



# Achieving Effective Social Protection for All in Latin America and the Caribbean (Directions in Development)

*Ian Walker, David A. Robalino, Helena Ribe*

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This study highlights the interaction between social protection programs and labor markets in the Latin America region. It presents new evidence on the limited coverage of existing programs and emphasizes the challenges caused by high informality for achieving universal social protection for old age income, for health, for unemployment risks and for anti poverty safety nets. It identifies interaction effects between SP programs and the behavioral responses of workers, firms and social protection providers, which can further undermine efforts to expand coverage, summarizing evidence from recent work across the region. It argues for a re-design of financing to eliminate cross subsidies between members of contributory programs and subsidies that effectively tax income from formal employment. Instead, it advocates well-targeted, tax-funded tapered subsidies to provide incentives to the savings efforts of low income workers, coupled with an effective safety net for the extreme poor who have no capacity to contribute to financing their own social protection arrangements. It also argues for the consolidation of programs and harmonization of benefits packages across different insurers. The book develops an overall conceptual framework and presents in-depth analysis of the main SP sectors of pensions, health, unemployment insurance and safety net transfers.



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