

Workshop on Implementing Reforms on the Philippines Protection from Unemployment schemes

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Protection from Unemployment in Latin America

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I. Unemployment Protection Objective.

- ✓ To ensure that workers have at least a basic level of income security in the event of loss of employment, and
- ✓ To enable the labour market to adjust efficiently to economic shocks.

II.
Unemployment
protection in
Latin
America.
Different
instruments.

Countries	<u>Severance Pay</u>	Saving Accounts	Unemployment Insurance	Unemployment Subsidies
Argentina	x	x	x	
Bolivia	x			
Belice	x			
Brasil	x	x	x	
Chile	x	x	x	x
Colombia	x	x		
Costa Rica	x	x		
Ecuador	x	x	x	
El Salvador	x			
Guatemala	x			
Honduras	x			
México	x			x
Nicaragua	x			
Panamá	x	x		
Paraguay	x			
Perú	x	x		
R. Dominicana	x			
Uruguay	x		x	
Venezuela	x	x	x	

Latin America: severance pay in selected countries.

Countries	Coverage	Eligible Contingencies	Benefits for economic reasons (weeks)		Financiamiento
			First Year	After ten years	
Argentina	Private sector, excluding farm laboures and domestic workers.	Economic reasons.	4,3	43,3	Internally generated resources.
Bolivia	Private sector, excluding farm laboures.	Dimissal and economic reasons.	Internally generated resources.
Brasil	Private sector, excluding farm laboures and domestic workers.	Dimissal, economic reasons, bankruptcy, disability, old age and end of the job.	1,7	16,6	Cuentas individuales externas.
Chile	Private sector, excluding domestic workers and employees in a position of trust.	Economic reasons.	4,3	43,3	Internally generated resources.
Colombia	Private sector.	Dimissal and economic reasons.	4,3	30,0	Internally generated resources.
México	Private sector.	Dimissal and economic reasons.	14,6	30,0	Internally generated resources.
Nicaragua	Public and private sectors.	Dimissal, economic reasons and end of the job.	4,3	21,7	Internally generated resources.
Panamá	Private sector excluding members of cooperatives.	Economic reasons.	4,0	34,0	Internally generated resources.
Paraguay	Private sector.	Economic reasons.	2,1	42,9	Internally generated resources.
Perú	Private sector.	Economic reasons and end of the job.	2,9	17,1	Individual accounts.
R. Dominicana	Private sector.	Dimissal, economic reasons and old age.	3,8	41,8	Internally generated resources.
Uruguay	Public and private sectors.	Dimissal and economic reasons.	5,2	31,2	Internally generated resources.
Venezuela R.B.	Private sector, excluding firms with fewer thn 10 workers and domestic employees.	Dimissal, economic reasons and old age.	Internal provisions and individual accounts ₅

Latin America. Individual Saving Accounts.

Fuente: Ferres, A. y W. Craig Riddell (2011)

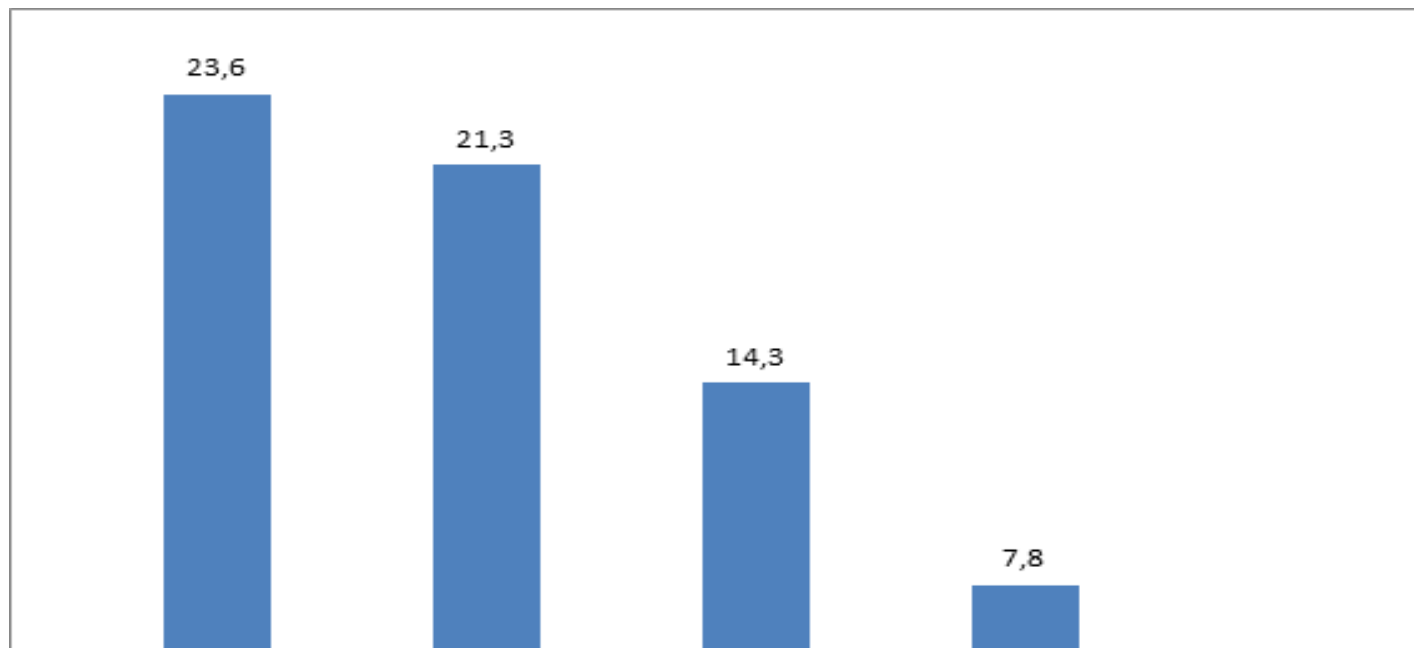
Países	Cobertura	Contribuciones	Condiciones de elegibilidad	Beneficios	Otros beneficios	Administración
Argentina (1975)	Construction workers	Employer: 12 - 8% of the wage.	Dismissals.	Account balance.	-	Banks.
Brasil (1989)	Dependent workers not covered by another instrument	Employer: 8% of the wage.	Based on the cause of dismissal.	Account balance.	Partial withdrawals for housing or health	Government
Chile (2002)	Dependent workers	Employees: 0,6%. Employer: 1,6% of the wage.	12 contributions (in 24 months) and all events.	Account balance.	-	Unemployment Fund Administrator
Colombia (1990)	Dependent workers	Employer: 9,3% of the wage.	Dismissals.	Account balance.	Partial withdrawals can guarantee loans for housing and other propouses.	Pension and Unemployment Fund Administrator
Costa Rica (2000)	Dependent workers	Employer: 1,0%. Employees 2% of the wage.	All events.	Account balance.	Voluntary withdrawals each 5 years of continous employment relationship.	
Ecuador (2001)	Dependent workers	Employees 2% of the wage.	Minimun: 24 contributions and 60 days of waiting period.	Account balance.	-	Ecuadorian Social Security Institute
Panamá (1972)	Dependent workers	Employer: 1 wage per year plus 5% compensation. Employees: voluntary.	Additional compensations depending on causes.	Account balance.	Partial withdrawals for housing, education or health	Insurance company
Perú (1991)	Dependent workers not covered by another instrument	Employer: 2 deposits of average wage.	Dismissals.	Account balance.	50% withdrawals and other additional occasionally.	Banks
Venezuela R B. (1997)	Dependent workers	Employer: 5 days wages; rising to 30 days wages per year.	Dismissals and 3 months of services.	Account balance.	-	Financial institutions or employer.

Latin America: Unemployment Insurance.

Países	Contributions from:			Beneficios		Elegibility conditions
	Worker	Employer	State	Replacement rate	Duration (months)	
Argentina	0%	0,89% - 1,11%	Finances shortfalls.	50% in first 4 months; 42,5% between the fifth and eighth month; and 37,5% between 9º and 12º month.	Up to 12 months	Registration in employmente agency, willingness to work and involuntary unemployment, with at least 12 contributions
Brasil	0%	0%	All of FGTS functioning.	80% al 50% of average wage, according to income bracket.	3 payments if there are 6-11 contributions. 4 payments with 12 to 23 and 5 payments with 24 contributions or more.	Previous employment for a minimun of 6 months, involuntary unemployment and without sufficient income from other sources.
Chile	0,6% to Individual Employment Account.	2,4% (1,6% into individual accounts and 0,8% into the solidarity fund).	Contribution of MMUS\$ 12 per year roughly through general revenues.	Decresing rates from 70% to a 35%, if the balance in individual account is insufficient, the solidarity fund is drawn upon.	Up to 5 months.	12 contributions in 24 months; the last 3 with the same employer.
Ecuador		1%	Fiscal Subsidies	70% - 50% last 12 wages.	Up to 5 monts.	Unfair dismissal, 24 contributions.
Uruguay	As a part of general contributions (12,5%).	As a part of general contributions (12,5%).	Finances shortfalls.	66% a 40% plus 20% of supplement for famlily dependants.	Until 6 months.	6 months of contributions and involuntary unemployment.
Venezuela R.B.	0,5% y 2,5% in case of own-account workers.	2,0%	Various subsidies	60% of average wage plus medical assistance for 26 weeks.	5 months	12 month's contributions in the last 24 months and available for work.

Coverage of beneficiaries in Unemployment Insurance in Latin America

(% total unemployed)



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