.85	8.41
2007	74.85	8.33

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007).

Table A2.12. Bolivia - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1999	1.08	100.00	22.21	2.81	15.75	47.19
2000	1.45	72.78	27.98	3.35	13.90	47.52
2001	2.14	73.50	22.51	3.05	11.75	46.87
2002	1.64	69.29	16.99	2.18	10.56	43.59
2004	1.85	78.96	15.06	5.69	10.88	45.73
2005	3.32	61.28	22.24	7.39	11.49	40.92
2006	1.85	72.85	25.14	2.66	11.49	43.89
2007	1.57	74.85	24.14	3.14	11.86	46.69

Source: Own, based on the Continuous Household Survey - Living conditions (1999-2007). Expanded user base.

Table A2.13. Bolivia - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1989	28.96	44.88	63.46
1992	30.23	50.19	73.48
1993	15.41	29.30	66.63
1995	25.60	45.74	70.50
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	10.87	43.53	65.73
2005	12.60	39.78	84.95
2006	12.09	44.42	79.98
2007	10.48	29.19	76.52

Note: until the year 1995 the survey is only urban, and then was extended to the rest of the country.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

Table A2.14. Bolivia– Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1989	61.92	32.45	39.19
1992	80.10	47.46	55.53
1993	66.89	37.80	45.28
1995	78.77	43.50	51.03
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	73.11	51.60	58.20
2005	86.84	50.84	59.76
2006	73.97	46.61	54.30
2007	85.13	49.43	61.75

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

Table A2.15. Bolivia– Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1989	33.48	62.43
1992	47.14	72.06
1993	31.95	54.62
1995	41.81	67.85
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	18.55	73.53
2005	22.83	75.55
2006	24.87	76.46
2007	21.97	79.57

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or there is at least one person aged 65 or more currently employed.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1997) and Continuous Household Survey - Living conditions (1999-2007).

3. Brazil

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

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1976	52.91	53.54	71.13	26.62	56.81
1979	55.35	56.52	73.27	26.86	68.49
1981	55.36	57.30	71.99	29.77	71.61
1982	53.51	55.28	71.11	26.10	72.75
1983	52.59	54.85	67.01	30.96	70.17
1984	51.73	53.65	68.59	25.02	74.29
1985	52.58	54.08	69.52	23.82	76.26
1986	55.03	56.13	71.20	24.75	77.55
1987	53.69	55.36	70.52	23.60	77.83
1988	54.80	56.58	71.95	24.66	77.50
1989	54.82	56.25	71.94	22.94	77.65
1990	53.44	55.15	71.32	22.44	80.49
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	48.22	48.22	68.07	16.16	85.08
1999	47.27	47.27	67.40	16.00	85.77
2001	45.06	48.91	67.94	14.90	85.93
2002	44.67	48.35	67.74	13.81	86.66
2003	45.29	49.36	68.73	14.76	87.12
2004	45.82	49.49	68.57	14.21	86.69
2005	46.40	50.23	69.59	14.75	86.89
2006	47.94	51.53	70.29	15.46	85.29
2007	49.60	53.21	71.96	16.59	85.29
2008	51.24	54.46	73.22	15.35	86.15
2009	51.96	55.86	74.02	16.89	86.27

Source: Own, based on National Household Survey.

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

Year	20-29	30-39	40-49	50-59	60-69
1976	57.32	57.44	53.06	46.53	29.83
1979	59.48	60.45	57.00	49.48	34.16
1981	59.89	61.57	57.38	51.00	35.82
1982	57.83	60.25	55.09	48.82	32.65
1983	55.66	59.31	55.77	50.53	37.11
1984	54.42	58.85	54.58	47.69	33.94
1985	54.78	59.62	54.59	47.73	34.22
1986	57.22	61.59	55.89	49.71	36.81
1987	57.00	61.00	55.80	47.99	33.29
1988	57.77	61.70	57.67	50.96	34.96
1989	57.81	61.14	57.19	49.66	36.39
1990	55.89	60.36	57.19	49.24	34.15
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
1998	49.57	53.28	52.37	41.42	24.23
1999	48.46	52.43	51.59	40.82	23.67
2001	50.45	53.64	52.86	42.77	25.27
2002	49.87	53.36	52.39	42.36	23.76
2003	51.24	53.76	53.11	44.56	25.56
2004	51.23	54.08	53.25	44.64	24.57
2005	52.74	54.81	53.21	45.54	25.93
2006	53.98	55.73	55.20	48.06	26.50
2007	56.31	57.05	56.13	49.84	29.00
2008	58.32	59.06	56.88	50.64	29.33
2009	60.46	59.77	58.16	52.41	29.32

Source: Own, based on National Household Survey.

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

Year	60-64	65-69	70-74	75-79
1976	46.69	64.00	66.82	61.71
1979	55.85	73.99	81.73	81.39
1981	60.31	74.84	84.03	84.88
1982	61.78	76.77	83.28	85.38
1983	63.91	72.68	76.38	77.57
1984	64.37	77.38	83.80	85.66
1985	66.43	79.07	85.09	87.70
1986	67.94	79.90	86.46	88.76
1987	65.98	82.05	86.78	89.66
1988	64.52	82.56	87.64	89.55
1989	66.17	81.71	86.54	89.34
1990	69.03	84.39	89.10	91.79
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	77.75	88.85	90.74	94.17
2002	77.94	88.99	92.93	94.39
2003	79.37	89.57	92.25	94.31
2004	80.53	88.45	90.67	92.57
2005	81.55	88.80	90.57	92.36
2006	79.61	86.64	89.34	90.10
2007	79.19	86.83	89.32	90.52
2008	80.12	87.63	90.06	91.37
2009	80.46	86.75	90.50	92.19

Source: Own, based on National Household Survey.

Table A3.4. Brazil-- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1976	54.42	48.85	71.69	69.72	69.16	46.01
1979	57.70	49.99	73.30	73.21	79.07	59.50
1981	57.38	50.75	71.73	72.60	82.05	62.40
1982	55.74	48.70	70.98	71.40	83.54	63.16
1983	55.11	47.35	66.42	68.26	83.02	58.64
1984	53.85	47.34	68.60	68.56	85.79	64.36
1985	54.84	48.03	69.79	68.99	86.31	67.78
1986	56.95	51.23	71.49	70.64	86.48	70.02
1987	55.72	49.86	70.55	70.45	86.99	70.13
1988	56.64	51.41	71.76	72.31	85.39	71.10
1989	56.30	52.10	71.95	71.93	86.32	70.35
1990	54.64	51.27	70.65	72.49	88.08	74.22
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	49.55	46.23	68.65	67.24	89.41	81.71
1999	48.76	45.12	68.21	66.28	89.93	82.48
2001	46.79	42.70	68.90	66.64	89.90	82.92
2002	46.35	42.43	68.61	66.59	89.98	84.17
2003	47.00	43.05	69.62	67.58	90.99	84.18
2004	47.85	43.20	70.17	66.54	91.22	83.29
2005	48.68	43.50	70.82	68.01	91.05	83.76
2006	50.05	45.26	71.78	68.42	89.30	82.24
2007	51.91	46.66	73.65	69.84	89.64	81.95
2008	53.51	48.36	75.17	70.77	90.20	83.08
2009	54.19	49.15	75.96	71.62	90.55	83.01

Source: Own, based on National Household Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1976	16.39	71.46	16.45	72.60	52.20	59.20
1979	17.54	71.52	17.63	73.52	66.34	69.47
1981	18.35	68.42	18.49	71.50	69.44	72.47
1982	16.17	66.81	16.30	69.63	70.51	73.63
1983	20.57	63.84	20.75	67.40	70.82	69.91
1984	17.33	63.41	17.44	66.45	73.19	74.71
1985	17.48	64.33	17.58	66.68	75.54	76.52
1986	20.28	66.20	20.38	67.85	76.60	77.89
1987	19.81	64.49	20.01	66.93	76.89	78.17
1988	21.43	65.20	21.68	67.75	76.15	77.96
1989	21.63	64.91	21.81	66.97	78.06	77.51
1990	21.83	63.53	22.06	66.00	79.59	80.82
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	19.35	56.24	19.35	56.24	89.83	83.82
1999	19.77	55.07	19.77	55.07	89.82	84.73
2001	17.64	50.46	18.02	55.45	92.04	84.64
2002	17.31	49.94	17.67	54.69	92.13	85.56
2003	18.30	50.46	18.69	55.71	93.23	85.93
2004	19.05	51.40	19.49	56.17	92.32	85.53
2005	19.95	51.97	20.39	56.96	92.40	85.78
2006	21.60	53.31	22.12	57.89	90.73	84.18
2007	23.23	54.83	23.77	59.39	88.70	84.59
2008	24.81	56.31	25.32	60.33	91.84	85.02
2009	26.30	56.78	27.00	61.60	91.97	85.14

Source: Own, based on National Household Survey.

Table A3.6. Brazil - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1976	16.02	42.30	57.97	67.86	79.57
1979	18.43	40.39	58.70	74.19	85.47
1981	20.17	42.56	58.35	72.11	84.04
1982	16.84	38.77	56.39	71.38	83.96
1983	17.82	38.93	55.00	70.26	80.95
1984	17.41	37.96	54.19	68.83	80.19
1985	17.20	39.87	55.39	69.92	80.76
1986	23.12	44.70	58.65	69.83	79.27
1987	18.61	43.08	57.84	69.95	79.21
1988	18.82	42.67	60.50	71.73	80.34
1989	22.20	44.01	59.16	69.63	79.37
1990	20.84	41.70	57.54	69.14	77.98
1992	14.55	34.82	48.76	59.72	73.75
1993	15.68	36.02	47.22	59.13	71.48
1995	18.97	36.21	48.41	60.17	72.28
1996	19.23	37.35	49.84	60.05	70.28
1997	18.23	36.58	49.33	60.64	71.13
1998	18.94	37.55	49.23	61.09	71.06
1999	18.11	36.32	47.62	60.00	70.86
2001	17.02	35.56	46.86	57.58	68.01
2002	17.00	35.73	46.07	57.16	67.18
2003	17.01	35.79	46.87	57.91	68.72
2004	17.16	36.12	48.03	59.06	68.51
2005	17.51	37.29	48.31	59.67	69.02
2006	20.00	39.56	49.99	60.12	69.85
2007	21.61	41.38	53.08	62.37	69.44
2008	23.14	44.25	54.29	63.79	70.60
2009	23.78	44.86	54.89	64.20	71.96

Source: Own, based on National Household Survey.

Table A3.7. Brazil– Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1976	16.17	42.86	58.75	68.79	80.31
1979	19.44	41.66	60.04	75.59	86.36
1981	22.06	44.36	60.79	74.31	85.52
1982	18.27	40.42	58.86	73.29	85.42
1983	19.79	41.53	57.74	72.77	82.61
1984	19.07	39.89	56.93	70.89	81.55
1985	18.34	41.45	57.45	71.59	81.90
1986	24.36	45.79	59.93	70.98	80.12
1987	20.29	44.29	60.56	71.77	80.17
1988	20.31	45.00	62.38	73.99	81.40
1989	23.83	46.10	60.48	70.81	80.37
1990	22.80	43.53	59.59	70.84	79.05
1992	16.68	38.06	51.51	62.56	75.90
1993	18.05	38.78	49.94	61.49	73.26
1995	19.46	36.64	49.24	60.41	72.56
1996	19.89	38.00	50.55	60.39	70.54
1997	18.79	37.19	50.39	61.24	71.25
1998	19.67	38.24	50.18	61.44	71.44
1999	18.95	37.26	48.40	60.51	71.17
2001	21.36	40.35	50.99	61.17	70.46
2002	21.00	40.43	49.95	60.46	69.74
2003	21.53	41.50	51.04	61.36	71.30
2004	21.53	40.77	51.99	62.10	70.88
2005	21.78	42.41	52.39	62.82	71.63
2006	24.41	44.46	53.50	63.12	72.06
2007	26.21	46.51	56.82	64.96	71.50
2008	27.43	48.91	57.48	65.89	72.50
2009	29.21	50.47	58.52	66.69	74.34

Source: Own, based on National Household Survey.

Table A3.8. Brazil - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1976	38.95	58.25	69.61	60.81	57.03
1979	62.27	73.31	73.79	69.67	63.72
1981	66.31	77.64	75.77	69.88	68.65
1982	67.25	79.08	75.63	72.33	69.63
1983	66.01	74.38	69.36	70.99	70.36
1984	69.95	81.02	75.23	73.47	72.05
1985	72.01	82.27	77.70	75.79	73.61
1986	75.02	83.63	78.04	76.43	74.75
1987	75.37	83.67	80.00	75.02	75.17
1988	72.25	82.89	80.27	77.82	74.40
1989	74.51	81.44	79.33	78.35	74.88
1990	78.64	84.74	82.67	77.91	78.62
1992	69.59	78.28	89.39	84.89	81.81
1993	75.26	81.91	93.17	84.85	82.38
1995	76.92	88.47	89.39	83.80	81.83
1996	76.10	89.57	89.05	84.14	83.69
1997	76.42	89.07	88.76	84.18	82.67
1998	79.14	89.58	88.87	84.66	83.36
1999	79.85	89.68	88.67	86.05	84.75
2001	77.47	90.22	89.50	86.55	85.99
2002	78.70	90.69	90.69	86.74	86.53
2003	78.60	89.91	92.22	87.80	87.11
2004	78.88	89.11	88.88	89.03	87.57
2005	79.69	88.80	89.58	88.91	87.45
2006	75.52	86.62	87.87	88.35	88.16
2007	74.68	86.77	89.05	89.12	86.88
2008	77.25	87.33	89.16	89.05	87.96
2009	76.46	87.31	89.02	89.49	89.07

Source: Own, based on National Household Survey.

Table A3.9. Brazil– Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1976	6.50	83.06	71.51
1979	8.22	82.45	71.79
1981	10.71	78.02	70.77
1982	8.69	77.76	67.38
1983	14.65	67.12	66.49
1984	10.42	75.13	65.02
1985	9.51	75.18	65.13
1986	10.89	75.99	65.71
1987	9.59	73.97	64.45
1988	11.16	75.82	65.17
1989	11.31	74.82	66.16
1990	9.81	72.84	63.88
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	11.73	58.87	58.01
1999	12.54	57.82	57.09
2001	12.60	58.66	57.30
2002	11.81	53.60	58.41
2003	12.50	54.66	59.62
2004	13.11	56.58	59.15
2005	13.58	56.07	60.12
2006	15.31	56.93	60.80
2007	17.26	58.59	61.62
2008	17.45	59.54	62.88
2009	18.08	60.13	64.47

Source: Own, based on National Household Survey.

Table A3.10. Brazil— Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1976	10.93	89.93	79.26
1979	11.43	89.30	82.30
1981	12.41	84.27	81.49
1982	10.85	85.82	78.81
1983	8.63	73.30	77.81
1984	10.73	83.92	76.22
1985	10.00	83.83	76.88
1986	13.28	84.51	77.17
1987	12.27	82.68	76.80
1988	15.96	84.17	77.42
1989	18.99	83.77	77.94
1990	15.85	82.36	76.68
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	33.02	74.15	71.18
1999	35.15	73.28	70.48
2001	33.97	74.78	70.24
2002	33.18	73.43	70.31
2003	33.63	74.85	71.29
2004	34.94	75.88	70.52
2005	35.56	76.71	71.55
2006	37.36	76.79	72.07
2007	39.55	78.84	73.38
2008	42.69	79.32	74.54
2009	39.37	80.57	75.69

Source: Own, based on National Household Survey.

Table A3.11. Brazil— Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1992	86.89	46.21
1993	83.63	45.70
1995	85.96	44.61
1996	82.38	45.11
1997	85.25	44.75
1998	85.24	44.96
1999	87.23	43.44
2001	88.84	45.48
2002	89.73	44.61
2003	90.25	45.80
2004	90.08	46.11
2005	90.19	47.05
2006	90.56	48.32
2007	90.48	50.17
2008	94.89	50.98
2009	94.42	53.00

Source: Own, based on National Household Survey.

Table A3.12. Brazil - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1976	25.55	86.81	91.87	25.82	88.15	92.49
1979	58.27	85.26	91.26	59.66	87.89	92.66
1981	48.11	81.78	89.10	49.71	86.04	91.63
1982	32.07	81.58	88.48	33.04	85.63	90.96
1983	30.52	78.26	87.71	31.69	83.54	90.89
1984	30.32	77.26	87.39	31.37	81.86	90.04
1985	31.31	78.28	88.37	32.13	82.08	90.28
1986	34.87	78.72	88.07	35.56	81.40	89.65
1987	34.62	77.15	87.86	35.69	80.87	89.80
1988	36.68	76.83	87.32	37.90	80.63	89.04
1990	35.66	75.31	87.06	36.84	78.69	88.79
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	36.67	67.58	80.08	36.67	67.58	80.08
1999	35.27	66.27	80.62	35.27	66.27	80.62
2001	33.35	59.21	74.83	36.02	65.85	79.24
2002	32.53	57.70	73.86	34.92	64.38	78.25
2003	32.58	57.42	74.42	35.17	64.69	79.17
2004	32.54	57.68	75.10	34.75	64.36	79.53
2005	32.66	57.89	74.32	34.92	64.63	79.29
2006	33.66	58.61	74.64	35.74	64.87	79.07
2007	35.35	59.09	75.11	37.41	65.40	79.33
2008	35.99	61.07	75.58	37.79	66.43	79.73
2009	36.32	60.39	76.51	38.53	66.62	81.29

Source: Own, based on National Household Survey.

Table A3.13. Brazil - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Age 65+		
	Primary	Secondary	Superior
1976	54.19	63.99	67.82
1979	68.74	68.60	73.62
1981	71.54	72.57	74.12
1982	72.97	75.52	78.92
1983	69.40	73.49	76.95
1984	74.54	72.63	83.24
1985	76.71	77.00	83.44
1986	78.08	74.49	84.25
1987	78.33	77.37	82.48
1988	78.32	76.56	78.33
1990	81.69	79.52	81.17
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	85.95	84.49	87.79
2002	86.78	83.15	89.80
2003	87.25	83.44	90.55
2004	86.67	85.15	89.50
2005	86.90	84.01	91.67
2006	85.16	85.09	88.08
2007	85.18	83.93	89.17
2008	86.02	85.65	89.03
2009	86.05	85.98	90.13

Source: Own, based on National Household Survey.

Table A3.14. Brazil— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1976	85.19	23.80	34.70
1979	83.77	45.30	53.73
1981	87.80	42.83	51.67
1982	85.25	44.49	54.13
1983	85.71	45.46	55.03
1984	85.74	45.58	55.22
1985	86.10	44.68	54.84
1986	86.13	42.51	52.77
1987	82.98	39.97	50.30
1988	85.47	43.99	54.46
1989	86.90	44.18	55.07
1990	85.07	43.15	54.05
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	54.87	63.80
1999	87.93	56.53	65.49
2001	90.18	62.25	71.04
2002	90.92	62.13	71.15
2003	91.10	62.93	71.98
2004	89.51	62.09	70.84
2005	90.45	62.16	71.61
2006	90.56	62.74	71.95
2007	91.76	62.57	72.29
2008	90.86	61.96	71.73
2009	91.19	64.21	73.46

Source: Own, based on National Household Survey.

Table A3.15. Brazil– Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1976	66.58	80.49
1979	79.43	89.48
1981	82.68	91.74
1982	84.06	92.38
1983	81.77	89.30
1984	85.53	92.31
1985	86.38	93.08
1986	87.42	94.01
1987	87.56	93.83
1988	87.10	94.11
1989	88.14	94.47
1990	89.79	95.27
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	92.89	96.53
2002	93.15	96.78
2003	93.86	97.06
2004	93.54	96.39
2005	93.26	96.37
2006	91.62	95.10
2007	91.84	95.40
2008	92.57	95.69
2009	92.65	95.58

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on National Household Survey.

4. Chile

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

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1987	60.32	66.23	.	32.48	70.19
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	62.92	67.48	80.96	21.95	60.70
2009	73.12	82.94	89.84	41.08	57.23

Source: Own, based on the National Socioeconomic Characterization Survey.

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

Year	20-29	30-39	40-49	50-59	60-69
1987	64.07	70.53	67.05	63.93	60.85
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	72.08	72.42	68.17	63.38	50.95
2009	88.51	86.10	83.26	80.24	70.07

Source: Own, based on the National Socioeconomic Characterization Survey.

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

Year	60-64	65-69	70-74	75-79
1987	62.42	74.08	76.80	72.90
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	51.46	60.88	65.84	70.48
2009	48.93	56.61	62.08	65.51

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.4. Chile-- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1987	60.84	59.17	66.49	65.64	77.89	64.25
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	66.11	58.03	70.02	63.46	69.40	54.03
2009	75.00	70.13	83.33	82.28	64.14	52.05

Source: Own, based on the National Socioeconomic Characterization Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1987	50.23	62.36	52.93	69.04	63.75	71.86
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	53.53	64.09	56.11	68.94	46.19	63.51
2009	67.20	73.77	75.19	83.81	40.23	60.24

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.6. Chile - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1987	41.33	56.23	61.18	67.47	73.16
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	58.93	63.96	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	65.31	70.15
2006	47.51	61.79	65.57	67.37	71.83
2009	53.58	72.41	77.53	80.12	80.79

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.7. Chile - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1987	52.72	62.97	66.55	71.97	75.12
1990	56.24	66.32	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	55.14	64.98	67.80	69.50	70.87
1998	53.35	63.55	66.28	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	57.87	66.61	68.57	70.22	73.59
2009	76.73	83.14	83.92	85.50	84.43

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.8. Chile - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1987	59.36	73.24	79.86	73.47	65.29
1990	61.56	74.12	81.42	80.01	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	47.91	67.32	76.61	72.05	65.81
1998	41.97	60.00	71.04	68.33	69.58
2000	50.42	59.67	72.54	65.96	70.12
2003	44.03	60.25	73.55	71.41	70.44
2006	39.71	56.39	68.06	68.22	71.68
2009	37.89	54.13	62.48	62.86	69.09

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.9. Chile— Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1987	83.18	62.26	69.69
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	61.99	70.41	67.44
2009	79.27	81.66	83.91

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.10. Chile– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	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	34.53	79.72	91.75
2009	55.00	88.89	94.37

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.11. Chile– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1987	93.50	64.39
1990	97.28	67.95
1992	95.01	64.81
1994	99.53	66.82
1996	93.51	63.65
1998	98.08	65.53
2000	92.22	61.47
2003	91.42	62.43
2006	92.16	66.02
2009	94.54	81.84

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.12. Chile - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1987	57.71	61.90	55.08	64.51	67.92	60.65
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	49.10	64.20	74.32	52.28	69.30	79.31
2009	62.02	73.07	80.70	70.76	83.49	90.11

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.13. Chile - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1987	69.60	70.43	70.28
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	57.97	64.49	74.21
2009	52.10	62.77	75.01

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.14. Chile— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1987	86.99	47.65	55.98
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	81.55	40.53	52.44
2009	78.00	38.98	52.04

Source: Own, based on the National Socioeconomic Characterization Survey.

Table A4.15. Chile— Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1987	79.54	86.72
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	76.6	84.08
2003	75.96	84.15
2006	73.64	82.51
2009	68.82	77.44

Note: Definition (1) refers to "Joint Coverage" (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Socioeconomic Characterization Survey.

5. Colombia

Table A5.1. Colombia– Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1980	.	.	.	.	0.39
1986	.	.	.	.	15.95
1989	.	.	.	.	19.55
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	25.15	25.71	53.92	3.44	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
2005	27.24	28.70	56.20	7.47	19.32
2006	28.33	28.81	52.93	5.17	21.75
2007	31.52	33.28	54.99	6.67	22.47
2008	32.27	32.78	57.47	7.65	23.88
2009	32.72	35.28	59.68	8.84	22.97

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.2. Colombia - Coverage Rates for the Employed Population, 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
2001	25.33	29.80	30.28	22.12	7.84
2002	31.81	34.99	33.70	30.96	12.01
2003	25.71	26.17	31.63	26.52	8.65
2005	29.28	32.63	33.02	25.96	8.96
2006	31.10	33.09	30.33	27.84	8.22
2007	37.28	38.28	34.18	30.59	9.48
2008	35.98	36.63	33.27	30.22	10.63
2009	39.02	39.26	36.00	32.01	10.52

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

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

Year	60-64	65-69	70-74	75-79
1980	0.68	0.46	.	.
1986	16.16	15.86	17.79	13.72
1989	21.25	20.43	17.99	16.29
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
2005	20.56	18.54	20.58	17.06
2006	21.47	22.49	22.61	20.40
2007	22.21	22.25	22.05	23.55
2008	23.95	24.64	24.85	21.80
2009	23.61	22.96	23.20	21.68

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.4. Colombia-- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1980	.	.	.	.	0.91	.
1986	.	.	.	.	26.86	8.33
1989	.	.	.	.	28.66	12.71
1992	.	.	.	.	29.16	13.06
1995	.	.	.	.	19.37	8.66
1996	22.88	29.18	38.51	49.66	17.87	9.38
1997	25.05	30.72	42.14	52.53	17.88	9.66
1998	24.93	28.49	44.33	54.71	19.14	9.35
1999	21.56	25.12	40.50	51.82	20.34	10.98
2000	.	.	.	.	24.51	13.55
2001	22.29	29.49	52.62	55.42	22.69	12.48
2002	29.91	31.39	52.26	49.83	22.07	10.57
2003	24.19	26.71	48.28	44.00	27.62	15.39
2004	.	.	.	.	26.04	15.40
2005	25.62	29.65	56.26	56.13	25.90	13.98
2006	27.24	29.88	57.20	48.54	28.61	16.08
2007	30.61	32.82	54.03	56.27	29.61	16.92
2008	31.49	33.46	56.22	59.26	29.99	18.73
2009	29.97	37.79	58.38	61.62	28.30	18.44

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Persons		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1986	.	.	.	.	.	15.95
1989	.	.	.	.	.	19.55
1992	.	.	.	.	.	20.03
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	7.03	31.41	7.11	32.23	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
2005	9.06	33.12	9.31	35.18	5.88	23.84
2006	9.19	34.71	9.29	35.38	4.10	27.28
2007	14.06	36.53	14.63	38.74	7.94	27.15
2008	10.80	38.07	10.95	38.69	6.27	29.36
2009	11.63	38.21	12.18	41.52	6.64	28.02

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.6. Colombia - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1996	9.27	13.31	21.32	32.26	50.75
1997	12.00	13.53	23.68	35.19	52.36
1998	11.02	13.15	21.86	33.67	52.61
1999	9.72	9.66	17.17	28.72	49.70
2001	11.52	11.43	23.52	37.42	42.24
2002	17.73	13.92	26.82	39.60	47.36
2003	11.71	11.50	23.28	38.01	41.41
2005	8.40	8.78	34.38	54.30	29.04
2006	6.33	15.71	28.31	45.55	46.17
2007	5.42	7.07	25.96	48.81	64.93
2008	5.94	16.18	31.28	45.62	63.82
2009	9.29	12.00	33.40	48.66	61.51

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.7. Colombia - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1996	10.42	15.40	24.22	35.25	53.39
1997	13.61	15.68	26.68	38.60	55.37
1998	12.85	15.87	25.48	38.08	56.28
1999	11.93	12.86	21.89	33.89	54.33
2001	11.82	11.87	24.28	38.29	42.70
2002	18.65	15.06	27.46	40.43	48.12
2003	12.34	11.79	23.60	38.78	42.23
2005	8.40	8.43	33.03	52.53	41.29
2006	6.46	16.05	29.22	46.02	46.76
2007	6.00	7.38	28.00	51.25	67.60
2008	6.08	17.03	31.73	46.26	64.28
2009	9.59	13.58	36.63	52.17	65.93

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.8. Colombia - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1980	.	0.49	.	0.59	0.87
1986	8.35	11.20	18.07	17.91	24.77
1989	10.38	14.92	20.76	24.29	27.84
1992	7.13	15.19	22.04	28.27	27.70
1995	3.17	7.27	10.66	19.02	28.60
1996	4.98	4.76	11.57	17.35	28.34
1997	5.20	3.85	11.20	20.28	27.38
1998	0.06	3.52	11.38	21.15	33.62
1999	0.07	3.37	10.76	23.17	38.72
2000	5.89	3.94	12.44	25.96	44.88
2001	.	2.55	16.29	27.85	39.43
2002	.	1.12	11.68	28.25	37.84
2003	0.29	7.41	25.29	41.38	30.51
2004	0.26	6.10	21.71	44.11	28.66
2005	.	7.71	26.80	37.00	25.12
2006	0.49	6.72	21.49	45.22	35.12
2007	.	0.18	7.75	38.60	65.91
2008	3.04	5.14	19.42	36.61	55.31
2009	4.11	13.97	28.28	36.81	31.76

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.9. Colombia– Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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
2001	5.06	36.89	30.45
2002	14.28	32.79	32.69
2003	10.09	29.15	30.35
2005	19.58	38.88	40.33
2006	8.71	34.27	34.28
2007	14.01	37.92	37.45
2008	12.21	38.07	37.41
2009	11.70	40.09	41.26

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.10. Colombia– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1996	12.26	46.69	51.04
1997	13.85	52.31	54.47
1998	15.95	52.94	57.71
1999	12.14	50.60	53.73
2001	26.47	59.47	55.23
2002	25.86	51.30	53.15
2003	25.20	47.75	49.62
2005	37.26	58.08	60.68
2006	29.71	54.01	55.37
2007	25.95	60.31	61.25
2008	25.69	64.27	63.71
2009	26.92	64.51	65.94

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.11. Colombia– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1996	82.10	23.12
1997	85.46	25.22
1998	87.71	24.90
1999	87.36	22.49
2001	97.77	20.83
2002	97.94	26.28
2003	97.22	22.13
2005	97.92	24.32
2006	95.46	26.92
2007	90.62	29.51
2008	93.03	29.24
2009	94.43	32.07

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.12. Colombia - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	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
2001	7.10	29.32	61.74	7.15	30.32	64.19
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
2005	8.62	43.10	34.40	8.85	45.68	37.41
2006	9.10	29.49	56.16	9.14	30.21	57.00
2007	11.63	30.95	63.73	12.05	33.25	67.29
2008	11.40	23.04	38.43	11.47	23.31	39.46
2009	11.99	58.89	87.65	12.64	59.28	87.88

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.13. Colombia - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1980	0.41	0.22	2.84
1986	13.42	25.09	44.52
1989	19.13	26.12	30.70
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
2005	13.80	43.60	41.45
2006	14.82	41.45	64.74
2007	16.45	40.67	67.25
2008	16.99	40.04	49.00
2009	16.13	27.70	52.94

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.14. Colombia- Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1980	.	43.84	43.84
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
2005	85.00	48.49	55.46
2006	85.46	33.30	36.13
2007	45.98	36.04	38.09
2008	84.69	54.50	61.24
2009	80.22	57.26	62.52

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

Table A5.15. Colombia– Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1980	0.47	50.32
1986	20.94	43.23
1989	25.47	47.75
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
2005	27.50	83.59
2006	32.83	60.81
2007	30.62	84.13
2008	32.85	56.67
2009	31.68	53.16

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Household Survey - Workforce, Continuous Household Survey and Great Integrated Household Survey.

6. Costa Rica

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

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1987	.	.	.	.	43.01
1988	.	.	.	.	26.75
1989	71.72	72.90	82.28	51.83	28.40
1990	66.95	68.53	79.08	43.40	25.30
1991	.	.	.	.	25.60
1992	67.96	69.65	79.68	42.97	28.11
1993	68.98	70.45	80.68	44.81	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
1999	62.68	64.85	75.11	36.11	.
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	28.76	.
2006	62.67	65.07	76.96	31.47	41.34
2007	64.97	66.77	77.45	32.75	40.99
2008	66.67	68.68	79.40	35.24	40.99
2009	66.50	69.84	80.09	36.46	.

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

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

Year	20-29	30-39	40-49	50-59	60-69
1989	71.75	75.80	75.47	71.02	65.80
1990	68.24	73.46	70.80	67.17	45.90
1992	70.27	73.66	71.31	67.47	45.89
1993	72.54	74.64	70.01	66.42	47.67
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
1999	65.11	69.14	66.02	63.07	43.88
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
2007	69.90	69.64	68.61	62.38	47.40
2008	71.74	71.09	70.28	65.57	50.01
2009	72.33	72.17	72.07	66.66	52.60

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

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

Year	60-64	65-69	70-74	75-79
1987	35.91	43.65	46.44	50.45
1988	24.17	32.07	25.32	25.90
1989	30.93	32.95	26.98	21.40
1990	24.81	29.88	25.27	23.87
1991	29.69	30.74	23.12	19.09
1992	31.90	30.03	31.38	20.87
1993	31.19	33.72	28.11	23.67
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
2007	35.99	43.71	46.48	40.09
2008	34.82	43.48	44.38	43.75

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.4. Costa Rica-- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1987	.	.	.	.	62.08	30.42
1988	.	.	.	.	44.44	14.51
1989	73.43	67.40	74.48	68.84	46.76	16.41
1990	69.52	60.50	70.89	62.49	31.42	19.35
1991	.	.	.	.	34.95	16.67
1992	70.98	60.89	72.44	63.00	40.92	16.05
1993	72.39	60.95	73.74	62.63	41.00	17.44
1994	70.66	58.80	71.89	60.53	44.07	19.36
1995	71.12	59.28	72.57	61.32	45.08	21.50
1996	69.79	58.41	71.57	61.37	43.30	23.10
1997	67.80	55.39	69.71	58.28	46.41	27.53
1998	69.69	55.02	71.37	57.77	49.39	26.86
1999	67.47	53.08	69.02	56.22	.	.
2000	67.74	56.05	69.52	58.74	48.01	26.65
2001	66.60	53.88	68.54	56.43	48.63	25.33
2002	66.02	53.06	68.28	56.07	47.44	25.68
2003	65.15	53.46	67.37	56.43	.	.
2004	65.98	54.66	68.25	57.84	51.13	29.25
2005	66.21	52.35	68.10	55.89	.	.
2006	67.94	53.84	69.70	56.97	52.50	32.06
2007	70.12	56.56	71.30	59.12	53.39	30.65
2008	71.64	58.59	73.26	61.09	52.48	31.20
2009	71.56	58.43	74.21	62.61	.	.

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1987	.	.	.	.	36.37	49.60
1988	.	.	.	.	17.90	35.08
1989	69.96	73.66	71.05	74.93	20.72	35.34
1990	63.53	70.73	64.74	72.79	14.94	35.95
1991	.	.	.	.	16.36	34.76
1992	64.04	72.38	65.51	74.34	17.64	38.44
1993	65.71	72.56	67.12	74.10	18.89	37.89
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
1999	60.56	64.73	62.45	67.17	.	.
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
2007	60.09	67.79	61.68	69.73	27.71	48.38
2008	63.34	68.61	65.22	70.70	29.91	46.95
2009	63.03	68.54	66.13	72.01	.	.

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.6. Costa Rica - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1989	65.89	68.21	72.69	72.89	78.79
1990	55.32	61.30	66.79	73.11	78.23
1992	56.64	61.40	68.69	72.41	80.55
1993	58.65	65.49	69.86	73.73	77.21
1994	56.80	63.73	67.62	71.18	76.50
1995	56.02	63.62	68.46	71.19	78.12
1996	55.09	63.10	67.18	69.87	76.07
1997	53.25	60.05	65.64	66.62	73.55
1998	53.37	59.83	65.26	70.32	75.49
1999	50.59	57.02	63.89	68.26	73.93
2000	50.40	59.34	63.97	67.75	77.33
2001	47.88	55.93	62.38	68.32	75.41
2002	47.40	55.49	62.07	66.72	75.45
2003	45.20	54.40	62.74	67.32	74.83
2004	46.07	57.25	62.35	67.73	76.57
2005	45.16	56.19	60.38	67.28	77.05
2006	48.26	57.95	61.86	67.60	78.09
2007	50.49	58.06	64.35	72.14	80.45
2008	53.74	61.13	66.35	73.04	79.52
2009	49.34	60.17	68.42	73.73	81.19

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.7. Costa Rica - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1989	67.85	70.14	73.24	73.52	79.61
1990	56.16	64.09	69.59	74.15	78.66
1992	59.20	63.87	69.95	74.14	80.98
1993	61.12	67.51	71.23	74.59	77.86
1994	58.95	65.15	68.75	72.30	77.61
1995	58.59	65.50	70.42	72.41	78.85
1996	58.29	65.77	69.23	71.97	77.16
1997	56.27	62.97	67.89	68.84	74.59
1998	57.09	62.53	66.68	71.91	76.74
1999	53.36	59.91	66.22	70.42	74.66
2000	54.39	61.53	66.29	68.61	78.62
2001	51.11	58.79	64.75	70.58	75.90
2002	51.47	58.49	64.98	68.83	76.31
2003	49.90	57.24	65.06	69.45	75.54
2004	50.27	60.97	64.74	69.54	77.80
2005	49.48	59.44	63.00	68.83	78.42
2006	52.97	59.97	64.65	69.47	78.62
2007	53.25	60.60	66.19	73.47	81.00
2008	56.63	63.97	68.58	74.04	80.79
2009	55.37	64.32	71.36	76.12	82.33

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.8. Costa Rica - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1987	19.53	48.55	46.22	46.37	53.69
1988	7.84	21.81	28.02	35.19	42.01
1989	9.74	17.81	32.47	35.96	45.57
1990	3.45	17.88	32.07	32.19	40.88
1991	2.73	14.72	27.00	37.40	45.79
1992	3.28	19.19	31.36	40.67	46.26
1993	3.74	23.76	28.11	41.79	45.52
1994	7.38	24.11	32.95	43.71	49.47
1995	4.80	28.15	30.74	46.83	53.17
1996	4.05	21.36	34.57	49.12	55.46
1997	10.68	26.76	37.81	50.44	57.24
1998	11.22	28.79	39.55	48.12	58.43
2000	8.42	31.91	37.71	48.88	53.80
2001	7.72	28.61	39.16	48.38	53.55
2002	10.52	22.55	38.17	50.86	55.69
2004	11.02	29.68	46.99	45.63	62.05
2006	12.09	36.41	46.47	50.57	61.67
2007	20.44	29.69	45.03	45.40	63.50
2008	18.86	31.23	44.19	48.79	62.40

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.9. Costa Rica— Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1989	69.03	72.77	74.85
1990	59.24	71.10	71.80
1992	61.79	73.81	70.86
1993	63.67	74.08	71.50
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
1999	60.25	66.22	65.79
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
2007	62.89	68.17	66.94
2008	66.04	68.84	69.08
2009	64.44	69.38	70.76

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.10. Costa Rica– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1989	53.34	91.08	.
1990	45.38	89.43	.
1992	46.99	89.29	.
1993	47.60	90.68	.
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
1999	41.43	75.89	92.78
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
2007	39.83	75.37	93.17
2008	42.53	78.74	93.40
2009	42.97	78.99	94.49

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.11. Costa Rica– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1989	98.39	68.09
1990	96.62	63.13
1992	96.84	65.11
1993	97.99	65.89
1994	96.77	64.23
1995	97.69	65.09
1996	95.09	64.72
1997	96.18	62.00
1998	95.85	63.22
1999	97.58	61.60
2000	94.02	62.08
2001	96.60	59.56
2002	97.70	59.40
2003	97.74	59.13
2004	97.80	60.26
2005	98.28	59.51
2006	97.80	60.95
2007	98.02	63.43
2008	98.35	65.37
2009	99.04	66.30

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.12. Costa Rica - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1989	66.73	75.68	84.74	67.72	77.33	85.41
1990	59.22	74.52	82.21	60.35	76.88	84.30
1992	60.20	74.17	84.11	61.57	76.56	85.49
1993	61.35	74.61	83.91	62.64	76.37	85.33
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
1999	53.51	67.48	79.68	55.60	69.72	81.50
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
2007	54.32	64.80	83.71	55.69	67.27	85.06
2008	56.29	67.65	82.17	58.09	69.81	84.13
2009	55.20	66.30	83.92	58.35	70.02	86.24

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.13. Costa Rica - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1987	40.73	67.12	86.17
1988	23.09	57.05	90.24
1989	24.11	64.31	74.13
1990	22.16	55.94	63.02
1991	22.88	49.79	65.07
1992	25.20	47.38	66.33
1993	25.39	45.08	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
2007	34.8	63.41	76.99
2008	36.26	52.1	72.15

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.14. Costa Rica– Percentage of Pension Benefits in Total Household Income, by Type of Household

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	90.38	55.13	62.57
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
2007	87.05	45.76	58.44
2008	89.04	50.07	62.68

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table A6.15. Costa Rica– Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1987	43.14	43.14
1988	28.10	28.10
1989	29.75	29.75
1990	33.29	58.98
1991	32.92	55.15
1992	36.52	53.92
1993	38.13	56.11
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
2000	45.68	60.63
2001	45.79	61.59
2002	45.34	62.66
2004	49.07	63.61
2006	53.33	65.68
2007	52.90	65.52
2008	53.17	66.58

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

7. Dominican Republic

Table A7.1. Dominican Republic– Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1996	.	.	.	.	11.91
1997	.	.	.	.	11.00
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
2007	27.90	32.36	66.73	.	13.72
2008	23.87	27.35	58.47	.	10.21
2009	24.98	28.85	55.41	.	11.10

Source: Own, based on the National Survey of Workforce.

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

Year	20-29	30-39	40-49	50-59	60-69
2005	22.90	23.07	19.83	14.80	9.25
2006	26.16	26.22	25.29	19.50	13.57
2007	34.89	34.30	34.09	29.11	19.84
2008	26.50	29.14	28.66	29.50	16.82
2009	29.93	31.54	29.34	27.82	19.17

Source: Own, based on the National Survey of Workforce.

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

Year	60-64	65-69	70-74	75-79
1996	11.64	11.34	18.51	9.31
1997	10.23	11.21	11.44	11.41
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
2006	10.63	12.57	14.03	11.26
2007	12.44	15.83	16.15	11.29
2008	9.74	9.89	8.16	12.60
2009	10.90	11.11	12.85	9.96

Source: Own, based on the National Survey of Workforce.

Table A7.4. Dominican Republic- Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1996	.	.	.	.	17.33	6.78
1997	.	.	.	.	15.24	6.94
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
2007	27.01	29.24	29.29	37.90	19.11	8.53
2008	23.37	24.59	25.30	30.77	15.86	5.14
2009	23.82	26.86	26.04	34.19	16.52	6.21

Source: Own, based on the National Survey of Workforce.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1996	.	.	.	.	7.09	15.21
1997	.	.	.	.	8.17	13.46
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
2007	20.52	31.69	23.66	36.87	7.33	17.49
2008	15.72	27.40	17.67	31.67	4.57	13.45
2009	16.45	28.68	18.57	33.48	5.62	14.43

Source: Own, based on the National Survey of Workforce.

Table A7.6. Dominican Republic - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2005	6.45	13.97	15.66	20.74	26.86
2006	6.73	15.05	20.60	26.09	32.28
2007	15.46	25.34	27.52	32.23	38.96
2008	12.88	20.99	23.11	25.87	36.50
2009	10.95	18.17	24.41	31.52	39.81

Source: Own, based on the National Survey of Workforce.

Table A7.7. Dominican Republic - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2005	9.94	18.09	19.63	23.26	29.71
2006	11.02	19.90	23.14	29.07	35.39
2007	21.63	30.40	32.51	34.66	42.59
2008	18.64	24.09	25.37	29.25	39.40
2009	16.04	21.85	28.07	35.22	43.07

Source: Own, based on the National Survey of Workforce.

Table A7.8. Dominican Republic - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1996	9.41	8.84	12.97	14.04	14.30
1997	11.31	8.34	11.56	10.55	13.22
2000	5.50	5.36	11.15	17.75	15.22
2001	1.84	12.92	11.89	16.67	17.37
2002	2.32	8.33	9.82	15.84	20.77
2003	4.46	4.32	8.85	17.05	19.70
2004	4.69	10.18	11.33	17.99	21.64
2005	2.31	7.78	13.22	18.44	22.70
2006	1.73	7.17	12.29	17.01	21.38
2007	1.77	9.88	11.97	17.22	27.76
2008	3.45	6.50	13.65	13.03	14.52
2009	0.62	10.37	10.40	16.80	17.27

Source: Own, based on the National Survey of Workforce.

Table A7.9. Dominican Republic - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
2005	1.41	30.12	19.94
2006	3.19	32.03	25.55
2007	6.12	43.11	34.00
2008	3.52	32.68	30.68
2009	4.15	33.07	33.06

Source: Own, based on the National Survey of Workforce.

Table A7.10. Dominican Republic- Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
2005	0.83	24.62	53.76
2006	1.00	25.76	65.12
2007	1.84	41.50	86.26
2008	1.19	30.56	80.91
2009	0.68	35.64	81.44

Source: Own, based on the National Survey of Workforce.

Table A7.11. Dominican Republic– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
2005	49.58	13.22
2006	67.51	14.71
2007	100.00	20.63
2008	100.00	15.30
2009	91.48	18.45

Source: Own, based on the National Survey of Workforce.

Table A7.12. Dominican Republic - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
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
2007	16.97	29.30	52.30	19.08	35.84	60.45
2008	14.44	22.58	47.34	16.14	26.63	55.01
2009	13.31	25.20	49.29	14.94	30.57	57.02

Source: Own, based on the National Survey of Workforce.

Table A7.13. Dominican Republic - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1996	10.52	23.55	34.72
1997	10.43	12.88	44.06
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
2006	10.52	19.70	40.40
2007	10.62	32.81	59.93
2008	8.10	20.80	48.64
2009	8.33	24.54	47.31

Source: Own, based on the National Survey of Workforce.

Table A7.14. Dominican Republic - Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1996	62.65	27.43	32.82
1997	69.88	33.40	37.03
2000	41.62	25.39	28.13
2001	41.92	27.22	30.50
2002	44.20	26.28	30.19
2003	46.67	29.00	32.47
2004	50.61	29.27	33.34
2005	49.98	32.64	36.37
2006	53.68	33.73	37.69
2007	49.02	28.18	33.58
2008	41.96	30.83	34.08
2009	56.77	36.30	41.43

Source: Own, based on the National Survey of Workforce.

Table A7.15. Dominican Republic– Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1996	15.12	45.55
1997	14.47	46.83
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	16.4	44.59
2006	14.95	42.96
2007	17.25	44.81
2008	13.91	41.21
2009	15.03	41.28

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Survey of Workforce.

8. Ecuador

Table A8.1. Ecuador— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1988	42.57	44.03	64.18	9.75	19.54
1989	41.13	42.73	63.83	10.12	18.84
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	39.87	41.40	61.13	13.13	21.17
1997	38.38	39.57	57.53	12.09	19.64
1998	33.94	35.75	52.17	10.44	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	26.05	27.40	39.69	12.17	15.22
2004	26.28	27.45	41.27	12.13	14.73
2005	26.30	27.23	40.68	10.99	15.29
2006	25.63	26.61	39.23	11.00	17.45
2007	26.35	27.20	39.51	11.60	19.28
2008	27.63	28.72	41.16	11.69	18.17
2009	30.44	31.76	46.20	13.61	20.30

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

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

Year	20-29	30-39	40-49	50-59	60-69
1988	39.62	50.99	45.65	42.52	37.75
1989	37.39	49.03	45.51	40.72	41.65
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	36.85	43.82	46.00	42.25	39.61
1997	34.86	41.24	45.37	40.74	33.48
1998	29.54	37.78	40.34	39.23	35.85
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	22.03	27.81	31.15	32.06	27.87
2005	22.97	28.29	29.35	32.17	25.64
2006	22.90	25.50	29.25	31.65	27.59
2007	22.57	26.83	28.97	32.14	29.62
2008	25.20	28.83	29.99	32.95	30.58
2009	29.35	32.21	32.39	35.03	32.58

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

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

Year	60-64	65-69	70-74	75-79
1988	15.06	20.42	22.72	23.12
1989	16.02	21.02	24.30	16.79
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	10.72	16.03	18.16	16.48
2005	10.39	17.30	18.12	17.98
2006	11.45	18.36	21.16	22.13
2007	15.33	20.83	22.60	20.93
2008	13.06	19.97	20.64	21.83
2009	16.05	20.76	23.63	22.99

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.4. Ecuador - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1988	44.52	39.08	65.62	61.47	25.82	14.30
1989	43.32	37.43	64.46	62.65	30.89	7.68
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	40.79	38.44	60.15	62.80	30.58	12.43
1997	38.30	38.52	55.58	60.81	26.94	13.14
1998	34.57	33.01	49.84	56.09	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	27.00	24.61	37.39	44.30	18.71	11.87
2004	27.36	24.77	38.28	47.16	18.24	11.36
2005	27.03	25.23	38.55	44.64	18.16	12.59
2006	25.70	25.53	35.61	46.31	20.26	14.89
2007	26.50	26.14	36.05	46.12	23.25	15.55
2008	28.27	26.71	38.07	46.96	21.84	14.74
2009	30.94	29.71	42.87	52.48	24.02	16.87

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1988	.	42.57	.	44.03	.	19.54
1989	.	41.13	.	42.73	.	18.84
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	.	39.87	.	41.40	.	21.17
1997	.	38.38	.	39.57	.	19.64
1998	.	33.94	.	35.75	.	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	18.22	29.64	18.37	31.81	4.85	22.16
2004	19.34	29.58	19.60	31.37	4.12	21.19
2005	18.46	30.01	18.54	31.49	4.40	22.51
2006	19.63	28.48	20.01	29.86	5.32	25.51
2007	21.02	28.85	21.18	30.12	5.66	28.16
2008	22.32	30.01	22.51	31.63	5.88	26.16
2009	23.45	33.67	23.69	35.66	8.11	28.29

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.6. Ecuador - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1988	41.91	44.20	44.08	38.81	44.01
1989	21.22	32.32	39.81	50.56	62.33
1990	25.98	29.38	35.54	45.08	61.35
1991	23.49	29.39	36.77	47.99	56.20
1992	24.21	30.05	36.22	48.06	56.74
1993	25.65	30.58	35.32	46.24	52.48
1994	28.45	28.06	35.74	44.19	53.65
1995	22.70	29.13	33.87	47.41	52.62
1996	26.84	31.47	38.54	46.51	55.75
1997	22.48	28.84	38.22	45.78	56.19
1998	13.29	23.30	31.72	43.80	57.31
1999	15.11	23.07	28.63	42.05	56.21
2000	14.22	16.79	22.23	31.33	46.44
2001	14.99	16.69	22.55	32.52	45.70
2003	13.63	15.29	21.73	31.85	47.70
2004	13.58	15.53	22.63	31.99	47.67
2005	13.65	14.85	21.79	31.66	49.48
2006	13.16	15.11	22.14	30.63	47.19
2007	16.93	17.72	23.55	32.60	40.83
2008	15.92	20.14	25.61	35.03	41.44
2009	20.05	22.44	26.32	37.18	46.32

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.7. Ecuador - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1988	43.67	43.07	43.91	40.26	49.48
1989	23.18	33.76	41.44	52.66	63.31
1990	27.65	29.56	36.50	46.68	61.50
1991	24.33	31.17	37.19	49.63	56.90
1992	25.97	30.87	37.24	50.80	57.07
1993	27.07	32.02	37.70	47.26	52.63
1994	29.55	29.61	36.33	45.55	54.31
1995	24.03	29.65	35.78	48.39	52.96
1996	28.31	33.54	40.54	47.39	57.00
1997	23.91	29.98	39.83	47.21	56.53
1998	14.68	25.58	34.37	44.66	59.28
1999	16.61	24.57	30.61	44.96	57.49
2000	14.48	17.50	22.24	32.62	46.89
2001	15.44	16.94	23.26	33.45	46.18
2003	14.16	16.50	22.92	33.98	49.40
2004	14.29	16.54	24.11	33.13	49.20
2005	13.89	15.92	22.49	32.79	50.97
2006	13.65	16.05	23.16	31.89	48.37
2007	17.67	18.47	24.42	33.72	41.59
2008	16.79	20.96	27.06	36.45	42.36
2009	21.13	23.93	26.95	39.24	47.64

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.8. Ecuador - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1988	.	.	15.67	26.07	56.40
1989	5.13	17.92	16.04	22.41	32.79
1990	5.26	15.95	14.92	25.07	31.94
1991	8.40	16.60	17.94	24.74	31.75
1992	5.34	13.17	18.80	26.41	29.56
1993	4.65	15.60	22.13	20.60	33.79
1994	2.06	16.56	16.92	26.18	33.62
1995	5.45	13.08	18.62	28.60	35.28
1996	8.10	16.82	20.72	28.77	31.23
1997	7.78	13.72	20.29	26.39	29.65
1998	7.14	15.02	17.04	28.36	36.71
1999	5.59	19.98	20.64	30.81	34.84
2000	3.54	8.59	12.69	18.97	24.61
2001	2.11	10.24	15.13	16.05	29.59
2003	1.91	3.89	12.74	16.51	41.05
2004	1.21	3.40	9.88	19.67	39.31
2005	1.48	4.03	11.40	22.04	37.76
2006	2.81	3.61	10.65	24.00	46.14
2007	2.72	5.03	12.86	30.95	44.60
2008	2.15	6.47	13.88	25.15	43.34
2009	2.83	7.45	14.87	30.92	45.93

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.9. Ecuador– Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1988	27.16	38.39	47.57
1989	28.66	38.71	45.59
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	25.87	36.30	44.31
1997	22.11	35.05	42.65
1998	18.67	31.27	38.95
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	17.62	25.52	33.71
2005	16.34	25.80	33.65
2006	17.50	25.05	32.04
2007	19.50	24.06	32.23
2008	21.00	25.88	33.61
2009	21.69	30.07	37.61

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.10. Ecuador– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
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	17.46	48.61	86.26
1997	15.23	43.91	82.38
1998	13.23	38.15	82.22
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	13.07	33.29	74.58
2005	12.37	33.96	76.43
2006	12.06	33.03	71.49
2007	12.80	29.86	72.75
2008	13.02	35.61	74.69
2009	15.07	40.26	80.61

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.11. Ecuador— Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1988	97.54	31.36
1989	98.68	29.61
1990	92.24	27.98
1991	88.51	29.10
1992	90.70	30.78
1993	88.58	30.40
1994	89.31	30.34
1995	89.78	29.22
1996	99.76	31.11
1997	100.00	29.11
1998	99.41	26.46
1999	98.52	26.83
2000	79.99	21.21
2001	83.38	22.41
2003	83.95	21.88
2004	88.89	21.78
2005	93.02	21.67
2006	83.91	21.76
2007	79.07	22.71
2008	77.48	24.31
2009	82.92	27.09

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.12. Ecuador - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1988	28.07	45.22	68.86	28.36	47.76	72.04
1989	24.05	44.51	66.62	24.40	46.81	70.80
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	23.12	38.82	65.76	23.39	41.04	69.11
1997	19.95	37.96	63.78	20.10	39.64	66.16
1998	16.16	33.00	60.80	16.71	35.17	64.59
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	15.60	27.24	48.60	16.01	29.11	52.31
2004	15.48	26.25	51.57	15.88	27.86	54.61
2005	15.98	25.26	53.61	16.28	26.55	56.11
2006	16.42	24.13	50.34	16.89	25.31	53.06
2007	17.20	24.13	50.39	17.42	25.20	53.33
2008	17.85	26.30	51.82	18.20	27.79	54.93
2009	19.80	28.47	56.80	20.31	30.28	60.55

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.13. Ecuador - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1988	16.29	36.15	59.78
1989	13.76	32.71	58.44
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	9.83	40.82	45.87
2005	12.92	37.50	49.37
2006	15.39	44.66	53.63
2007	16.59	44.00	62.19
2008	16.23	40.43	52.45
2009	16.76	50.34	58.51

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.14. Ecuador– Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1989	80.60	41.03	48.28
1990	80.91	40.18	49.93
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	74.69	38.02	47.87
2004	74.00	39.49	48.37
2005	76.86	41.79	52.59
2006	74.46	42.97	52.60
2007	76.95	42.89	55.20
2008	80.59	39.84	54.83
2009	79.55	44.88	56.47

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

Table A8.15. Ecuador— Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1988	24.73	59.21
1989	25.19	61.50
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	18.58	64.88
2005	20.22	65.66
2006	22.21	68.12
2007	24.29	67.25
2008	23.11	65.70
2009	26.13	65.62

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

9. El Salvador

Table A9.1. El Salvador— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 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	29.11	31.13	51.63	1.44	16.19
2006	30.13	31.98	50.05	1.99	14.01
2007	29.87	31.68	50.77	1.59	12.74
2008	30.93	32.63	53.36	1.23	12.58
2009	28.61	30.66	50.82	1.94	13.37

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.2. El Salvador - Coverage Rates for the Employed Population, 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	36.38	37.57	30.70	20.81	13.78
2006	35.25	39.27	31.11	25.19	11.93
2007	36.07	37.83	32.12	25.19	12.50
2008	37.65	37.34	33.26	25.86	14.03
2009	32.48	36.21	31.44	26.73	16.44

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.3. 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
2006	15.87	13.09	15.52	11.12
2007	15.60	10.44	14.59	9.85
2008	11.23	14.08	11.99	13.32
2009	14.98	15.86	11.52	10.19

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.4. El Salvador - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 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	29.04	29.21	31.58	30.53	22.61	11.06
2006	30.53	29.62	33.06	30.62	21.18	8.34
2007	30.51	29.02	32.96	30.04	19.68	7.86
2008	31.47	30.21	33.73	31.20	19.06	7.19
2009	29.25	27.74	31.91	29.04	20.17	7.97

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.5. El Salvador - Coverage Rates for the Economically Active Population, Employed Population, and the Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 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	15.07	36.15	16.04	38.74	5.23	22.26
2006	14.33	38.28	15.38	40.39	3.47	19.68
2007	13.79	37.08	14.78	39.14	2.70	17.77
2008	13.88	38.07	14.78	40.00	2.86	17.14
2009	12.27	35.91	13.20	38.40	3.08	18.51

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.6. El Salvador - Coverage Rates for the Economically Active Population, by Household Income per Capita

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	25.29	33.60	50.77
1997	4.41	14.80	24.74	36.01	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	16.09	28.75	40.00	60.24
2001	6.45	14.49	28.50	39.46	60.26
2002	7.42	15.68	29.72	40.20	56.60
2003	11.17	17.00	29.24	37.91	54.30
2004	8.43	18.14	27.10	38.82	51.77
2005	3.82	17.18	28.06	38.94	57.87
2006	11.11	18.81	28.95	36.81	55.25
2007	3.68	19.22	28.54	39.31	59.36
2008	6.37	20.29	29.61	40.19	58.45
2009	3.15	15.81	26.93	37.81	59.45

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.7. El Salvador - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	5.41	16.71	26.10	37.45	52.51
1996	4.06	15.66	25.96	36.57	52.81
1997	5.13	16.99	27.18	38.28	54.17
1998	5.06	18.48	31.46	45.52	62.75
1999	5.30	18.95	32.90	44.73	64.18
2000	5.25	18.25	30.72	42.74	61.94
2001	7.63	17.31	30.80	42.30	61.52
2002	8.44	18.28	31.68	42.66	57.70
2003	13.13	19.51	31.28	40.19	55.81
2004	10.25	20.09	29.32	41.14	52.96
2005	5.19	19.02	30.85	41.30	59.64
2006	12.96	20.77	30.62	38.57	57.16
2007	5.30	21.43	30.20	41.60	60.42
2008	7.92	21.89	31.51	42.43	59.61
2009	4.49	17.68	29.39	40.08	61.61

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.8. El Salvador - Coverage Rates for the Elderly, by Household Income per Capita

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	6.10	11.76	17.09	36.51
2001	3.08	7.66	10.44	18.34	33.09
2002	1.17	6.07	14.72	22.01	34.70
2003	1.13	4.89	13.60	17.12	32.66
2004	0.51	7.61	11.87	19.09	33.76
2005	0.95	6.13	12.03	24.99	36.85
2006	1.23	6.20	10.58	17.44	37.12
2007	0.37	3.18	9.05	18.42	33.05
2008	1.17	3.66	8.00	16.62	34.67
2009	0.23	4.04	11.61	15.97	36.28

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.9. El Salvador– Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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	39.28	36.22
2006	3.15	39.61	36.69
2007	2.85	38.08	36.50
2008	3.30	43.16	37.12
2009	4.02	40.34	35.97

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.10. El Salvador– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	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	3.76	43.73	70.13
2006	3.81	41.63	71.79
2007	4.18	46.60	77.85
2008	4.15	51.95	77.21
2009	4.74	50.19	78.37

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.11. El Salvador– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1995	76.98	22.68
1996	65.07	23.71
1997	70.52	24.12
1998	87.95	27.41
1999	91.88	27.79
2000	92.04	25.84
2001	91.93	26.75
2002	92.62	26.69
2003	93.60	26.99
2004	91.50	26.18
2005	93.89	26.08
2006	93.43	27.61
2007	95.12	26.45
2008	95.60	28.11
2009	94.07	25.96

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.12. El Salvador - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

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	15.08	46.05	70.79	16.04	50.48	75.05
2006	15.60	48.39	71.32	16.54	52.08	74.45
2007	15.09	48.33	71.13	15.99	51.51	75.27
2008	16.29	51.14	70.71	17.19	54.20	73.84
2009	14.48	45.36	69.00	15.40	49.82	73.81

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.13. El Salvador - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1997	9.52	50.25	70.44
1998	9.65	59.42	59.71
1999	11.38	59.06	77.05
2000	12.47	44.59	60.51
2001	11.48	53.34	58.95
2002	13.56	48.47	49.59
2003	11.46	49.04	42.60
2004	11.62	60.32	73.14
2005	11.82	59.88	78.90
2006	9.74	49.60	80.04
2007	9.51	47.17	76.44
2008	9.89	48.87	49.93
2009	9.85	48.38	64.40

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.14. El Salvador– Percentage of Pension Benefits in Total Household Income, by Type of Household

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
2006	73.99	56.85	61.73
2007	80.05	45.21	54.93
2008	76.54	42.62	52.18
2009	78.13	43.73	53.83

Source: Own, based on the Household Survey of Multiple Purposes.

Table A9.15. El Salvador— Other Definitions of Pension Coverage

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	51.6
2002	19.5	51.67
2003	17.62	47.92
2004	18.62	48.56
2005	20.83	50.73
2006	18.23	50.14
2007	16.17	48.71
2008	16.48	50.45
2009	17.44	52.47

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the Household Survey of Multiple Purposes.

10. Guatemala

Table A10.1. Guatemala– Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 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 the National Households Survey of Income and Expenditures.

Table A10.2. Guatemala - Coverage Rates for the Employed Population, 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 the National Households Survey of Income and Expenditures.

Table A10.3. 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 the National Households Survey of Income and Expenditures.

Table A10.4. Guatemala - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 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 the National Households Survey of Income and Expenditures.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 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 the National Households Survey of Income and Expenditures.

Table A10.6. Guatemala - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1998	1.69	11.31	17.25	28.70	36.40
2000	1.99	11.08	18.85	26.96	39.76
2006	3.27	5.64	18.35	42.97	63.99

Source: Own, based on the National Households Survey of Income and Expenditures.

Table A10.7. Guatemala - Coverage Rates for the Employed Population, by Household Income per Capita

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	11.07	19.30	27.22	40.35
2006	3.30	5.54	18.63	43.62	65.15

Source: Own, based on the National Households Survey of Income and Expenditures.

Table A10.8. Guatemala - Coverage Rates for the Elderly, by Household Income per Capita

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
2006	1.60	7.01	12.74	20.64	35.03

Source: Own, based on the National Households Survey of Income and Expenditures.

Table A10.9. Guatemala - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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 the National Households Survey of Income and Expenditures.

Table A10.10. Guatemala– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
2000	2.67	39.44	77.62
2006	8.13	43.81	77.58

Source: Own, based on the National Households Survey of Income and Expenditures.

Table A10.11. Guatemala– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1998	72.14	16.13
2000	73.84	17.12
2006	81.50	24.45

Source: Own, based on the National Households Survey of Income and Expenditures.

Table A10.12. Guatemala - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	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 the National Households Survey of Income and Expenditures.

Table A10.13. Guatemala - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 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 the National Households Survey of Income and Expenditures.

Table A10.14. Guatemala– Percentage of Pension Benefits in Total Household Income, by Type of Household

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 the National Households Survey of Income and Expenditures.

Table A10.15. Guatemala– Other Definitions of Pension Coverage

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 “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Households Survey of Income and Expenditures.

11. Honduras

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

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1986					4.93
1989	3.50
1990	4.57
1991	4.17
1992	4.86
1993	5.33
1994	4.24
1995	5.03
1996	4.82
1997	4.10
1998	3.95
1999	3.10
2001	4.72
2002	4.74
2003	4.63
2004	3.94
2005	3.99
2006	20.16	20.80	42.89	0.88	5.32
2007	20.68	21.20	43.87	0.46	5.54
2009	19.11	19.70	42.04	0.40	5.11

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.2. Honduras - Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
2006	26.88	24.32	19.45	14.37	6.38
2007	28.42	24.27	19.98	14.11	7.07
2009	24.63	23.37	19.98	14.13	7.10

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

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

Year	60-64	65-69	70-74	75-79
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
2004	3.61	4.03	3.59	4.70
2005	4.99	3.44	3.18	3.84
2006	4.99	6.04	5.99	4.49
2007	5.73	5.91	5.63	4.79
2009	4.91	6.06	5.03	4.41

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.4. Honduras - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
2001	.	.	.	.	6.85	2.75
2002	.	.	.	.	6.13	3.46
2003	.	.	.	.	5.46	3.88
2004	.	.	.	.	4.95	2.95
2005	.	.	.	.	4.78	3.20
2006	17.07	25.63	17.51	26.69	6.56	4.17
2007	17.81	25.57	18.25	26.23	6.55	4.62
2009	16.78	22.86	17.22	23.77	5.71	4.58

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
2001	.	.	.	.	1.65	8.23
2002	.	.	.	.	1.39	8.64
2003	.	.	.	.	0.78	8.76
2004	.	.	.	.	0.83	7.64
2005	.	.	.	.	1.10	7.38
2006	7.45	32.04	7.58	33.50	0.98	10.23
2007	8.15	32.53	8.27	33.67	1.12	10.71
2009	7.09	30.78	7.20	32.22	1.27	9.68

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.6. Honduras - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2006	1.62	7.48	18.74	30.63	42.88
2007	1.96	8.55	19.93	31.13	42.35
2009	0.76	7.52	17.35	27.49	42.73

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.7. Honduras - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2006	1.67	7.66	19.40	31.70	44.14
2007	2.03	8.89	20.56	32.02	43.06
2009	0.76	7.62	18.13	28.41	43.92

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.8. Honduras - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2001	0.31	2.24	2.96	5.41	12.66
2002	0.90	1.27	3.59	5.51	12.43
2003	0.76	1.62	2.19	4.28	14.10
2004	2.33	0.55	2.05	3.25	11.58
2005	0.26	1.33	3.93	3.67	10.74
2006	1.95	2.15	2.90	6.28	13.36
2007	0.58	1.84	3.17	6.25	15.87
2009	0.69	1.48	2.64	6.36	14.39

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.9. Honduras - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
2006	2.03	32.95	28.76
2007	2.27	32.69	28.50
2009	2.25	28.18	28.53

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.10. Honduras— Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
2007	1.17	29.05	62.33
2009	1.10	35.48	69.05

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.11. Honduras— Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
2006	80.38	18.81
2007	76.57	16.59
2009	79.22	15.07

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.12. Honduras - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
2006	2.16	41.99	60.67	2.18	44.91	64.29
2007	2.18	41.85	60.85	2.21	43.75	62.76
2009	1.99	39.04	60.68	2.00	41.94	63.35

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.13. Honduras - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
2001	2.71	40.33	26.80
2002	2.72	35.86	43.32
2003	2.38	35.95	38.33
2004	2.05	33.31	28.50
2005	1.77	33.15	22.36
2006	1.17	36.37	39.99
2007	0.93	39.67	40.65
2009	1.23	41.29	30.60

Note: The sample size did not permit to disaggregate the statistics for the previous years.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.14. Honduras— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
2001	63.57	29.08	33.40
2002	61.29	32.38	37.24
2003	54.26	26.98	32.65
2004	74.55	35.78	40.42
2005	65.04	32.24	36.79
2006	70.73	34.42	42.47
2007	63.33	32.70	38.46
2009	58.28	27.86	33.66

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

Table A11.15. Honduras—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1986	6.16	36.78
1989	4.65	53.73
1990	5.95	54.91
1991	5.56	48.09
1992	6.55	52.29
1993	7.56	51.26
1994	9.43	55.24
1995	6.29	52.66
1996	7.16	56.36
1997	5.82	55.02
1998	5.48	53.08
1999	3.86	54.18
2001	6.41	52.48
2002	6.05	51.41
2003	6.45	55.02
2004	4.82	51.22
2005	5.15	49.29
2006	6.66	53.98
2007	7.09	55.65
2009	6.78	57.12

Note: Definition (1) refers to the “Joint Coverage” that represents the percentage of the older adults who reside in a household in which at least one pension benefit is received. On the other hand, the Definition (2) refers to the percentage of the older adults who reside in a home where at least one pension benefit is received or there is at least one person over 65 years of age employed.

Source: Own, based on the Permanent Household Survey of Multiple Purposes.

12. Mexico

Table A12.1. Mexico— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1984	18.78	19.05	38.58	.	11.46
1989	40.61	41.10	51.94	.	14.07
1992	37.25	37.25	56.46	.	16.66
1994	34.12	35.14	55.05	.	15.72
1996	33.01	34.16	53.93	.	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
2008	39.02	39.36	54.11	4.11	25.05
2010	36.98	37.36	50.60	3.84	25.21

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.2. Mexico - Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
1984	26.73	22.50	16.86	16.62	7.86
1989	43.76	44.74	38.58	36.45	34.22
1992	43.81	42.83	34.35	25.48	12.41
1994	42.22	39.26	33.05	25.05	14.33
1996	40.70	38.55	32.67	23.10	12.36
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
2008	44.40	43.49	41.62	34.45	17.84
2010	39.93	41.55	40.37	33.54	18.94

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.3. Mexico - Coverage Rates for the Elderly, by Age

Year	60-64	65-69	70-74	75-79
1984	8.71	20.38	11.77	3.35
1989	16.28	12.06	17.91	10.24
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
2008	25.52	24.10	25.76	24.90
2010	24.87	25.62	28.42	22.70

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.4. Mexico - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1984	16.17	32.56	16.33	34.00	13.19	10.15
1989	37.57	48.03	38.00	48.67	21.57	8.11
1992	36.46	39.14	36.46	39.14	26.47	7.58
1994	33.84	34.69	35.01	35.43	22.21	9.92
1996	33.60	31.92	34.89	32.83	24.35	12.53
1998	34.99	33.12	35.70	33.66	26.31	13.52
2000	35.83	36.49	36.49	36.86	23.94	14.91
2002	34.87	34.54	36.48	35.63	26.18	12.14
2004	36.43	35.17	37.69	35.97	31.53	14.26
2005	36.19	34.19	37.53	34.86	31.73	14.91
2006	37.56	33.47	37.64	33.66	30.33	17.49
2008	39.11	38.87	39.52	39.10	33.56	17.92
2010	36.56	37.68	37.03	37.90	34.64	17.21

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.5. Mexico - Coverage Rates for the Economically Active Population, Employed Population, and the Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1984	8.06	35.88	8.31	40.18	1.92	17.36
1989	25.42	48.26	25.54	49.06	5.72	19.42
1992	11.78	45.26	11.78	45.26	4.56	21.19
1994	10.74	41.53	10.96	42.92	6.56	19.24
1996	10.27	40.34	10.45	41.98	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
2008	12.64	45.29	12.80	45.75	7.32	30.89
2010	16.30	42.36	16.43	42.91	9.27	30.92

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.6. Mexico - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1984	3.78	4.19	16.34	25.42	44.52
1989	15.25	32.60	44.38	56.77	54.04
1992	10.18	27.74	38.85	50.63	58.59
1994	6.77	23.59	35.82	46.64	57.74
1996	4.78	21.70	36.33	47.46	54.79
1998	5.74	23.78	37.75	49.30	55.08
2000	5.88	27.02	38.82	51.28	57.28
2002	7.39	24.46	37.29	47.91	56.67
2004	10.11	26.82	36.11	49.19	56.00
2005	8.69	26.64	37.98	47.84	55.61
2006	10.49	27.29	37.00	47.91	56.30
2008	4.67	23.15	41.93	56.85	68.76
2010	8.18	25.11	37.24	49.52	65.12

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.7. Mexico - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1984	3.57	2.92	18.03	22.72	48.42
1989	15.50	33.19	45.47	57.30	54.00
1992	10.35	27.89	38.85	50.55	58.64
1994	7.01	24.85	36.84	48.22	58.81
1996	5.22	22.74	38.17	48.85	55.83
1998	5.85	24.48	38.57	50.23	55.74
2000	6.00	27.68	39.27	52.54	57.61
2002	7.95	25.80	39.02	49.15	58.87
2004	10.59	28.00	37.57	50.16	56.90
2005	9.32	27.82	39.23	49.28	56.46
2006	10.56	27.46	37.08	48.10	56.44
2008	4.84	23.44	42.64	57.14	68.96
2010	8.44	25.64	37.77	49.60	65.56

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.8. Mexico - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1984	0.59	6.25	5.31	19.52	25.47
1989	1.63	5.06	10.51	22.81	30.42
1992	2.56	15.34	19.15	20.63	25.57
1994	1.59	6.18	16.88	21.86	32.18
1996	0.86	8.25	18.71	28.40	33.71
1998	1.16	8.02	22.15	32.47	35.59
2000	2.15	9.42	16.71	29.25	37.66
2002	2.95	12.80	18.65	28.97	30.13
2004	1.95	15.87	29.44	36.05	39.37
2005	4.00	15.36	22.83	28.46	43.02
2006	3.86	15.70	25.59	33.56	38.14
2008	0.10	14.30	32.42	33.71	44.73
2010	7.07	16.11	27.45	34.46	41.00

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.9. Mexico - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1984	5.47	38.88	43.06
1989	16.76	59.56	45.24
1992	5.63	56.15	41.70
1994	4.54	54.35	40.27
1996	3.88	56.34	36.68
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
2008	11.47	44.38	43.34
2010	10.59	42.32	41.19

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.10. Mexico— Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1996	6.73	54.34	85.65
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
2008	10.85	50.58	80.68
2010	9.91	48.75	77.93

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.11. Mexico— Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1992	86.86	29.91
1994	85.25	27.57
1996	85.19	26.54
1998	85.16	28.00
2000	87.34	29.60
2002	85.55	29.19
2008	81.65	33.43
2010	79.82	31.90

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.12. Mexico - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1984	11.39	50.18	59.71	10.74	70.58	77.35
1989	29.83	54.11	58.52	30.04	55.66	58.76
1992	21.14	54.93	66.27	21.14	54.93	66.27
1994	18.39	49.74	62.43	18.82	51.67	64.65
1996	16.81	46.77	59.17	17.19	48.96	62.08
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
2008	17.74	45.36	61.38	17.63	45.98	62.34
2010	16.26	42.54	61.52	16.28	43.08	62.64

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.13. Mexico - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1984	9.74	48.70	33.82
1989	11.60	40.79	58.27
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
2008	20.12	47.33	50.32
2010	20.35	46.43	59.19

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.14. Mexico— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1989	77.23	34.02	47.15
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
2008	84.50	37.12	51.06
2010	68.28	33.89	40.07

Source: Own, based on the National Survey of Income and Expenditures of the Households.

Table A12.15. Mexico— Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1984	15.86	31.40
1989	18.94	54.11
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
2008	32.84	62.59
2010	33.24	63.24

Note: Definition (1) refers to "Joint Coverage" (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Survey of Income and Expenditures of the Households.

13. Nicaragua

Table A13.1. Nicaragua— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
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	18.72

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.2. Nicaragua - Coverage Rates for the Employed Population, 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 the National Household Survey on Measurement of Standard of Living.

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

Year	60-64	65-69	70-74	75-79
2005	16.46	20.45	20.65	18.47

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.4. Nicaragua - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	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	18.02	19.31

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	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	5.55	26.76

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.6. Nicaragua - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1993	4.22	14.16	28.47	32.62	42.41
1998	2.71	11.38	16.27	26.00	33.68
2001	4.43	12.70	19.89	29.23	27.65
2005	3.09	9.34	19.26	25.35	35.56

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.7. Nicaragua - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1993	4.93	18.16	32.19	36.96	45.22
1998	2.85	12.02	16.94	26.18	34.69
2001	4.83	12.89	20.76	29.83	28.83
2005	3.21	9.71	20.10	26.44	36.83

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.8. Nicaragua - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2005	3.90	14.03	20.32	27.68	27.64

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.9. Nicaragua - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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 the National Household Survey on Measurement of Standard of Living.

Table A13.10. Nicaragua— Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	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 the National Household Survey on Measurement of Standard of Living.

Table A13.11. Nicaragua— Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1993	69.65	19.99
1998	.	18.54
2001	78.70	13.39
2005	79.50	13.97

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.12. Nicaragua - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	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 the National Household Survey on Measurement of Standard of Living.

Table A13.13. Nicaragua - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
2005	17.22	34.07	55.01

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.14. Nicaragua— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
2005	55.47	25.09	27.41

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

Table A13.15. Nicaragua— Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
2005	18.73	59.02

Note: Definition (1) refers to "Joint Coverage" (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed

Source: Own, based on the National Household Survey on Measurement of Standard of Living.

14. Panama

Table A14.1. Panama— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1989	.	.	.	.	34.16
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	39.00	47.13	70.56	5.34	41.72
2005	42.38	46.53	70.81	5.03	41.49
2006	44.79	48.06	71.88	5.10	41.69
2009	49.06	51.49	75.14	5.65	44.97

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.2. Panama - Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
2004	44.47	52.73	53.01	49.07	19.99
2005	45.99	50.99	52.48	46.74	19.29
2006	49.60	52.77	51.63	49.65	18.85
2009	55.28	56.56	56.14	52.39	19.67

Source: Own, based on the Household Survey–Labor and Household Survey.

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

Year	60-64	65-69	70-74	75-79
1989	37.22	34.16	34.77	27.22
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
2009	48.29	41.87	43.94	44.73

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.4. Panama - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1989	.	.	.	.	41.91	26.63
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	38.67	39.54	71.19	69.62	47.21	36.56
2005	41.43	43.93	70.25	71.64	47.86	35.24
2006	44.50	45.26	72.30	71.24	49.87	34.11
2009	49.51	48.34	75.58	74.46	52.49	38.33

Source: Own, based on the Household Survey–Labor and Household Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1989	.	.	.	.	14.17	50.47
1991	.	.	.	.	14.98	52.42
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	21.90	46.66	24.18	58.87	18.42	57.69
2005	22.54	52.07	23.61	58.54	18.58	56.35
2006	25.24	54.16	26.13	59.12	19.33	55.49
2009	27.01	59.38	27.60	63.09	20.03	59.98

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.6. Panama - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	10.47	32.71	41.32	52.05	58.41
2005	9.58	29.75	45.95	57.01	69.99
2006	10.37	33.85	46.85	61.57	71.63
2009	14.40	38.58	54.80	63.44	74.01

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.7. Panama - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2004	10.99	39.07	49.86	63.10	73.02
2005	11.05	34.51	51.91	63.00	72.80
2006	11.19	38.47	51.96	65.40	73.76
2009	15.61	42.27	58.04	65.79	75.75

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.8. Panama - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1989	1.38	13.52	37.12	46.80	72.72
1991	1.14	15.65	39.27	53.01	68.54
1995	1.98	17.11	35.08	51.94	69.23
1996	2.03	19.82	37.07	50.55	74.96
1997	2.78	19.90	33.62	55.91	73.57
1998	3.33	21.31	38.99	61.69	73.89
1999	4.96	25.66	42.79	66.04	75.21
2000	6.77	30.17	48.24	65.01	74.12
2001	5.51	22.55	43.63	58.73	74.57
2002	5.26	24.19	43.79	63.29	75.61
2003	5.16	24.21	42.34	63.13	73.96
2004	2.95	25.91	42.96	60.41	75.78
2005	6.52	21.33	43.82	58.71	76.80
2006	5.29	24.00	39.93	61.07	77.07
2009	5.34	28.44	47.21	63.12	80.50

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.9. Panama - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
2004	13.46	46.45	56.99
2005	11.63	47.65	56.34
2006	14.29	49.19	57.78
2009	14.60	52.67	61.13

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.10. Panama– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
2004	15.73	30.99	45.74
2005	9.78	61.28	91.59
2006	10.19	64.06	92.99
2009	10.40	62.88	93.73

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.11. Panama– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
2004	95.89	37.34
2005	97.35	37.07
2006	96.66	39.16
2009	96.31	43.14

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.12. Panama - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
2004	20.12	39.58	61.70	23.63	49.05	74.41
2005	21.25	44.02	65.93	22.06	49.82	74.33
2006	22.05	46.15	69.84	22.58	50.81	75.90
2009	23.23	51.01	73.79	23.73	54.26	78.23

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.13. Panama - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1989	29.54	69.48	88.81
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
2009	30.71	71.00	87.29

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.14. Panama– Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1989	91.27	58.84	67.36
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
2009	84.53	45.22	55.68

Source: Own, based on the Household Survey–Labor and Household Survey.

Table A14.15. Panama— Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1989	41.01	63.46
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
2009	52.99	73.84

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Survey of Income and Expenditures of the Households.

15. Paraguay

Table A15.1. Paraguay— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1983					29.07
1984					31.13
1985					38.23
1986					29.00
1987					32.13
1988					33.24
1989					26.24
1990	.	.	.	.	30.76
1991	.	.	.	.	29.74
1992	.	.	.	.	35.40
1993	.	.	.	.	28.64
1994	.	.	.	.	26.88
1995	21.45	22.33	38.52	2.21	19.29
1997	17.92	19.12	33.22	1.23	18.39
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
2007	16.20	16.99	33.73	0.52	.
2008	16.88	17.67	34.48	0.27	12.90
2009	16.93	17.87	36.14	0.12	16.61

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.2. Paraguay - Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
1995	22.22	24.79	23.58	19.41	12.08
1997	20.45	21.62	19.10	14.28	9.52
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
2007	17.48	22.34	17.48	14.12	8.37
2008	15.92	25.59	20.24	13.72	5.90
2009	20.24	25.03	15.97	14.33	4.64

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

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

Year	60-64	65-69	70-74	75-79
1983	24.80	28.14	40.09	26.97
1984	27.36	36.03	32.95	29.76
1985	28.86	43.54	52.14	28.47
1986	24.30	38.91	31.91	23.60
1987	21.32	38.31	41.23	35.67
1988	33.90	29.46	34.65	35.81
1989	9.88	30.51	33.18	43.42
1990	17.16	31.51	47.90	35.86
1991	21.11	22.82	49.10	34.10
1992	26.12	36.52	44.76	43.43
1993	18.62	14.99	47.04	47.23
1994	14.45	26.62	34.88	41.85
1995	9.66	11.36	27.99	38.53
1997	11.71	9.10	16.57	45.20
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
2008	13.2	11.46	13.94	13.22
2009	14.36	14.50	18.91	20.42

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.4. Paraguay - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1983	.	.	.	.	55.76	11.23
1984	.	.	.	.	61.11	11.01
1985	.	.	.	.	70.47	15.12
1986	.	.	.	.	52.80	14.81
1987	.	.	.	.	50.79	20.80
1988	.	.	.	.	57.85	19.13
1989	.	.	.	.	45.86	14.02
1990	.	.	.	.	55.60	16.39
1991	.	.	.	.	48.00	17.87
1992	.	.	.	.	53.86	22.37
1993	.	.	.	.	39.86	21.44
1994	.	.	.	.	41.33	17.23
1995	23.38	18.64	24.30	19.45	29.09	11.18
1997	19.00	16.45	20.08	17.79	24.08	13.31
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
2007	17.03	15.02	17.67	16.01	.	.
2008	17.44	16.04	18.06	17.08	.	.
2009	17.88	15.54	18.72	16.61	15.83	17.26

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1983	.	.	.	.	.	29.07
1984	.	.	.	.	.	31.13
1985	.	.	.	.	.	38.23
1986	.	.	.	.	.	29.00
1987	.	.	.	.	.	32.13
1988	.	.	.	.	.	33.24
1989	.	.	.	.	.	26.24
1990	.	.	.	.	.	30.76
1991	.	.	.	.	.	29.74
1992	.	.	.	.	.	35.40
1993	.	.	.	.	.	28.64
1994	.	.	.	.	.	26.88
1995	11.93	25.40	12.24	26.61	12.55	24.96
1997	12.85	19.38	13.71	20.68	11.64	25.03
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
2007	7.30	21.76	7.49	23.14	.	.
2008	7.56	22.66	7.75	24.02	5.13	19.07
2009	6.89	23.28	7.12	24.92	4.60	25.26

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.6. Paraguay - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	4.55	9.19	18.15	26.45	33.23
1997	0.65	7.44	16.30	20.99	29.58
1999	0.46	4.89	14.46	21.94	30.15
2000	0.68	4.11	12.29	21.32	31.59
2002	2.44	3.04	9.73	18.51	31.37
2003	0.88	3.21	9.97	20.27	31.18
2004	0.59	3.33	9.37	17.83	27.08
2005	0.79	4.64	14.47	22.02	33.91
2006	0.30	4.38	12.29	19.52	27.85
2007	1.31	7.41	15.32	23.28	34.14
2008	1.93	7.46	17.68	25.21	32.63
2009	0.83	8.00	16.93	23.76	35.75

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.7. Paraguay - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	5.03	9.68	18.87	27.61	33.89
1997	0.78	8.11	17.73	22.12	30.51
1999	0.49	5.39	16.22	23.18	30.96
2000	0.73	4.41	13.68	23.23	32.75
2002	2.68	3.60	11.71	21.10	32.56
2003	0.95	3.61	11.18	22.26	32.45
2004	0.60	3.66	10.15	19.53	28.28
2005	0.83	4.88	15.71	22.85	35.40
2006	0.36	4.88	13.64	21.27	28.14
2007	1.45	8.03	16.55	24.18	35.25
2008	2.14	8.50	18.55	26.23	33.51
2009	0.88	8.97	17.95	25.81	36.41

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.8. Paraguay - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1983	14.57	25.42	33.05	40.88	31.70
1984	19.96	27.79	33.59	37.08	38.64
1985	17.97	35.55	38.12	41.81	57.28
1986	21.94	19.94	28.49	40.76	34.33
1987	11.80	29.63	32.57	42.03	45.06
1988	15.35	25.61	36.09	40.72	48.04
1989	11.94	36.48	26.20	27.51	29.32
1990	21.12	28.69	30.97	31.05	42.39
1991	23.56	25.41	32.16	40.76	27.26
1992	23.25	24.00	47.95	37.40	45.00
1993	18.80	27.43	31.44	31.43	34.27
1994	16.02	22.33	25.17	31.93	39.05
1995	3.32	11.13	19.62	27.71	34.44
1997	1.13	10.73	13.07	33.15	33.97
1999	.	4.76	18.53	20.51	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	0.83	5.47	16.37	22.56	37.44
2004	1.03	4.15	8.17	23.06	37.85
2005	0.78	0.37	10.75	31.83	47.02
2006	0.46	5.24	7.82	23.80	37.22
2008	0.89	1.01	6.89	16.17	39.65
2009	0.61	2.70	8.44	27.28	43.79

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.9. Paraguay - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1995	8.58	21.34	24.78
1997	19.34	15.79	20.30
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
2007	1.30	15.56	25.18
2008	1.50	16.87	25.02
2009	0.93	16.50	26.67

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.10. Paraguay– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1995	5.67	39.75	77.53
1997	4.50	34.57	71.33
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	2.87	36.75	60.64
2007	4.14	40.03	70.30
2008	2.75	41.14	68.26
2009	4.35	41.89	78.37

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.11. Paraguay– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1995	92.93	15.74
1997	78.82	12.22
1999	77.16	9.49
2000	82.20	9.14
2002	81.04	7.49
2003	81.73	7.03
2004	80.67	6.35
2005	84.63	8.02
2006	78.10	7.04
2007	83.96	10.34
2008	82.27	10.97
2009	83.84	11.65

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.12. Paraguay - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1995	10.21	27.92	55.08	10.60	29.35	56.49
1997	7.38	20.61	44.50	7.88	22.08	46.90
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
2007	4.50	17.72	49.90	4.67	18.98	52.01
2008	4.40	19.37	60.85	4.55	20.58	62.87
2009	4.26	19.05	52.49	4.42	20.43	55.60

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.13. Paraguay - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1983	26.98	45.49	16.83
1984	27.86	47.57	38.65
1985	32.34	56.33	77.78
1986	26.32	39.75	37.20
1987	28.57	45.35	45.16
1988	28.90	47.01	44.44
1989	23.31	40.07	30.96
1990	25.43	47.98	39.44
1991	26.74	42.17	42.50
1992	30.05	42.14	54.47
1993	26.41	26.73	56.90
1994	23.32	35.27	70.96
1995	16.18	49.80	56.18
1997	15.11	48.83	66.57
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
2008	6.72	34.44	56.59
2009	10.37	37.31	62.46

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.14. Paraguay– Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1983	84.21	39.73	44.34
1984	55.97	37.14	39.41
1985	72.94	36.98	42.06
1986	66.08	32.66	38.72
1987	60.80	28.08	35.08
1988	56.69	35.12	39.46
1989	77.83	30.93	37.84
1990	72.10	31.91	39.96
1991	83.62	40.11	50.15
1992	69.72	38.30	44.25
1993	79.45	39.53	45.94
1994	78.34	41.81	50.02
1995	76.18	39.87	47.58
1997	77.07	48.38	54.52
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
2008	75.89	45.36	55.56
2009	82.51	45.46	53.87

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

Table A15.15. Paraguay—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1983	42.27	61.04
1984	45.60	62.60
1985	52.00	69.17
1986	43.33	59.13
1987	45.97	61.44
1988	43.57	63.93
1989	40.66	66.06
1990	43.24	64.05
1991	42.03	60.93
1992	48.39	68.12
1993	40.13	62.51
1994	38.36	64.15
1995	26.64	69.93
1997	25.66	63.56
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
2008	16.60	57.12
2009	22.30	61.72

Note: Until 1994, the household survey covered only urban areas. Starting in 1995, it was expanded to cover the total population.

Source: Own, based on the Household Survey - Labor, the Integrated Household Survey, and the Permanent Household Survey.

16. Peru

Table A16.1. Peru— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1995	.	.	.	.	28.36
1996	.	.	.	.	24.50
1997	.	.	.	.	27.47
1998	.	.	.	.	29.85
1999	.	.	.	.	31.52
2000	.	.	.	.	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
2007	15.96	16.59	36.21	1.76	26.79
2008	16.82	17.37	37.64	2.03	26.65
2009	18.33	18.92	40.82	2.33	25.09
2010	18.48	19.05	40.93	2.65	25.93

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.2. Peru - Coverage Rates for the Employed Population, by Age

Year	20-29	30-39	40-49	50-59	60-69
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
2007	13.70	19.94	20.70	19.19	8.10
2008	15.38	20.70	21.78	18.99	8.62
2009	17.91	22.79	22.83	19.78	10.08
2010	18.68	23.03	22.34	20.19	10.81

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.3. Peru - Coverage Rates for the Elderly, by Age

Year	60-64	65-69	70-74	75-79
1995	28.14	33.04	26.86	24.22
1996	23.62	27.71	26.03	20.67
1997	25.12	29.76	26.10	30.58
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
2007	22.22	25.81	29.06	32.47
2008	22.61	23.60	29.60	33.41
2009	17.58	25.40	28.75	32.64
2010	20.01	24.77	27.56	33.91

Source: Own, based on the National Household Survey.

Table A16.4. Peru - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1995	.	.	.	.	38.64	18.50
1996	.	.	.	.	34.14	15.57
1997	.	.	.	.	37.33	18.20
1998	.	.	.	.	38.91	21.66
1999	.	.	.	.	40.78	22.52
2000	.	.	.	.	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
2007	19.32	12.03	38.11	33.19	35.21	19.54
2008	20.36	12.67	40.16	33.73	33.03	21.04
2009	22.04	13.99	42.75	37.76	32.71	18.29
2010	22.87	13.41	44.17	35.94	32.80	19.91

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.5. Peru - Coverage Rates for the Economically Active Population, Employed Population, and the Elderly, by Region

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1995	.	.	.	.	6.70	40.59
1996	.	.	.	.	5.34	36.59
1997	.	.	.	.	7.00	38.49
1998	.	.	.	.	6.73	41.97
1999	.	.	.	.	9.63	42.10
2000	.	.	.	.	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
2007	3.68	22.14	3.69	23.45	6.94	38.42
2008	3.98	23.30	4.00	24.48	5.93	38.75
2009	4.65	25.34	4.65	26.66	5.72	37.17
2010	4.65	25.41	4.66	26.64	5.60	38.05

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.6. Peru - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2001	1.43	4.39	10.03	20.13	33.09
2002	0.89	4.86	10.85	19.67	33.55
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	11.63	19.19	32.95
2007	9.15	11.69	15.67	18.71	24.94
2008	10.29	12.83	16.77	20.37	24.15
2009	11.93	13.18	17.86	21.95	27.12
2010	12.92	14.23	18.77	21.67	25.26

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.7. Peru - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
2001	1.06	4.23	10.71	21.24	34.54
2002	0.63	4.84	11.53	20.66	34.86
2003	1.31	4.71	11.59	21.48	37.71
2004	1.75	5.39	13.21	20.09	35.71
2005	2.42	3.95	11.00	18.12	29.99
2006	1.86	4.40	12.02	20.72	34.59
2007	9.43	12.02	16.29	19.38	26.23
2008	10.58	13.01	17.48	21.04	25.10
2009	12.18	13.59	18.45	22.83	28.02
2010	13.23	14.44	19.31	22.66	26.13

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.8. Peru - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	6.78	15.37	25.76	37.83	56.00
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	40.20	61.50
2007	1.03	9.34	26.36	38.64	58.79
2008	1.43	9.62	25.45	40.84	56.67
2009	1.83	7.20	20.35	39.38	56.66
2010	1.50	7.88	23.65	38.32	58.43

Source: Own, based on the National Household Survey.

Table A16.9. Peru - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
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
2007	4.11	21.61	23.02
2008	4.18	22.06	24.23
2009	7.57	14.35	38.17
2010	4.87	24.11	26.18

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.10. Peru– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
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
2007	2.48	18.35	67.62
2008	2.77	20.52	67.60
2009	3.04	20.32	73.45
2010	3.34	21.50	73.59

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.11. Peru– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
2001	63.38	9.23
2002	60.33	9.55
2003	65.88	10.62
2004	68.23	9.82
2005	63.79	8.03
2006	64.86	9.59
2007	67.87	11.01
2008	69.20	11.95
2009	74.18	12.86
2010	74.37	13.14

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.12. Peru - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	\	Secondary	Superior
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
2007	2.39	13.38	37.17	2.43	13.95	39.47
2008	2.59	14.29	38.61	2.62	14.82	40.71
2009	3.01	15.24	41.67	3.03	15.74	43.85
2010	3.14	15.84	41.45	3.21	16.47	43.41

Note: This table considers those who were registered in a pension system (until 2004) or those who contributed (starting in 2005) as covered by the pension system.

Source: Own, based on the National Household Survey.

Table A16.13. Peru - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1995	18.36	50.07	75.14
1996	16.37	45.76	78.10
1997	18.05	56.26	79.77
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
2007	18.08	47.34	72.94
2008	17.93	48.80	73.94
2009	15.64	44.21	75.74
2010	16.26	49.58	70.88

Source: Own, based on the National Household Survey.

Table A16.14. Peru— Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1995	43.56	25.02	27.66
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
2007	54.93	38.76	42.56
2008	52.64	38.25	41.30
2009	54.86	38.93	42.79
2010	51.40	38.89	42.05

Source: Own, based on the National Household Survey.

Table A16.15. Peru—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1995	37.73	98.45
1996	34.52	77.05
1997	36.93	78.31
1998	37.28	76.3
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
2007	34.51	78.36
2008	34.02	80.13
2009	32.00	80.00
2010	33.12	81.44

Note: Definition (1) refers to “Joint Coverage” (the percentage of the older adults who reside in a home where at least one pension benefit is received). Definition (2) refers to the percentage of the elderly who reside in a home where at least one pension benefit is received or at least one person aged 65 or more is employed.

Source: Own, based on the National Household Survey.

17. Uruguay

Table A17.1. Uruguay— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 65+
1982	.	.	.	.	60.03
1983	.	.	.	.	56.41
1984	.	.	.	.	54.78
1985	.	.	.	.	63.10
1986	.	.	.	.	87.15
1987	.	.	.	.	81.88
1988	.	.	.	.	85.46
1989	.	.	.	.	87.55
1990	.	.	.	.	88.53
1991	58.04	61.31	76.71	20.22	88.05
1992	56.62	60.15	75.59	19.80	88.27
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	61.13	67.31	79.89	27.95	84.61
2007	62.52	67.70	80.62	28.75	83.66
2008	65.45	69.78	82.45	30.92	83.58
2009	65.87	70.17	83.07	30.13	83.88
2010	66.83	70.76	83.73	29.89	85.71

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.2. Uruguay - Coverage Rates for the Employed Population, 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	61.16	64.87	62.68	59.51	44.08
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	64.48	70.28	71.55	69.74	56.16
2007	66.60	71.44	72.04	69.22	54.29
2008	70.01	73.63	74.71	71.85	53.33
2009	71.55	74.29	74.49	71.54	53.44
2010	72.39	75.88	74.55	71.55	52.70

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

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

Year	60-64	65-69	70-74	75-79
1982	54.85	60.21	60.25	69.59
1983	52.30	57.58	56.46	61.58
1984	50.43	55.45	57.45	58.57
1985	57.17	64.34	65.38	68.77
1986	78.74	88.24	92.23	93.84
1987	74.12	83.33	87.68	87.75
1988	75.59	86.06	92.64	93.48
1989	77.78	90.56	92.51	94.52
1990	79.17	91.14	93.97	95.72
1991	78.70	90.54	94.41	94.77
1992	79.30	89.87	94.14	95.28
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	69.04	86.63	91.44	94.96
2007	67.65	84.38	91.54	94.85
2008	67.21	84.61	91.22	94.34
2009	66.16	86.41	91.89	95.55
2010	70.98	87.39	91.80	95.20

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.4. Uruguay - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Men	Women	Men	Women	Men	Women
1982	.	.	.	.	54.16	66.95
1983	.	.	.	.	56.43	56.39
1984	.	.	.	.	51.88	58.24
1985	.	.	.	.	63.27	62.93
1986	.	.	.	.	87.35	86.95
1987	.	.	.	.	84.81	79.83
1988	.	.	.	.	87.58	84.16
1989	.	.	.	.	87.40	87.64
1990	.	.	.	.	87.81	89.02
1991	62.12	52.43	64.43	56.81	89.17	87.29
1992	61.18	50.70	63.52	55.54	89.63	87.35
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	63.82	57.93	68.20	66.18	85.35	84.12
2007	65.25	59.32	68.62	66.54	83.29	83.91
2008	67.82	62.79	70.70	68.70	84.27	83.13
2009	68.40	62.95	71.26	68.84	83.98	83.81
2010	69.18	64.12	71.90	69.39	85.85	85.61

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1982	60.03
1983	56.41
1984	54.78
1985	63.10
1986	87.15
1987	81.88
1988	85.46
1989	87.55
1990	88.53
1991	.	58.04	.	61.31	.	88.05
1992	.	56.62	.	60.15	.	88.27
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	69.71	60.51	72.46	66.92	79.90	84.92
2007	69.98	62.30	72.17	67.56	75.97	83.86
2008	69.53	65.20	71.19	69.69	80.73	83.75
2009	68.30	65.66	70.19	70.16	81.15	84.09
2010	70.30	66.61	72.02	70.68	79.50	86.08

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.6. Uruguay - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	42.31	58.46	62.86	66.35	60.93
1992	38.73	56.30	63.46	64.71	60.23
1993	39.60	55.06	63.83	66.94	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	50.41	62.23	65.01	64.62
1997	29.23	47.21	59.38	66.28	64.84
1998	30.89	49.19	59.53	66.89	65.31
1999	28.52	49.06	59.09	64.67	66.34
2000	24.13	45.14	59.62	67.65	68.07
2001	24.49	45.15	57.33	66.52	69.67
2002	20.47	42.84	56.40	66.78	72.48
2003	19.70	37.90	53.93	66.70	71.55
2004	18.91	41.82	55.77	67.41	73.22
2005	21.33	46.19	59.47	72.91	83.38
2006	27.60	51.43	64.59	76.61	85.46
2007	30.82	53.33	66.28	77.60	84.55
2008	33.42	57.60	70.17	79.14	86.93
2009	32.81	58.55	70.39	79.82	87.77
2010	35.01	59.19	71.37	80.48	88.18

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.7. Uruguay - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1991	48.73	61.65	66.22	68.68	62.15
1992	44.95	61.00	67.04	67.01	61.20
1993	44.44	59.92	66.78	68.45	62.11
1994	43.65	58.68	65.22	69.74	63.37
1995	39.95	58.06	65.43	69.67	65.24
1996	38.99	57.21	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	66.29	72.22	69.32
2001	32.69	54.33	65.48	72.79	72.93
2002	29.72	53.28	66.05	73.12	76.89
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	35.08	59.76	71.06	81.71	89.04
2007	38.76	60.14	71.33	81.42	86.86
2008	39.54	62.95	74.56	82.56	89.31
2009	39.13	63.83	74.61	83.11	90.18
2010	40.92	63.92	75.38	83.22	90.45

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.8. Uruguay - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1982	75.79	67.98	59.29	56.52	41.11
1983	64.46	63.83	60.00	53.57	40.17
1984	69.92	65.67	55.35	48.19	34.75
1985	.	52.15	89.24	90.56	83.61
1986	82.67	90.01	90.59	89.64	82.83
1987	75.60	86.13	84.64	84.88	78.23
1988	86.91	87.03	88.24	86.55	79.27
1989	89.79	90.39	89.73	88.61	79.36
1990	91.28	91.58	90.80	87.57	81.48
1991	88.25	90.90	89.55	88.08	83.90
1992	88.91	91.25	89.95	90.21	81.08
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	90.72	88.67	87.49	84.37
1997	84.90	90.94	90.68	89.47	84.95
1998	85.61	88.99	88.93	89.62	84.17
1999	83.11	90.80	90.10	89.67	85.43
2000	83.10	90.10	90.28	88.59	85.77
2001	81.04	86.02	87.34	88.01	86.99
2002	82.47	86.27	90.04	89.63	87.16
2003	78.40	87.16	88.38	88.63	87.10
2004	78.05	87.03	88.83	88.84	87.10
2005	80.47	87.25	87.28	88.58	88.14
2006	77.95	87.71	87.01	86.82	83.67
2007	73.26	88.08	87.24	86.70	83.06
2008	77.04	87.26	85.34	85.15	83.11
2009	78.52	87.14	85.45	85.27	83.02
2010	80.95	88.65	88.47	85.79	84.75

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.9. Uruguay - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	Primary	Secondary	Tertiary
1991	42.98	63.83	61.17
1992	43.74	63.05	59.89
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	70.81	59.78	69.22
2007	70.45	60.76	69.61
2008	70.20	63.59	71.69
2009	71.31	63.59	72.08
2010	71.38	64.64	72.69

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.10. Uruguay– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	Small	Medium	Large
1991	42.98	63.83	61.17
1992	43.74	63.05	59.89
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	70.81	59.78	69.22
2007	70.45	60.76	69.61
2008	70.20	63.59	71.69
2009	71.31	63.59	72.08
2010	71.38	64.64	72.69

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.11. Uruguay– Coverage Rates for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1991	100.00	50.39
1992	100.00	50.17
1993	100.00	49.97
1994	100.00	50.24
1995	100.00	49.34
1996	100.00	49.41
1997	100.00	48.38
1998	100.00	49.83
1999	100.00	49.86
2000	100.00	49.61
2001	100.00	51.17
2002	100.00	50.65
2003	100.00	48.18
2004	100.00	47.83
2005	98.77	55.84
2006	98.65	61.18
2007	98.94	61.92
2008	98.83	64.41
2009	100.00	64.91
2010	100.00	65.60

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.12. Uruguay - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	Primary	Secondary	Superior	Primary	Secondary	Superior
1991	50.81	62.13	64.14	53.41	65.96	67.56
1992	48.73	60.51	63.69	51.45	64.86	66.89
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	47.25	61.81	80.62	52.13	68.26	87.87
2007	46.94	63.74	82.61	51.01	69.21	88.32
2008	65.64	72.13	84.82	69.96	76.92	89.30
2009	65.87	72.64	86.18	70.17	77.44	90.49
2010	66.83	73.48	87.01	70.76	77.86	91.13

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.13. Uruguay - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 65+		
	Primary	Secondary	Superior
1982	61.07	57.74	55.68
1983	56.19	56.99	62.50
1984	54.15	50.34	50.00
1985	64.10	58.33	58.10
1986	87.58	79.89	89.51
1987	82.40	76.61	81.25
1988	85.87	80.27	86.41
1989	88.13	78.05	87.11
1990	89.15	78.88	88.28
1991	89.36	80.12	86.28
1992	89.66	80.75	87.42
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	86.01	79.70	85.19
2007	85.07	78.90	84.78
2008	83.52	81.17	85.39
2009	83.87	80.21	83.34
2010	85.71	82.09	84.47

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.14. Uruguay– Percentage of Pension Benefits in Total Household Income, by Type of Household

Year	Only Elderly	Youth and Elderly	At Least one Elderly
1982	52.39	31.00	44.99
1983	53.78	34.61	48.41
1984	56.48	37.72	51.07
1985	58.65	32.43	49.46
1986	60.81	37.56	51.46
1987	62.00	36.94	46.82
1988	56.84	32.76	42.86
1989	57.31	34.20	43.69
1990	57.10	35.47	44.50
1991	82.80	47.30	61.95
1992	84.38	49.75	63.19
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	81.61	50.67	66.89
2007	92.40	55.82	75.87
2008	79.37	46.46	64.64
2009	79.56	47.19	65.30
2010	80.77	48.09	66.46

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

Table A17.15. Uruguay—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1982	61.23	70.41
1983	58.63	64.27
1984	56.69	63.46
1985	64.97	72.78
1986	89.97	94.59
1987	88.48	92.80
1988	92.73	96.95
1989	93.25	97.60
1990	93.54	97.87
1991	94.16	97.53
1992	93.97	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	91.64	96.51
2007	90.55	96.38
2008	90.89	96.46
2009	90.86	96.45
2010	91.80	97.02

Notes: The survey was limited to urban areas until 2005, and was expanded to rural areas starting in 2006.

Source: Own, based on the Expanded Household Survey National and the Continuous Household Survey.

18. Venezuela

Table A18.1. Venezuela— Coverage Rates for the Economically Active Population and the Elderly, Alternative Indicators

Year	Contributors / Economically Active Population	Contributors / Employed Population	Contributors / Wage-Earners	Contributors / Employers - Independent	Beneficiaries / Population Aged 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 the Household Survey by Sampling.

Table A18.2. Venezuela - Coverage Rates for the Employed Population, 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 the 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 the Household Survey by Sampling.

Table A18.4. Venezuela - Coverage Rate of the Economically Active Population, the Employed Population and the Elderly, by Gender

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 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 the Household Survey by Sampling.

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

Year	Contributors / Economically Active Population		Contributors / Employed Population		Beneficiaries / Population Aged 65+	
	Rural	Urban	Rural	Urban	Rural	Urban
1995	16.07	40.06	17.29	44.22	9.04	21.00
1996	18.86	36.69	21.06	41.31	7.65	21.73
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

Note: Starting in 1997 there could not be identified in the survey the rural areas and urban, despite this the survey is always at the national level.

Source: Own, based on the Household Survey by Sampling.

Table A18.6. Venezuela - Coverage Rates for the Economically Active Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	15.35	28.14	40.28	47.78	49.91
1996	15.68	26.16	34.89	42.94	48.38
1997	18.07	30.13	35.54	41.47	47.65
1998	18.73	29.37	34.69	41.36	47.39
1999	14.90	28.75	35.21	42.67	48.04
2000	19.18	29.27	36.04	41.97	48.61
2001	35.92	35.43	34.21	35.69	35.74
2002	13.33	24.43	33.30	39.77	50.91
2003	12.91	21.50	29.18	37.37	49.57
2004	15.62	23.46	31.85	38.58	49.37
2005	22.82	25.46	30.90	37.28	46.63
2006	18.73	26.10	34.81	43.80	52.99

Source: Own, based on the Household Survey by Sampling.

Table A18.7. Venezuela - Coverage Rates for the Employed Population, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	19.91	33.10	44.79	50.36	51.38
1996	19.15	33.33	38.68	47.47	50.35
1997	23.02	34.88	38.95	44.91	49.32
1998	23.47	34.60	39.33	43.77	49.01
1999	23.29	33.59	41.56	46.44	50.53
2000	26.11	35.19	40.69	45.55	51.80
2001	38.74	39.17	38.59	39.20	39.24
2002	18.55	29.00	36.64	44.78	53.90
2003	16.67	26.56	33.58	41.91	52.45
2004	20.51	28.99	35.52	42.66	52.27
2005	25.66	28.23	34.10	40.99	49.40
2006	21.50	29.55	37.89	45.61	54.64

Source: Own, based on the Household Survey by Sampling.

Table A18.8. Venezuela - Coverage Rates for the Elderly, by Household Income per Capita

Year	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
1995	9.84	16.33	18.75	22.22	26.95
1996	14.28	13.95	19.73	21.02	24.91
1997	13.13	15.52	25.06	24.99	36.92
1998	10.73	15.04	18.24	25.59	33.84
1999	11.98	12.50	20.40	27.44	33.98
2000	9.93	15.32	24.71	26.89	42.16
2001	27.75	23.24	25.98	27.93	27.31
2002	8.57	13.04	24.61	33.13	48.72
2003	10.36	15.26	22.06	34.69	46.37
2004	11.72	16.28	23.87	35.02	47.37
2005	16.91	20.21	24.28	30.64	41.23
2006	13.28	18.55	29.19	38.55	56.93

Source: Own, based on the Household Survey by Sampling.

Table A18.9. Venezuela - Coverage Rates for the Employed Population, by Industry

Year	Industry		
	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 the Household Survey by Sampling.

Table A18.10. Venezuela– Coverage Rates for the Employed Population, by Firm Size

Year	Firm Size		
	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 the Household Survey by Sampling.

Table A18.11. Venezuela— Rates of Coverage for the Employed Population, by Type of Employer

Year	Type of Employer	
	Public	Private
1995	86.27	29.26
1996	83.36	27.81
1997	83.11	28.35
1998	84.65	28.76
1999	89.74	29.41
2000	91.35	30.45
2001	88.05	29.70
2002	88.98	27.08
2003	87.05	24.76
2004	84.85	26.74
2005	81.85	26.25
2006	83.55	27.88

Source: Own, based on the Household Survey by Sampling.

Table A18.12. Venezuela - Coverage Rates for the Economically Active Population and the Employed Population, by Educational Attainment

Year	Contributors / Economically Active Population			Contributors / Employed Population		
	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 the Household Survey by Sampling.

Table A18.13. Venezuela - Coverage Rates for the Elderly, by Educational Attainment

Year	Beneficiaries / Population Aged 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 the Household Survey by Sampling.

Table A18.14. Venezuela— Percentage of Pension Benefits in Total Household Income, by Type of Household

There are not data available in the database in order to prepare this table.

Table A18.15. Venezuela—Other Definitions of Pension Coverage

Year	Definition (1)	Definition (2)
1995	23.51	51.93
1996	24.23	53.94
1997	27.67	53.41
1998	25.6	53.88
1999	26.41	54.17
2000	29.74	55.2
2001	32.65	56.56
2002	31.71	56.52
2003	31.83	57.64
2004	32.89	58.42
2005	53.11	79.51
2006	37.85	61.58

Source: Own, based on the Household Survey by Sampling.

ANNEX II: CONTRIBUTORY AND NON CONTRIBUTORY BENEFITS, SELECTED COUNTRIES

Table Annex II.1. Coverage rates for the Elderly, by Type of Benefit (contributory or non-contributory)

Year	Bolivia			Chile			Costa Rica			Ecuador		
	Total	Cont.	Non cont.	Total	Cont.	Non cont.	Total	Cont.	Non cont.	Total	Cont.	Non cont.
1987	.	.	.	70.19	70.19	.	43.16	43.16	.	.	.	.
1988	.	.	.	.	.	.	26.70	26.70	.	19.54	19.54	.
1989	33.46	33.46	.	.	.	.	28.40	28.40	.	18.84	18.84	.
1990	.	.	.	77.19	73.04	6.78	25.49	25.49	.	18.60	18.60	.
1991	.	.	.	.	.	.	25.55	25.55	.	19.83	19.83	.
1992	38.08	38.08	.	74.63	66.50	8.47	45.99	28.11	17.96	18.65	18.65	.
1993	23.96	23.96	.	.	.	.	43.48	28.59	15.10	19.35	19.35	.
1994	.	.	.	75.93	68.21	9.65	47.60	31.53	17.19	19.27	19.27	.
1995	34.15	34.15	.	.	.	.	49.90	32.79	17.56	20.20	20.20	.
1996	.	.	.	76.03	65.94	14.36	51.81	32.97	19.12	21.19	21.19	.
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	20.81	20.81	.
1999	17.73	17.73	.	.	.	.	.	.	.	22.38	22.38	.
2000	16.97	16.97	.	75.76	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	.	.	.	77.26	63.89	14.42	.	.	.	34.22	15.22	20.45
2004	80.69	15.05	78.47	.	.	.	60.09	39.42	20.12	31.40	14.73	17.61
2005	89.78	17.99	88.74	.	.	.	.	.	.	29.53	15.29	14.91
2006	89.66	20.03	88.19	77.68	60.70	17.36	59.20	41.34	17.86	31.02	17.45	13.77
2007	91.20	17.22	90.34	.	.	.	58.81	40.99	17.82	37.93	19.28	18.89
2008	.	.	.	.	.	.	58.85	40.99	17.86	40.54	18.17	22.90
2009	.	.	.	82.9	57.23	26.75	.	.	.	50.89	20.3	32.13

Note: The survey in Bolivia was limited to urban areas until 1995, and was expanded to rural areas starting in 1997.

Source: Own, based on the Household Surveys of every country.

Table Annex II.2. Bolivia – Coverage Rates for the Elderly, by Type of Profit, and by Quintiles of the Distribution of the Household income per capita

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1989	39.94	26.99	27.88	19.54	53.07	39.67	27.17	27.88	19.54	53.07	.	.	.	.	.
1992	18.07	36.32	38.07	48.76	49.03	18.07	36.32	37.81	49.16	48.84	.	.	.	.	.
1993	12.00	17.72	23.49	31.06	36.11	11.94	17.82	23.94	30.61	36.11	.	.	.	.	.
1995	19.64	24.81	40.13	37.17	49.30	19.64	24.82	40.12	37.17	49.30	.	.	.	.	.
1997	.	3.53	17.47	34.49	44.12	.	3.52	16.90	35.01	44.12	.	.	.	.	.
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	87.74	84.42	.	1.47	15.25	30.55	52.05	66.26	69.75	62.72	83.69	71.83
2002	59.98	73.35	71.11	77.41	79.85	.	0.20	5.71	21.32	46.19	59.97	73.31	69.37	74.24	70.41
2004	62.70	81.46	87.90	83.79	87.67	.	2.86	4.94	23.90	43.46	62.70	80.06	86.56	81.68	81.40
2005	88.37	88.29	87.69	91.40	93.50	0.12	0.12	11.97	25.68	51.89	88.37	88.29	86.48	90.51	90.40
2006	79.36	92.51	85.76	95.90	94.36	.	0.36	7.16	35.62	56.68	79.36	92.51	85.57	95.25	87.87
2007	89.46	91.71	86.01	96.72	92.09	.	1.84	9.87	24.93	49.39	89.46	91.76	84.8	96.26	89.36

Note: The survey in Bolivia was limited to urban areas until 1995, and was expanded to rural areas starting in 1997.

Source: Own, based on the Integrated Household Survey (1989-1995), National Employment Survey (1996-1997) and Continuous Household Survey - Living conditions (1999-2007).

Table Annex II.3. Chile - Coverage Rates for the Elderly, by Type of Profit, and by Quintiles of the Distribution of the Household income per capita

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1987	59.34	73.26	79.86	73.47	65.29	59.36	73.24	79.86	73.47	65.29	.	.	.	.	.
1990	70.48	79.40	84.79	81.91	69.61	61.56	74.12	81.42	80.01	68.30	10.33	7.64	7.00	6.83	2.16
1992	72.69	76.78	80.00	74.92	68.81	52.10	66.26	74.12	72.21	67.78	21.03	11.01	6.17	3.13	1.08
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
1996	72.19	80.08	84.02	76.45	67.46	47.91	67.32	76.61	72.05	65.81	27.15	17.83	14.17	10.00	2.78
1998	74.71	79.13	78.80	73.93	71.58	41.97	60.00	71.04	68.33	69.58	32.76	19.51	7.92	5.67	2.04
2000	70.30	76.07	83.78	79.08	69.70	50.42	59.67	72.54	65.96	70.12	21.62	18.10	12.41	14.91	2.97
2003	75.32	79.79	83.37	76.77	71.42	44.03	60.25	73.55	71.41	70.44	32.29	20.27	10.39	6.86	2.46
2006	74.07	79.72	81.49	77.74	75.30	39.71	56.39	68.06	68.22	71.68	34.48	23.91	13.77	9.98	4.02
2009	77.5	89.38	86.23	83.13	78.19	37.89	54.13	62.48	62.86	69.09	40.23	35.67	25.04	21.69	10.81

Source: Own, based on the Survey of National Socioeconomic Characterization.

Table Annex II.4. Costa Rica – Coverage Rates for the Elderly, by Type of Profit, and by Quintiles of the Distribution of the Household income per capita

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1987	19.12	49.29	46.22	46.4	54.14	19.12	49.29	46.22	46.4	54.14	.	.	.	.	.
1988	7.89	20.75	29.16	34.11	42.83	7.91	21.08	28.63	34.49	42.55	.	.	.	.	.
1989	9.77	17.79	32.41	35.58	45.97	9.77	17.73	32.53	35.56	45.98	.	.	.	.	.
1990	3.56	18.86	31.84	31.79	41.40	3.56	18.86	31.64	32.01	41.39	.	.	.	.	.
1991	2.73	14.18	26.27	38.18	46.00	2.73	13.90	27.00	37.73	46.00	.	.	.	.	.
1992	26.11	51.80	48.40	53.44	50.46	3.28	19.18	31.36	41.05	45.88	22.80	32.75	17.04	12.84	4.58
1993	20.38	45.25	44.04	55.92	51.89	3.74	23.34	28.51	41.79	45.52	16.56	22.18	15.91	14.71	6.09
1994	28.69	47.10	50.30	57.20	54.78	7.02	24.58	32.84	43.71	49.47	22.77	23.01	18.56	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	57.04	51.59	60.64	59.69	4.05	21.36	34.57	49.36	55.23	25.98	35.63	17.25	12.05	4.83
1997	40.96	59.38	52.17	63.67	63.32	10.68	27.10	37.39	50.16	57.58	29.38	33.12	14.70	14.17	5.70
1998	43.49	56.71	59.00	59.46	62.80	11.22	28.76	39.58	48.12	58.43	31.07	27.65	20.30	11.32	4.61
2000	40.11	59.81	57.42	61.08	58.35	8.22	32.21	37.68	48.95	53.73	28.36	26.96	20.30	12.01	4.31
2001	38.23	65.46	58.80	64.16	58.50	7.72	28.61	38.78	48.75	53.56	27.15	36.29	19.36	15.49	5.11
2002	41.77	64.11	61.46	66.09	64.03	10.52	22.55	38.16	50.86	55.69	28.88	40.97	23.05	14.90	7.88
2004	46.03	62.00	66.92	58.71	65.94	11.53	29.08	46.58	46.15	62.05	32.27	32.04	20.12	12.35	3.83
2006	49.64	56.23	64.38	60.66	65.06	12.09	36.38	46.49	50.57	61.67	37.73	19.67	17.90	10.07	3.39
2007	42.18	64.24	58.47	59.80	68.04	20.34	29.89	45.22	45.14	63.50	21.41	34.79	13.19	14.41	4.85
2008	36.4	64.07	64.44	63.91	65.35	18.86	31.24	44.16	48.79	62.40	17.54	32.88	20.23	15.11	2.95

Source: Own, based on the National Survey of Households-Employment and Unemployment, the Household Survey of Multiple Purposes, and the Permanent Household Survey of Multiple Purposes.

Table Annex II.5. Ecuador - Coverage Rates for the Elderly, by Type of Profit, and by Quintiles of the Distribution of the Household income per capita

Year	Total					Contributory					Non contributory				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
1988	.	.	15.67	26.07	56.4	.	.	15.68	26.07	56.4	.	.	.	.	.
1989	5.32	17.76	16.04	22.41	32.79	5.13	17.90	16.04	22.41	32.79	.	.	.	.	.
1990	5.26	15.41	15.46	25.06	31.94	5.26	15.41	15.17	25.34	31.94	.	.	.	.	.
1991	8.34	16.61	17.98	24.74	31.75	8.96	16.04	17.94	24.74	31.75	.	.	.	.	.
1992	5.33	13.19	19.00	26.35	29.41	5.34	13.19	19.81	25.46	29.41	.	.	.	.	.
1993	5.08	15.18	21.82	20.90	33.79	4.34	15.94	21.78	20.94	33.79	.	.	.	.	.
1994	2.06	16.56	16.92	26.04	33.79	2.06	16.51	16.92	25.37	34.43	.	.	.	.	.
1995	5.45	12.41	19.07	28.85	35.28	5.45	12.92	18.76	28.65	35.28	.	.	.	.	.
1996	7.89	16.66	20.94	28.58	31.60	7.87	16.32	21.26	29.19	31.05	.	.	.	.	.
1997	7.78	13.75	20.26	26.39	29.65	7.75	13.75	20.32	26.39	29.65	.	.	.	.	.
1998	7.14	15.05	16.81	28.24	36.84	7.14	15.05	16.81	28.51	36.56	.	.	.	.	.
1999	5.59	19.98	20.62	30.83	34.84	5.59	19.97	20.63	30.83	34.84	.	.	.	.	.
2000	21.89	26.90	29.30	28.89	30.65	3.59	8.40	12.83	18.93	24.64	18.97	19.00	16.78	11.23	6.73
2001	17.97	33.72	32.30	34.91	37.84	2.11	10.38	14.99	16.05	29.58	16.13	24.89	19.32	19.39	8.99
2003	29.29	32.09	33.19	32.25	44.39	2.01	4.36	11.68	17.07	40.99	28.08	29.04	22.78	17.09	5.33
2004	24.93	27.90	30.65	30.86	42.55	1.21	3.40	9.89	19.41	39.52	24.29	25.21	21.41	13.16	4.09
2005	22.92	25.88	24.94	33.05	40.80	1.53	3.98	11.20	22.38	37.59	21.73	22.24	14.90	11.40	3.94
2006	23.93	26.68	26.25	31.05	47.48	2.81	3.62	10.63	23.99	46.15	21.21	23.34	15.90	7.45	1.27
2007	29.32	38.53	36.49	39.10	46.49	2.72	5.03	12.86	30.96	44.60	27.05	33.67	24.01	8.27	1.97
2008	39.49	41.45	37.86	38.30	46.26	2.15	6.47	13.58	25.41	43.34	37.35	36.11	24.83	13.76	2.99
2009	47.97	56.98	50.38	47.71	52.52	2.92	7.36	14.83	30.95	45.92	45.61	51.95	38.63	17.82	7.30

Source: Own, based on the Periodic Survey of Employment and Unemployment and the Survey of Employment, Unemployment, and Underemployment.

ANNEX III: METHODOLOGICAL ISSUES

This document analyzes pension coverage using microdata from household surveys of 18 countries of Latin America from 1974 to 2010. Although other sources of information on pension data, such as administrative registries managed by social security agencies, are available, the use of surveys has several advantages, including that (i) they use the same source to estimate the covered and total population, avoiding consistency errors; (ii) they present a higher level of detail concerning other socio-demographic and economic characteristics of the population; and (iii) they are designed to obtain statistical data, and offer higher quality, consistency and availability than registry data. Coverage of these surveys varies across countries and over time, but they make possible the use of a standardized conceptual framework and standard definitions for the calculation of coverage indicators. This document presents estimations of coverage levels, and discusses some patterns and differences that emerge from the data, in particular with regards to a set of relevant social, demographic, and economic variables (including age, gender, education, area of residence (urban/rural), occupational category, industry of employment, firm size, type of employer and income).

Table III.1 in this annex lists the surveys used in each country. As their design and implementation vary across countries and has changed over time, the operational definitions for the indicators presented in this document had to be adjusted to fit the available data in each case. Hence, coverage indicators are not exactly equivalent in all cases and some caveats must be adopted when comparing countries or years. Also, pension legislation varies over time and across countries, for example with regards to participation of independent workers, or requirements to qualify for a benefit (including minimum age for retirement). In order to overcome some of these obstacles, this document focuses on national levels of coverage¹⁴ and considers only those older than 20 years for the indicators related to the economically active workers and those 65 or older for those referred to the elderly.

¹⁴ Surveys in all countries included in the document present information at the national level, at least for the last available observation, with the exception of Argentina, which only has data for urban areas.

Table Annex III.1. Name, geographical coverage, responsible agency, and period encompassed by the Household Surveys used for this report

Country	Name	Geographical coverage	Period of time	Agency
Argentina	1974, 1980 to 1982 and 1985 to 2002 – Encuesta Permanente de Hogares - Modalidad Puntual (EPH-P). 2003 to 2010 – Encuesta Permanente de Hogares - Modalidad Continua (EPH-C).	1974, 1980 to 1982 and 1985 to 1991 Urban (Greater Buenos Aires). 1992-1997 Urban (15 cities) 1998-2005 Urban (28 cities) 2006-2010 Urban (31 cities)	1974, 1980-1982 and 1985 to 2002 - October. 2003-2010 - Second Semester. 2007 correspond to 4th Quarter 2007-1st Quarter 2008.	Instituto Nacional de Estadística y Censos (INDEC).
Bolivia	1989, 1992, 1993 and 1995 - Encuesta Integrada de Hogares (EIH) 1996 and 1997 - Encuesta Nacional de Empleo (ENE). 1999 to 2002, 2004 and 2005 to 2007 - Encuesta Continua de Hogares - Condiciones de Vida (ECH).	1989, 1992, 1993 and 1995 - Urban 1996, 1997, 1999 to 2002 and 2004 2007 - National	1989 and 1992, November. 1993 - Second Semester. 1995 and 1996 - June. 1997, 1999 to 2001 - November. 2002 - December. 2004 correspond to November 2003/October 2004. 2005 to 2007 - Annual.	Instituto Nacional de Estadística (INE).
Brazil	1976, 1979, 1981 to 1990, 1992 to 1993, 1995 to 1999 and 2001 and 2009 - Pesquisa Nacional por Amostra de Domicílios (PNAD).	National.	September. 1979 -November. 2008 -October.	Instituto Brasileiro de Geografia e Estatística (IBGE).
Chile	1987, 1990, 1992, 1994, 1996, 1998, 2000, 2003, 2006 and 2009 - Encuesta de Caracterización Socioeconómica Nacional (CASEN).	National.	November. 1987 - December	Ministerio de Planificación (MIDEPLAN).
Colombia	1980, 1986, 1989, 1992 and 1995 to 1999 - Encuesta Nacional de Hogares - Fuerza de Trabajo (ENH-FT). 2004 and 2006 Encuesta Continua de Hogares, Ciudades y Areas Metropolitanas, Cabeceras Municipales, Centros Poblados y Area Rural Dispersa (ECH) 2007-2009 Gran Encuesta Integrada de Hogares (GEIH)	1980, 1986, 1989 and 1992 - Urban, 1995 to 2009 - National.	1980, 1986, 1989, 1992 and 1995 to 2000 - September. 2001 to 2003 and 2005 to 2006 - Second Quarter. 2004 - First Quarter 2007 to 2009 -Annual.	Departamento Administrativo Nacional de Estadística (DANE).
Costa Rica	1987 and 1988 Encuesta Nacional de Hogares- Empleo y Desempleo (ENH) 1992 to 1995 - Encuesta de Hogares de Propósitos Múltiples (EHPM). 1996 to 2006 - Encuesta Permanente de Hogares de Propósitos Múltiples (EpHPM).	National.	July. 2007 - July/August	Dirección General de Estadística y Censos (DGEC).
Dominican Republic	1996, 1997 and 2000 to 2009 - Encuesta Nacional de Fuerza de Trabajo (ENFT).	National.	1996 - February. 1997, 2000 to 2006 and 2008 to 2009 - Abril. 2007 - October.	Banco Central de la República Dominicana (BCRD)
Ecuador	1988 to 2001 - Encuesta Periódica de Empleo y Desempleo (EPED). 2002 to 2009 - Encuesta de Empleo, Desempleo y Subempleo. (ENEMDU)	1988 to 1999 - Urban. 2000 to 2009 - National.	1988 to 2001 - November. 2003 to 2009 - December.	Instituto Nacional de Estadísticas (INE) Instituto Nacional de Estadística y Censos (INEC).
El Salvador	1995 to 2009 - Encuesta de Hogares de Propósitos Múltiples (EHPM).	National.	Annual.	Dirección de Información del Ministerio de Relaciones Exteriores del Salvador (DIMRE) Dirección General de Estadísticas y Censos (DGEC)
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.	Instituto Nacional de Estadísticas (INE)

Continues in the following page....

Table Annex III.2. Continuation

Country	Name	Geographical coverage	Period of time	Agency
Honduras	1986; 1989 to 1999; 2001 to 2007, and 2009 - Encuesta de Permanente de Hogares de Propósitos Múltiples (EPHPM).	1986 and 1989 Urban. 1990 to 1999; 2001 to 2007 and 2009 - National.	1986; 1989 to 1992; 1996 to 2003 and 2005 to 2007 - September. 1993 to 1995 - October 2004 and 2009 - May	Dirección General de Estadística y Censo (DGEC)
México	1984, 1989, 1992, 1994, 1996, 1998, 2000, 2002, 2004 to 2006, 2008 and 2010 - Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH)	National.	Third Quarter. 1992/2008 and 2010 - August/November.	Instituto Nacional de Estadística y Geografía (INEGI)
Nicaragua	1993, 1998, 2001 and 2005 - Encuesta Nacional de Hogares sobre Medición de Nivel de Vida (EMNV).	National.	1993 - February to April. 1998 - April to September. 2001 and 2005 - April to August.	Instituto Nacional de Estadísticas y Censos (INEC)
Panamá	1989 and 1991 Encuesta de Hogares – Mano de Obra (EMO). 1995 to 2006 and 2009 - Encuesta de Hogares (EH).	National.	August.	Dirección de Estadísticas y Censos (DEC) Instituto Nacional de Estadística y Censo (INEC)
Paraguay	1983 to 1996 Encuesta de Hogares - Mano de Obra (EHMO). 1997 Encuesta Integrada de Hogares (EIH). 1999 Encuesta Permanente de Hogares (EPH). 2000/2001 Encuesta Integrada de Hogares (EIH). 2002 to 2009 Encuesta Permanente de Hogares (EPH).	1983 - 1995 - Urban. National.	1983 Sep/Nov ; 1984 Aug/Oct; 1985 Oct/Dec; 1986 and 1987 June/Aug; 1988 July/Sep; 1989 Oct/Dec; 1990 Jul/Aug, 1991 Oct/Nov; 1992 Nov/Dec; 1993 Sep/Nov; 1994 June/Aug; 1995 Aug/Nov and 1996 Aug/Dec 1997 - August 1997 to July 1998 1999 - August to December. 2000/2001 - September 2000 to August 2001. 2002 - November to December 2003 - August to December. 2004 to 2006 - August to November. 2007 to 2009 - October to December	Dirección General de Estadística y Censos (DGEC) Dirección General de Estadística, Encuestas y Censos (DGEEC)
Perú	1995 to 2010 - Encuesta Nacional de Hogares (ENAHOG).	National.	1995 - 2003 Fourth Quarter. 2004 - 2010 - Annual	Instituto Nacional de Estadística e Informática (INEI)
Uruguay	1995 to 2005 - Encuesta Continua de Hogares (ECH). 2006 Encuesta Nacional de Hogares Ampliada (ENHA) 2007 to 2010 - Encuesta Continua de Hogares (ECH).	1991 to 2005 - Urban. 2006 to 2009 - National.	1981 - Second Semester 1982 to 1984 - First Semester 1985 - 2010 - Annual.	Dirección General de Estadísticas y Censos (DGEC) Instituto Nacional de Estadística (INE)
Venezuela	1995 to 2006 - Encuesta de Hogares por Muestreo (EHM).	National.	Second Semester (2001 and 2004 correspond to First Semester)	

Source: Own, based on information provided by the Agencies of each country.

Even though in several cases the definition of economically active population includes individuals of 15 years old or more, we adopted a restricted approach considering only those older than 20, given that in several countries workers younger than 16 or 18 are not required to contribute to pension programs. Similarly, we considered coverage among the elderly starting at 65 years old, to avoid the effect of differences in minimum retirement age across countries.

COVERAGE IN THE ECONOMICALLY ACTIVE STAGE

To analyze coverage among economically active individuals, we adopted three indicators: (i) contributors/economically active population; (ii) contributors/employed workers; and (iii) contributors/salaried workers. The first two indicators are commonly known as “coverage of the workforce” and “occupational coverage.” The first indicator focuses on the labor force in general, while the second excludes those that are unemployed at the time of the survey. The third indicator focuses on salaried workers, as many pension systems in the region offer coverage only to this group, excluding the independent workers.

In order to standardize the criteria to estimate coverage rates in all countries, we have defined the “economically active population” as the population older than 20 years old that is employed or seeking employment actively. The “employed population” is defined as those over 20 years of age who are involved in some kind of work, either paid or without remuneration within the period of reference of the survey, or that during that week did not work due to various causes such as vacations, medical leave, etcetera but had a job to which they planned to return. The definition of salaried workers includes those employed by the public and private sectors, as well as workers who provide domestic services. Finally, the “independent workers”, regardless of whether they receive income or not, are defined as those that do not earn a regular salary or work for somebody else on a regular basis.

The variable used to estimate the population covered is built from different questions of the household surveys. Questions vary widely, including whether workers (i) receive benefits in their employment (in the case of Argentina, Mexico, the Dominican Republic, Uruguay and Venezuela), (ii) contribute to the pension system (Brazil, Chile and Honduras) or to the social security system (Costa Rica, Guatemala and Nicaragua), (iii) or are registered in the pension system (Bolivia, Paraguay and Peru) or in the social security system social. Due to these differences, the indicator of coverage for the first two groups of countries is based on actual contributions, while in the third group the indicator is based on the existence of registration. In the case of Panama, there was no question in the survey referring to this type of coverage until the year 2004, when a question about social security benefits was included in the questionnaire.

Differences were also observed about who were asked the questions:: in several cases all employed workers were questioned (Brazil, Chile, Guatemala, Nicaragua, Paraguay and Uruguay), in other most employed workers, with a few exceptions (El Salvador and the Dominican Republic), in a third group, only salaried workers (Argentina, Mexico and Venezuela) and, finally all surveyed individuals, regardless of their labor market status (Bolivia, Costa Rica, Ecuador, Panama and Peru). These differences may have introduced some comparability issues in the database, but we expect that these distortions were minor. Table Annex III.3 summarizes the methodological differences discussed here.

Table Annex III.3. Information on Coverage of the Economically Active Population

Country	Type of question	Variable constructed	Person asked
Argentina	Benefits received by the worker (EPH-P) or the worker receives pension discount (EPH-C).	The worker has only pension or a combination of benefits and pension (EPH-P) 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 in the survey.
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, ISSFA and ISSPOL (from 2001 to 2004).	Anyone in the survey.
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 and anyone from 2008 on.
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.
Panamá	Tiene seguro social actualmente como asegurado.	El trabajador está inscripto.	Anyone in the survey.
Paraguay	Enrollment into the pension system.	The worker is enrolled.	Employed Persons.
Peru	Enrollment into the pension system (2001-2004) and contribution made into the social security system in the last year (since 2005).	The worker is enrolled (2001-2004) and the person contributes to the social security system in the last year.	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.

Source: Own, based on information on Household Surveys of each country.

COVERAGE AMONG THE ELDERLY

In the case of the elderly, two coverage indicators were used: "individual coverage" and "joint coverage". The first indicator responds to the traditional definition of coverage among the elderly: the proportion of individuals older than 65 that receive pension income. The second also considers those sharing a home with a beneficiary as covered by the system.

To build the traditional coverage indicator, beneficiaries were identified considering whether they receive income from a pension system. This approach was preferred over considering whether the individual classified himself as retired, to avoid cases where individuals retire from the labor force without receiving a pension. Beneficiaries were identified using three types of question: (i) source of income (Argentina, Honduras and Nicaragua), (ii) whether the person is receiving income from pension or survivors benefits

(Brazil, Peru, the Dominican Republic, and Venezuela), or (iii) the income amount received from pension benefits (Argentina, Bolivia, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Mexico, Panama, Paraguay and Uruguay). Data quality tends to be better when the first type of question is used, since some individuals, since some individuals indicate that they are beneficiaries but cannot recall or do not want to reveal the amount they receive. Hence, in countries where the amount received is the only information source, coverage indicators tend to be underestimated. **Table Annex III.4** summarizes the discussion about data sources used to estimate coverage among the elderly.

Table Annex III.4. Information on Coverage among the Elderly

Country	Type of question	Variable constructed
Argentina	Sources of income (EPH-P) 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.
Chile	Amount of income from pensions (contributory pensions) and amount of income from PASIS (non 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.
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.

Source: Own, based on information from household surveys of each country.

SPECIFIC COVERAGE INDICATORS

In order to consider the interaction between coverage levels and several socio-demographic and economic variables, the indicators were estimated considering differences by age, gender, area of residence, occupational category, type of employer, firm size, income and education.

Coverage by age and gender

Indicators were estimated considering ten year age intervals for the active workers (from 20 to 80 years old or more) and five year age intervals for the elderly (between 65 to 80 years old or above). Furthermore, coverage for men and women was considered separately to assess if there are any significant gender differences.

Coverage by area of residence

Coverage rates were estimated for population in urban and rural areas for each country, except in Argentina, where there is no available data for rural areas. For Mexico and Peru the individuals had to be defined as rural or urban considering the size of their place of residence, since there is no formal urban/rural differentiation in the survey data. This was achieved using the definition of urban area provided by the statistics agency of each country: more than 2,500 inhabitants in Mexico and more than 200 households or 2000 inhabitants in Peru. Furthermore, in some countries older surveys covered only urban areas, and in others, as in the case of Venezuela in recent years, the survey has a national scope, but the public dataset does not include information on the area of residence of the population.

Coverage by occupational category

In the case of occupational category, the surveys collect data that varies in its degree of detail. To increase consistency, workers were classified in four groups: (i) independent workers; (ii) workers in the public sector; (iii) workers employed by private firms; and (iv) other workers that remain outside the previous categories.

The first category includes firm owners with or without wage, members of cooperatives (Bolivia, El Salvador, Mexico, Nicaragua and Uruguay) and day laborers (Ecuador and Mexico). The second category includes workers of government agencies, workers of public corporations, the military and the police (Brazil, Chile and Peru), as well as workers at autonomous and municipal governments (Nicaragua). Finally, the fourth category includes domestic workers and other categories. In the analysis presented in the document only the public and private sector workers are included.

Coverage by industry

Workers were classified in three categories considering the industry where they work. These categories were (i) primary sector (agriculture and mining), (ii) secondary sector (manufacturing) and (iii) tertiary sector (services, commerce, etcetera), using the International Standard Industrial Classification adopted by all the countries, but with variations in the level of detail of the disaggregation.

Coverage by firm size

Regarding the firm size, there are some differences in categories used across countries and in different surveys. The document presents the indicators considering three

categories: small (including firms with five workers or less), medium (firms that employ 6 to 50 workers) and large (more than 50 workers). However, in several countries these limits had to be adjusted, given the categories available in the public surveys. Table Annex III.5 details the intervals used in each country.

Table Annex III.5. Definition of the Variable Firm Size in each Country

Country	Number of workers		
	Small	Medium	Large
Argentina	1 to 5	1992 to 1994 - 6 to 50 1995 to 2010 - 6 to 40	1992 to 1994 - more than 40 1995 to 2010 - more than 40
Bolivia	1 to 5	6 to 49	More than 49
Brazil	1 to 5	6 to 10	More than 10
Chile	1 to 5	6 to 49	More than 49
Colombia	1 to 5	6 to 50	More than 50
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	1995 to 1996 - 1 to 4 1997 to 2009 - 1 to 5	1995 to 1996 - 5 to 9 1997 to 2003 - 6 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 2010 - 5 to 49	1995 to 2000 - more than 9 2001 to 2010 - more than 49
Venezuela	1 to 4	1995 to 1998 - 5 to 50 1999 to 2006 - 5 to 20	1995 to 1998 - more than 50 1999 to 2006 - more than 20

Source: Own, based on information on household surveys of each country.

Coverage by income

In order to consider differences by income level, the household income per capita was calculated in all surveys and then the population was classified by quintile. Households with no income were considered in the classification, which was prepared for each population group under study (that is, the classification was defined independently for active workers, occupied workers, salaried workers, elderly, et cetera).

Coverage by education

Given the diversity of educational systems across countries and the changes implemented in the period under study, the three categories used (“primary”, which includes completed elementary school or less; “secondary”, which includes complete or incomplete secondary education, and “superior”, which includes more than complete secondary education) were adjusted for the particular educational system of each country.

ANNEX IV: SUMMARY TABLES

Table Annex IV.1: Summary of Coverage Indicators Available for the Economically Active Population, per country and year




Country/ Year	1974	1976	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Argentina																																		
Bolivia																																		
Brasil																																		
Chile																																		
Colombia																																		
Costa Rica																																		
Ecuador																																		
El Salvador																																		
Guatemala																																		
Honduras																																		
México																																		
Nicaragua																																		
Panamá																																		
Paraguay																																		
Perú																																		
República Dominicana																																		
Uruguay																																		
Venezuela																																		

	Indicators incorporated in the current version of the document
	Indicators available in the previous version of the document and revised
	No data available

Source: Own.

Table Annex IV.2: Summary of Coverage Indicators Available for the Elderly Population, per country and year

Country/ Year	1974	1976	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Argentina																																		
Bolivia																																		
Brasil																																		
Chile																																		
Colombia																																		
Costa Rica																																		
Ecuador																																		
El Salvador																																		
Guatemala																																		
Honduras																																		
México																																		
Nicaragua																																		
Panamá																																		
Paraguay																																		
Perú																																		
República Dominicana																																		
Uruguay																																		
Venezuela																																		

-  Indicators incorporated in the current version of the document
 Indicators available in the previous version of the document and revised
 No data available

Source: Own.

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Abstract

This document presents an analysis of pension coverage trends in Latin America for the past decades. Its preparation involved the collection, revision, and processing of household surveys in over 18 countries in the region, spanning a period of almost 40 years in some cases. The main goal of this document is to offer comparable data on pension coverage among the economically active population and the elderly, considering the relevance of several demographic, social, and economic variables on these coverage levels.

By producing this large and comparable regional dataset, the document supports the discussion of several stylized facts on pension coverage in Latin America. The results show that coverage among active workers is low in most countries, although there has been a relative improvement since the early 1990s. The situation is still distressing among workers in the primary sector or employed by small enterprises as well as for women, primarily because of their persistent lower rates of labor market participation. In recent years coverage of some of the most vulnerable groups has increased, but it still presents very low rates. Among the elderly, regional averages have been very stable since the early 1990s, although this average hides important differences among countries.

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