

# The role of social policy in eradicating poverty: the Latin American experience<sup>1</sup>

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## 1. Evolution of the macroeconomic situation in Latin America: from volatility to growth

From 2003 to 2008 Latin America experienced six years of sustained growth. During this period, GDP per capita increased at an annual average rate of 3.4%, a dynamic of unprecedented intensity and duration in the region.<sup>2</sup> This growth, unlike other expansion experiences in Latin America, went side by side with fiscal and trade surpluses. The current account surplus in the balance of payments was linked to an improvement in the terms of trade in some countries, and in others, to an increase in remittances. This favourable situation allowed Central Banks to accumulate international reserves. On the other hand, the great improvement in public accounts was reflected in primary surplus increases and in the elimination of the operational deficit which translated into a better public debt profile in these countries. At the same time, economic growth brought about progress in labour indicators and a reduction in poverty in the region.

The 2008 international crisis put an end to this path of economic growth which was marked by significant improvements in the *fundamentals* (curbing of inflation, accumulation of international reserves, reduction of debt and *twin* surpluses). Apart from a fall in foreign trade (expressed through a drop in export prices and volumes), in remittances and international credit, domestic demand was also less dynamic. Although in 2009 GDP diminished by around 1.9% (3% of GDP per capita), recovery has also been very quick.

Indeed in the second half of 2009 most countries had already entered a new growth phase that, once consolidated, could lead the region to grow by 5.2% in 2010.<sup>3</sup> The quick exit from the crisis –a distinctive feature of the current situation- is associated to domestic and external factors.<sup>4</sup> Among the former, it is worth highlighting the macroeconomic soundness of these countries as a result of their positive dynamics in the years prior to the crisis which gave them more room to implement anti-cyclical policies. On the external side, continuity in the demand for the region's products by Asian economies and a progressive recovery of the United States and, to a lesser extent, of Europe, has allowed in the former case, an increase in export volumes and prices in South American countries and, in the latter case, a gradual recovery of external demand and remittances to Mexico and Central America.

Anyhow estimated growth for 2010 is lower than the figure for the six-year period 2003-2008 which will reduce these countries' labour market dynamism and their fiscal capacity. Likewise, questions on the future dynamics of developed countries and the international contexts cast a shadow on the regional outlook in the medium run.

Even after the consolidation of the recovery process, the region will still face strong structural challenges. Countries should strengthen their growth based on productivity gains, increase of public and private investments and an improvement in public accounts so as to enhance the States' manoeuvring capacity. These are necessary conditions for economic growth to effectively diminish inequality and augment wellbeing. In this regard, it is important to recognize the negative impacts that macroeconomic volatility has on income distribution because

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<sup>2</sup> Kacef & Lopez-Monti (2010)

<sup>3</sup> ECLAC (2010a)

<sup>4</sup> This general overview does not reflect the situation of certain Central American countries that, unlike the rest, were affected by an increase in the international prices of commodities since they are net importers of these products. Furthermore, they have been strongly impacted by a drop in external demand –particularly from the USA- while their indebtedness is high.

of its effects on the growth rate as well as its greater impact on the most vulnerable people. One of the lessons learnt through this crisis is the importance of anti-cyclical policies that could be implemented in these countries due to the greater macroeconomic solvency gained in the previous years, which marks a substantial difference with regard to the response capacity in prior crises. Furthermore, it is necessary to highlight the role that appropriate macroeconomic management has in the medium and long term predictability of fundamental variables that will be used as a reference in decision-making and lead to higher growth rates in the future.

From a long term perspective, Latin American experiences clearly show that the macroeconomic framework does not remain indifferent to its consequences on income distribution and wellbeing. There are environments that do not favour the creation of jobs and contribute to a growing inequality despite the fact that they bring about an important GDP growth. Likewise, the negative effects that certain macroeconomic regimes have on these dimensions still remain even after the countries have resumed their growth path. In this regard, a pattern identified in the region shows that the successive crises have worsened income distribution and wellbeing while recovery cycles face constraints to fully reverse these trends. This means that the full retrieval of living conditions –even within macroeconomic regimes that favour the generation of decent work- calls for important additional efforts in public policies, especially those targeted to the most vulnerable groups of the population.

The region faces the challenge of achieving sustained growth, with a reduction in nominal and real volatility and persistent increases in systemic competitiveness and productivity that help towards a better international insertion and a strengthening of the States' redistribution capacity, through a more progressive taxation structure and greater fiscal pressure, as well as through more social spending.

## **2. Labour market and labour institutions: recent trends and structural deficits**

The high economic growth experienced in Latin America in recent years –before the last international crisis- has had a positive impact on social and labour market indicators. This was made evident through the creation of jobs, the reduction of unemployment, an increase in the number of formal jobs and a slight recovery in average wages. Employment rates showed a positive trend as from 2003 and until 2008, increasing from 52.3% to 55%. During this period, regional unemployment rate decreased from 11.4% to 7.5% (ILO, 2009). The favourable macroeconomic situation seems to have overall helped in wage recovery, while in some countries this was also due to the active real minimum wages policies and the reactivation of collective bargaining, together with policies that promote labour formalization. Furthermore, these measures also had a positive impact on reducing inequality by extending coverage of labour institutions to previously excluded groups. All this resulted in lower poverty and extreme poverty rates. In the growth period 2003-2008, the region experienced a drop of 11 percentage points (p.p.) in poverty and 6 p.p. in extreme poverty (ECLAC, 2010a). In this manner, the current outlook contrasts with that of the nineties when an increase in unemployment went side by side with greater labour precariousness and informality as well as broader wage gaps.

The international crisis, however, put a brake on the improvements experienced by the regional labour market in 2003-2008. Indeed, in 2009 most of the countries recorded a drop in employment rates with a resulting increase in unemployment. Nonetheless, a slow down in inflation rates allowed real wages to remain stable and even increase in some countries. Once again, the minimum wage policy enforced by some nations to avoid a reduction in purchasing power helped in this regard. It is encouraging to find that in this crisis the region's countries did not resort to labour market reforms towards more flexibilization in order to improve employment and reduce unemployment rates. The lesson learnt from the flexibilization processes implemented in the region in the nineties is that when they operate in contexts in which there is no broad coverage of protection systems or tripartite dialogue instances, this flexibility leads to an increasing vulnerability of workers whilst broadening social gaps. Furthermore, these processes

resulted in unfulfilled promises with regard to an increase in employment-product elasticity, employment formalization and efficiency increases.

Despite all the progress achieved during the expansion phase before the crisis and the policy responses during such crisis, the region still shows significant deficits in the labour dimension, in which the most recurrent expressions are the high unemployment rates, as well as underemployment, precariousness, informality, inequality and low average wages. Within this context, certain groups of workers (among them, the less qualified, women, youths and ethnic minorities) experience the most unfavourable conditions. At the same time, given the importance that the labour market has in household income generation, especially in a region where social protection coverage is limited, those precarious conditions often give rise to poverty and social exclusion. Thus the phenomenon of “working poor” in these countries -even in the most developed in the region- shows that having a job is no reassurance against poverty.

These outcomes are mostly linked to three structural characteristics in the region: (1) high income inequality, both at labour and family levels; (2) very low systemic competitiveness and high productive heterogeneity; and (3) scarce protection for workers and their families because of the narrow scope of contributory-based social security and the insufficient development of other non-contributory schemes. In turn, inequality of labour income partly reflects the productive heterogeneity where highly efficient and competitive sectors and companies coexist with activities and firms that operate under a survival rationale. These gaps are reflected in wage distribution, either in an amplified or moderate manner. Therefore, the broad group of informal workers is at least partly linked to a high presence of small, unstructured productive units where it is frequently more feasible to conceal labour relations. This ultimately derives from an insufficient job creation capacity of the formal sector.

It is therefore important to point out that there is a significant percentage of workers (and households) that are not covered by social security benefits, such as unemployment insurance, or those related to occupational accidents or diseases. These jobs are not regulated by minimum wages standards or working hour standards, or by rules that protect them against layoffs. Neither are these workers a part of the mandatory social security schemes which guarantee an income for the elderly or their access to low-cost health services. Informal workers are not only exposed to less occupational and income stability and to lower remunerations but they are not protected by labour institutions. Informality and, its consequences mostly affect the less qualified workers that have lower incomes, leading to increasing inequality.

Unemployment and a deficit in decent work result in weak and insufficient social protection that is promoted exclusively through labour institutions, given the great number of inhabitants who are excluded from its scope. It is therefore essential to supplement the above with non contributory schemes, both through monetary transfers and universal access to essential social services and goods. This however should not entail weakening the efforts to move towards greater labour formalization and to reinforce labour regulations. In this regard, it is worth mentioning that the objectives of labour institutions –such as protecting the life of workers and their families- still hold and are even more pertinent within the current context of economic globalization.

Finally, mention has already been made of the long-term impacts of macroeconomic instability on labour and social indicators, which highlights the importance of building sustainable growth paths and establishing mechanisms to reduce the vulnerability of individuals when faced with aggregate volatility. This should be supported through labour institutionality which prevents job precariousness and lowering of salaries during the contraction phases of the cycle, and through universal social protection systems that reduce any deprivation in the wellbeing of citizens, particularly of the most vulnerable sector.

### **3. Social policy approaches and trends in the region's social protection system**

As from the beginning of the nineties the region has recorded a sustained growth in public social spending, both in absolute and relative terms. During the current decade, however, a more comprehensive outlook on social policies seems to be emerging, which attaches greater importance to the universality of certain rights such as access to an appropriate income during the different phases of the life cycle and to essential basic services. This clearly appears in the solidarity-based public components that supplement existing contributory schemes in the different social protection areas. This seems to be the case of the health and pension systems where progress has been made in supplementing both schemes (contributory and non-contributory), for extending coverage. Furthermore, most countries in the region currently have some sort of cash transfer programme (conditioned or partly conditioned) to those households where children and adolescents live, supplemented by contributory-based child allowance regimes, especially in the Southern Cone countries. At the same time, in several countries fiscal pressure has increased and given rise to additional manoeuvring capacity in social policies. Despite these favourable trends, however, the region still shows important weaknesses in these dimensions. Persistent low tax collection, tax regressivity and insufficient resources allocated to social components all interact with growth volatility to derive in social protection results that are not satisfactory.

Therefore, the region's countries should continue to increase the amount of resources allocated to social expenditure so as to "shield" them against macroeconomic volatility, reduce their pro-cyclical bias and provide greater progressiveness to the tax structure while increasing expenditure redistribution. All this should go side by side with a better institutional design where countries shift from social programmes conception to that of permanent State policies, so as to move forward in building a more integrated and coordinated universal social protection system based on citizenship rights. Within contexts such as the current one that is characterized by high economic volatility and uncertainty, the role of the State as a regulator of social relations is of utmost importance. Ultimately it is a matter of improving the State's redistribution capabilities with the purpose of not only bringing down poverty levels but also reversing the highly unequal distribution matrix, interrupting inter-generational transmission of poverty and moving towards setting up societies with greater social and political cohesion.

### **4. Facing poverty during childhood, working age and old age: cash transfer programmes and access to essential goods and services**

There are four areas where the region has made progress but significant deficits still persist: (1) childhood protection; (2) unemployment protection and for people in the working age facing employment difficulties; (3) protection of the elderly; and (4) health protection for all age groups. Given its complexity and diversity, this paper will not address the educational system as a pillar of social policies but only relate it to cash transfer programmes and to labour-market oriented training policies. Furthermore, the situation and changes in the health system will be mentioned very generically. A comprehensive analysis of these two social policy components goes beyond the objectives of this brief article.

#### **4.1 Protecting children through cash and in kind transfer policies**

Given the greater incidence of poverty on children and adolescents compared to other age groups, as from the mid-nineties the region's countries have been implementing non contributory cash transfer programmes (conditional cash transfer programmes) to households with children and adolescents. Currently almost all the region's countries have some sort of scheme of this kind which has become an important mechanism within social policies and regional poverty

reduction strategies.<sup>5</sup> There is a first group of countries that has especially designed programmes; the most internationally renowned examples given their size are *Progresa* in Mexico and *Bolsa Familia* in Brazil. Then there is a second group of countries that encompasses Southern Cone nations –Chile, Uruguay and Argentina- which has extended its contributive child allowances systems towards segments of the population that had no coverage before. These programmes have been set up under different designs, scopes, administrative procedures, legal frameworks, eligibility criteria and fields of action.<sup>6</sup> The immediate objective is overall to reduce poverty and extreme poverty indices while –in the long run- it is to break the inter-generational transmission of poverty. Consistent therewith, most of the programmes include conditionalities (or co-responsibilities) related to certain nutrition, education and health objectives, particularly for children and adolescents.

Based on the experience gained by the different countries in the region, there is overall consensus with regard to the fact that these programmes are well focused (beyond certain exclusion mistakes or leaks)<sup>7</sup>, that they are effective in reducing poverty and inequality<sup>8</sup>, and that they have other short and long-term positive impacts. This type of transfers not only implies an increase in family income in poor households but also ensures an amount of money that does not depend on macroeconomic or labour fluctuations. This is of utmost importance since the poorest households are the ones that generally have more unstable incomes. In some cases, these transfers also seem to have contributed to eliminating barriers to their entry into certain productive activities, which has allowed beneficiaries to have a greater share in the economy. Likewise, they have permitted an increase in liquidity in the poorest communities, thus favouring trade and development in these areas (ECLAC, 2010b). With regard to the longer term outcomes, increases in school enrolment rates and a reduction in malnutrition have been observed. Since mothers are usually the wardens of these benefits, the gender dimension has also been included in these assessments with mixed outcomes.<sup>9</sup>

Beyond the positive impact of these programmes, the region still has important restrictions and challenges as to coverage, conditionalities, institutional design and monitoring and evaluation methods. Although these programmes have called the technical and political attention of the region, they account for only 2.3% of public social spending, and 0.25% of the countries' GDP in average<sup>10</sup>, an aspect that restrains the effect they can have on poverty and inequality at the national level on their own.

One of the lessons arising from these experiences is that a comprehensive public policy for children cannot be exclusively grounded on monetary transfers, so countries must move forward towards a greater integration with other programmes that aim at tackling the social risks faced by households in which children and adolescents live. This requires ensuring access to good quality health and education services to effectively support the human and economic capabilities of future generations. In this regard, it seems more appropriate to change the perspective of “conditionality” for that of a universal right of children to access these basic or essential services.

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<sup>5</sup> These programmes are being implemented in 17 countries of the region and reach out to over 22 million families, that is, around 100 million persons which account for 17% of the Latin American and Caribbean population (ECLAC, 2010b).

<sup>6</sup> A comprehensive analysis of this kind of programme goes beyond the scope of this article. For further information see, for instance, ECLAC (2010b), the World Bank (2009), among others.

<sup>7</sup> ECLAC (2010b) shows that in these programmes from 60% to 75% of transfers go to 40% of the poorest inhabitants.

<sup>8</sup> Sometimes the degree of reduction is low, depending not only on the focus but also on the amounts of money transferred and on programme coverage.

<sup>9</sup> There is an ongoing debate on the effect of these programmes on household strategies and on the role of women in families (empowerment, family violence, etc.) on the one hand, and, on the other, on the impact of these programmes on the relationship of beneficiaries (and their families) with the community.

<sup>10</sup> ECLAC (2010b).

Understood as such, and in order to ensure this right, it is necessary to bear in mind what can be offered by health and education centres in the area of residence of the beneficiaries as well as the quality of the services. Dimensions such as child-care, gender inequality, child labour and child ill-treatment should also be considered a priority in building a comprehensive protection system for children and adolescents. At the same time, it is necessary to combine these programmes with labour policies which help to a better and greater labour insertion of economically active adults. The institutional design of these programmes is essential to ensure that they last throughout time, especially turning such programmes into permanent state policies to fulfil not only short but also long term objectives. One of the essential elements to move along this path is the existence of a modern, efficient and timely monitoring and evaluation system on a permanent basis to make all necessary adjustments to maximize the positive impacts on wellbeing and equality.

#### **4.2 Unemployment protection and active labour market policies**

Contributory-based unemployment insurance has not been fully developed in Latin America. Argentina, Brazil, Chile, Ecuador, Uruguay and Venezuela are countries that have included unemployment insurance within their social security systems although in all of them coverage and benefits are very low.<sup>11</sup> This is mainly due to the high levels of labour informality (since these programmes have been designed to protect wage-earners that hold a formal job, generally under a permanent contract) and, to a lesser extent, to the occupational instability of workers in the formal market.<sup>12</sup>

Vis-à-vis this situation, several countries in the region have implemented non-contributory monetary transfer programmes not only for the unemployed but also for low income households. Nonetheless, efforts do not seem to suffice and the region must move forward in developing transfer instruments to reduce the vulnerability of informal workers' income, including non wage earners. An important difference with regard to formal wage earners is the identification of a situation of unemployment since it is not always easy to differentiate it from informality or inactivity. For those coming from informal jobs, it would be necessary to consider some sort of activity like training or working in order to "disclose" the person's jobless condition. Given the fiscal cost that this sort of scheme could have, it is essential to implement mechanisms so that beneficiary selection is strictly limited to the unemployed.

Contributory and non contributory unemployment protection schemes are not properly integrated with other active labour market policies, an issue that is usually reflected in their little connection with training programmes. It is also commonplace for insurance beneficiaries not to receive assistance while searching for jobs. It is necessary to consider that the purpose of these unemployment protection policies is not only to provide benefits to compensate for loss of income but also to support efforts in the search for a new job. In this regard, training programmes are usually a component of active labour market policies accepted by social actors who acknowledge their positive effects on productivity, labour stability, labour careers and salaries. Moreover, the importance of skilled labour force for the improvement of systemic competitiveness is recognized, while acquiring knowledge is considered an essential component of employability. These programmes have undergone changes in Latin America in the last few years with a view to increasing their efficiency, efficacy and equality.

Among the most important modifications, it is worth mentioning a greater diversification of training suppliers, which nowadays also includes the private sector, and a decentralization of public sector programmes; certification of competences; a greater focus of training to meet demand-side requirements; the design of different programmes according to the problems of the target groups and new instruments for funding such programmes. Nonetheless, despite these

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<sup>11</sup> Overall this insurance has never covered over 20% of the unemployed (Velásquez Pinto, 2010).

<sup>12</sup> During the crisis some countries reformulated these benefits, relaxing certain access requirements, extending their duration and combining them with training programmes.

modifications, training systems still have important failures: their coverage is usually limited; training offers are not always transparent; outcome assessments are few and skill and competence certification is usually carried out through systems that are not always recognized and agreed upon by consensus; the attempts to guide training taking into account the requirements of the productive apparatus come across the difficulties of accurately predicting demand specificities in the future, especially in those countries of the region characterized by strong economic instability.

Within this context, the region must gradually shift from a traditional transfer of knowledge approach for a given job to competency-based training. The advantage of the latter is its “portability” from one job to another which favours people’s employability. Furthermore, it is necessary to bear in mind the needs for specialized training and the gaining of labour competencies by those who are still part of the labour force. Here it is especially relevant to consider life-long learning. Training systems shall adjust to the different needs of the many segments of the productive sectors and labour force through a greater diversification of the programmes offered. It is necessary to have a comprehensive monitoring and control system for those institutions that provide training services to ensure the quality and appropriateness of the training provided. It is also necessary to consider the broad spectrum of the working population not included in the social security system. This contrasts with the coverage and scope of the training programmes in the region since most of them focus on formal workers.

In order to progress towards an integrated training system which shall effectively lead to improvements in global efficiency and increases in equality, it is necessary to at least meet two conditions: (1) to be walking along a development path defined for the medium and long run that generates continuous demand for greater human capital, either general or specific, which allows the offer of education and training to be reflected in higher salaries and better working conditions; (2) to have achieved a high level of coverage and quality in formal education. At present the region’s countries do not satisfactorily meet any of these two conditions which is a core aspect to be borne in mind in the performance assessments of these programmes. Finally, when faced with the crisis several countries started up different mechanisms to sustain the demand for jobs through programmes to support job retention and promotion, thus avoiding further impacts on unemployment. A lesson learnt by the region is that the high levels of unemployment in a context with low social protection significantly deteriorate the remaining labour indicators (salaries, job quality, etc.) and have long term impacts which are difficult to reverse.

#### **4.3 Protection for the elderly: pension system reforms**

After the wave of structural reforms implemented in the pension systems in several of the region’s countries in the nineties, when a privately managed individual capitalization (advanced funding) component was introduced, the last few years have witnessed reforms which have not deepened that trend. In recent years the region has made efforts to increase coverage of the pension systems by creating non contributory components or reducing requirements for individuals to somehow join government contributory regimes. Thus the limits of pension systems based only on contributory social security have been admitted given the structural labour market deficits such as high unemployment, informality, high occupational instability and low average salaries, apart from the aging of the population that takes place at a varying intensity in the region’s countries. In other words, the structural reform that introduced the rationale of private insurance through individual savings accounts did not change the level of coverage, to the contrary, in some cases it even deepened the contributory nature of the systems.

It therefore seems appropriate to make efforts to reach out to people with no coverage, either through their inclusion in more flexible contributory regimes or through the expansion of totally or partly non-contributory components to protect the elderly. On the other hand, there is also consensus about keeping the contributory component as the main pillar of the system. This leads to maintaining a certain incentive to work and to workers’ registration. The challenge is to

generate a coordinated system which brings together the above-mentioned non contributory and contributory components whether the latter are publicly or privately managed.

#### **4.4 Health protection for all age groups**

The reform of the health systems implemented in the region since the beginning of the eighties has led to a high level of stratification in access to health services, which goes against equality and the global efficiency of the system. At the same time, deterioration in working conditions systematically excluded individuals from accessing these services through social security, whilst scarcity of fiscal resources went against the quality and coverage of public services. Therefore, the region must move towards universal coverage and an improvement in service quality, providing the system with greater equality and reducing fragmentation so as to narrow coverage and quality gaps between formal workers and the rest of the population. A step forward in this direction -which would allow coverage extension and better services in the short run and, in the long run an integrated health system- is the articulation of the existing subsystems in the region: public, private and social security which will bring about significant efficiency and quality gains. At the same time, countries should guarantee to all citizens, regardless of their insertion in the labour market, universal access to a package of essential basic, good quality health services whose concrete definition will depend, among other factors, on the availability of resources to that effect.

#### **5. Contribution of the labour market and of the social protection system to eradicating poverty and inequality. A few final remarks**

One of the main lessons learnt from the Latin American experience is that the current reality in labour markets does not allow moving forward in the construction of a social protection system only based on contributive pillars. In this regard, the extension of the principle of universality in the supply of basic goods and services in the region is highly positive. This, however, does not entail ignoring the labour market's role as a social integration axis or diminishing the importance of macroeconomic stability and, essentially, of decent employment dynamics to improve the wellbeing of the population and reduce inequality. Progress towards the universalization of citizens' economic and social rights cannot go hand in hand with a weakening of labour regulations and institutions. Within the framework of this strategy, labour market rules can call for adjustments but must take into account the positive impact of these institutions not only on equality but also on efficiency. In brief, universalization strategies do not override the purpose of creating more and better jobs.

Therefore, progress in employment formalization and the strengthening of labour institutions as well as of active employment policies –still modest in the region- are processes that must be positively assessed. If no progress is made in this direction, the expansion of universal social protection will not eliminate income gaps between the formal and informal jobs. The huge differences that still exist in the region's working conditions require acting permanently in the field of primary income distribution as a means to reduce inequality and allow jobs to become an effective mechanism to exit poverty and open the door to protection.

Ultimately the goal is to structure mechanisms that will allow enhancing protection during the different stages of the life cycle, starting by the most vulnerable households where children are generally over represented. The challenge along this path is to design protection systems based on an articulation between contributory and non contributory components that tends to increase coverage taking into account efficiency and equality. It is thus necessary to integrate public policies so that they are no longer mere programmes and become a coherent system of training, employment, social protection and productive development. Achieving this objective will depend, among other factors, on the specific features of the system, its design, requirements and benefits as well as on the macroeconomic and labour market context.



Finally, the region must progress in the definition and implementation of a mid and long-term economic development strategy built on the basis of an integrated productive structure leading to high efficiency and systemic competitiveness. Productive convergence within a framework of high productivity standards is a necessary condition for sustained growth throughout time. In this regard, it is necessary to have high levels of consistency and integration between the macroeconomic regime –which sets proper objectives and creates stability and predictability- and development strategy guidelines geared to social inclusion and equality. This, in turn, must be grounded on long-term policies agreed upon by consensus among all social actors so as to turn them into “permanent State policies” which will also allow an evaluation of the mid and long-term outcomes, ensure their funding and avoid their deactivation for reasons other than their performance.

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