

Questions in existing household surveys related to informal sector, informal employment and social protection: **Latin America**

Table 1 — Questions on social protection, employment in the informal sector and informal economy

Concepts and Indicators/ Regions and countries	Informal sector	Informal employment	Social protection	Working conditions
Latin America				
Argentina	ECV 2001 Size		ECV 2001 Entitlement to pensions, paid leave, sick leave, family allowances, other social benefits	
Bolivia	MECOVI 2002 Registration, account, size	MECOVI 2002 Written contract	DHS 2008 Health coverage by type, urban/rural, region, poverty level	
Brazil		PNAD 2007 Contribution to provident fund (federal, state, local)	PNAD 2007 Contribution to provident fund (federal, state, local)	
Colombia	ECV 2007 Size	ECV 2007 Type of contract,	ECV 2007 Active persons : Affiliation contribution to provident fund, pension fund, All population: affiliation, contribution to, beneficiary from social security institutions, monthly payments	
Costa Rica	MPHS 2002, 2007 Size		MPHS 2002, 2007 ENIG 2004 Type of social security Type of social programme support received	MPHS 2002 Module on child labour
Dominican Republic	LFS 2005 Size, registration	LFS 2005 Type of contract, Affiliation to pension, health, life insurance	LFS 2005 Affiliation to pension, health, life insurance	
Ecuador	ECV 2005-06 Size, accounts, Household enterprises: size, accounts, affiliation to social security	ECV 2005-06 Type of contract	ECV 2005-06 Population: Affiliated to or covered by what type of health insurance Active occupied: entitled to paid leave, social security, private health insurance	

Concepts and Indicators/ Regions and countries	Informal sector	Informal employment	Social protection	Working conditions
Latin America				
El Salvador	EHPM 2005, 2008 MECOVI Size	EHPM 2005, 2008 MECOVI Type of contract, affiliation or coverage social security	EHPM 2005, 2008 MECOVI Affiliation or coverage social security, beneficiaries during pst 12 months of paid leave, private health insurance, Health expenses last month, who paid?	EHPM 2001 Section on child labour EHPM 2005, 2008 MECOVI Conditions at workplace (dust, smell, light, etc.)
Guatemala	ENCOVI 2006 Legal status x employment status, size	ENCOVI 2006 <u>Active occupied</u> : Type of contract, affiliation social security	ENCOVI 2006 <u>All members</u> : Affiliated or covered private health insurance, social security, both, none, other Participation to and benefits from social support programmes last 12 months: milk, food, school, transport, health, children, other <u>Households</u> : receive support, what kind? Whom from?	
Haiti	ECVH 2001 Legal status, size	ECVH 2001 Type of contract, Entitled to paid leave, sick, leave, maternity leave (paid/non paid), pension, medical care free or subsidised)	ECVH 2001 Covered health insurance (all members) Entitled to paid leave, sick leave, maternity leave (paid/non paid), pension, medical care free or subsidised)	ECVH 2001 Conditions at workplace
Honduras		ENCOVI 2004 EPHPM 2007 Type of contract, Contribution to various public and private provident funds, Entitlement to various benefits, paid leave, pension, health, ..., among others	ENCOVI 2004 EPHPM 2007 Contribution to various public and private provident funds, Entitlement to various benefits, paid leave, pension, health, ..., among others	
Mexico	ENEU 2004 Legal status, size, ENAMIN 2002 Legal status, size, registration, contribution to social security, accounts, registration of employees to social security	ENEU 2004 Type of contract ENNVIH 2005 Occupied: single question on type of contract and type of entitlement	ENEU 2004 Entitled paid leave, pension, health insurance, social security ENSS 2004 3 sections (21 questions) on 1) dependents, medical benefits and contributions, 2) medical services, 3) pensions, 4) Disability and work disability and 5) Childcare ENNVIH 2005 Conditions of health insurance: List of SS institutions for which the person has a SS number, entitled for his work, for his family (who are beneficiaries?) ENIGH 2006 List of 31 entitled benefits in relation with the job: medical	

Concepts and Indicators/ Regions and countries	Informal sector	Informal employment	Social protection	Working conditions
			services from various institutions, paid leave, credit, training, childcare, transport, etc.	
Panama	ENV 2003 Size,	HLMS 2000 Which benefits from employer: social security, paid leave, paid disability, among others (uniforms, housing, etc.) ENV 2003 Contribution to social security, type of contract	HLMS 2000 Which benefits from employer: social security, paid leave, paid disability, among others (uniforms, housing, etc.) ENV 2003 Contribution to social security,	HLMS 2000 Section on injuries and diseases at workplace
Peru	ENAHO 2002 Legal status, accounts Household enterprises: Legal status, size	ENAHO 2002 Type of contract	ENAHO 2002 Benefit of social programmes	
Uruguay	ENHA 2006 Size	ENHA 2006 Occupied: contribution to pension fund? Which one?	ENHA 2006 Individuals: entitled to any benefit from any public or private health insurance fund (list) Who pays? Availability of social programmes (food, health, etc.) Occupied: contribution to pension fund? Which one? For total salary?	

Examples of questions from selected Latin American countries

In Latin America, some countries such as Mexico or Argentina carry out a quarterly (ENE in Mexico), bi-annual (in Argentina) or annual Labour Force Survey, but the main source of information on employment and social protection is the permanent household survey conducted annually by the national statistical offices. These national household surveys have for long been collecting information on employment and on living conditions or living standards. Most of them are multi-purpose household surveys. In some countries, this survey was supported by the World Bank programme MECOVI (the Latin American version of the Living Standard Measurement Study LSMS). A characteristic of this programme in Latin America, is that it has been built on the existing experiences on the continent and has progressively been internalised by the countries so that it contributed to the harmonisation of data collection at the continent level and that one can find more or less the same design of questions across the countries.

These multi-purpose household surveys can collect the information in several different sections of the questionnaire:

- the household section: all household members may be asked whether or not they benefit from any social protection,
- the health section,
- the individual section for the working age population, which records the status of activity of the person (active, inactive, unemployed),
- the individual section for the active occupied population, which records the characteristics of the worker, its job and the enterprise in which the person work,
- the household enterprise section for those members of the household who are own-account workers or employers: the section of the questionnaire captures characteristics of the enterprise and of the operator (just like in the second stage of a mixed survey) and is often comprised of a list of persons working in the enterprise, with their characteristics,
- the income-expenditure section, which can be interesting for the distribution of sources of the household's income, among which transfers, themselves distributed between public and private transfers.

Table 2 pp. 22-25 summarises the findings:

- regarding **informal sector employment**, only Mexico, Peru, Guatemala and Haiti collect information on the legal status in which the individual is working, all countries collect information on size of the enterprise, and only 5 out of 15 on registration and 4 out of 15 on keeping of accounts. The definition used for the informal sector in Latin America, especially the data compiled in the Labour Overview of the ILO do not fit with the international definition (Cf. CIST 2003). Mexico and Peru have published statistics and reports on trends and structures of the informal sector.
- regarding **informal employment**, most countries (11 out of 15) collect information on the type of contract with the employer (the question being often mixed with the classification of status in employment) and all countries in the region collect information on affiliation or contribution to a form of social insurance for health or pension at least and the Labour Overview of the ILO is consequently able to provide annually the proportion of the occupied population benefitting or not from a protection for health and/or pension: a time-series can be prepared beginning in 1990. Table 4 hereafter shows the trends in social protection for 12 countries from 1995 to 2007.
- Information collected on **social protection** is abundant and diverse. It refers to coverage (all population or adult population), affiliation (occupied population and beneficiaries), entitlement and contribution (occupied population), all situations that can concern: health, pensions, paid leave, sick leave, maternity leave, family allowances, other social benefits, life insurance, social security. Health is captured in all countries (as entitlement in 10 cases, affiliation in 4 cases and contribution in 2 cases), pensions and paid leave in 7 countries, social security in 5 countries, sick leave in 2 countries and the other benefits (maternity leave, family allowances, life

insurance, other) in one country only. A frequent design of the questionnaire consists in a long enumeration of benefits related to the job and mixing social protection benefits with other benefits obtained from the employer or the enterprise, such as bonuses, transport, training, meals, clothes, etc.

- Lastly, information on **working conditions (including health and safety)** is found in 3 countries: El Salvador, Haiti (conditions at workplace) and Panama (section on injuries and diseases at workplace). For the record, it can be noted that several surveys include sections on child labour. In addition, it must be noted that all surveys capture the number of hours spent daily and weekly in the activity and most of them the levels and components of wages and salaries, as well as the exercise of secondary and even tertiary activities, so that they allow measuring visible and invisible underemployment (or time-related underemployment and inadequate forms of employment)

Collection of data on a particular topic does not mean that statistics on this particular topic are available and published and the survey reports may not present results on informal sector, informal employment or social protection. It is however interesting to know that the information exists in the database and that it could be analysed upon convincing request.

Also for the record, Mexico and Peru are the only countries to have conducted mixed surveys in Latin America (ENAMIN in Mexico), surveys which contain information on conditions of work in micro-enterprises. It is though the first stage of the mixed survey, which is of interest for the scope of this manual. Also Mexico and Costa Rica have carried out time-use surveys (respectively in 2002 and 2004) and some MECOVI surveys (for instance in Guatemala and Peru) have included a time-use section, which record the number of hours spent in 16 activities of the household chores.

Finally the 2008 Demographic and Health Survey in Bolivia is the only one available for the last round of these surveys at this time: it includes, in the individual questionnaire for women and men of reproductive age (15-49 for women and 15-59 for men), a question on medical aid coverage.

Although most countries in the region collect data on social protection through standardised questions in their annual household surveys, El Salvador, Mexico and Costa Rica have been selected as having the best practises in Latin America regarding data collection on social protection, not only because they are the countries which provide users with the required data in the most friendly way, but also because the questionnaire design and the tabulation of results are the most adequate and useful.

The Multi-Purpose Household Survey (EPMH) in **El Salvador** raises the question of social protection in two steps.

Firstly, it asks all household members the question: “Does the household member have any medical insurance?” The proposed responses are: “1) pays ISSS, 2) ISSS beneficiary, 3) education, 4) army, 5) collective, 6) individual, 7) does not have”. Table F02 of the annual report distributes the population by type of medical insurance, sex and

poverty level (extremely poor, relatively poor, not poor), for the whole country, urban areas, rural areas and metropolitan area until 2007, for urban areas, and metropolitan area only since 2008.

Secondly, all the employed persons are asked, “Are you covered or affiliated with some public or private social security system?” and the proposed responses are: “1) Yes affiliated, 2) Yes beneficiary, 3) No”. Table B19 of the annual report distributes the employed population by sector of occupation (formal/informal), ISSS coverage, sex, status in employment, for the whole country, urban areas, rural areas and metropolitan area until 2005, for urban areas and metropolitan area only since 2007.

Then a question asks about wages and salary received during the last period and an additional question asks: “In addition, did you receive any other monetary or in kind remuneration during last 12 months? Overtime pay, vacation salary, bonuses..., meals-refreshment, clothing-uniform-footwear, merchandise in kind, housing, transportation or fuel, private health insurance, other?” For each, the amount and the number of times in the past 12 months are recorded. Although the annual report does not mention any receipts for private health insurance (no record), it is interesting to take into account that paid employees may receive medical support or insurance from the employer without the mediation of a social security system. Also annual paid leave is generally provided by the employer and is not a benefit from a public social security system.

Lastly, a question on conditions at work (work environment) is asked: “Do you work 1) in a dusty environment? 2) smoky? 3) gas? 4) bustling? 5) with extreme temperatures or humidity? 6) with dangerous tools? 7) underground? 8) at altitude? 9) With insufficient light? 10) with chemicals? 11) carrying heavy loads? 12) other? The annual publication however does not present a table referring to this question.

The Salvadorian Institute of Social Security publishes annually a statistical compendium with detailed statistics of the number of population insured, distributed between contributors and beneficiaries and among contributors, between the active (in the private and in the public sector) and the pensioners.

In **Mexico**, the *Labour Force Survey* (ENEU), the survey on Living standards (ENNVIIH 2005) and the Income-Expenditures Survey (ENIGH 2006) ask a question on benefits entitled from the job.

In the Labour Force Survey, a list of 9 items is provided for responses: “In your main job of past week, to which benefits are you entitled? 1) Bonus, 2) paid vacation, 3) profit sharing, 4) IMSS, 5) ISSSTE (social security for civil servants, 6) SAR (system of savings for retirement), 7) credit for housing, 8) medical or health insurance, 9) other.”

The Living Standards Survey (conducted by CIDE and not INEGI) provides a list of 9 items: “In his last job, did ... have? 1) written contract of indefinite duration, 2) written contract of definite duration, 3) oral contract, 4) IMSS, 5) ISSSTE, PEMEX, SEDENA or SEMAR (social security for civil servants, petroleum industries, army and navy, respectively), 6) private medical or health insurance by the employer, 7) AFORE or SAR (system of savings for retirement), 8) bonus, 9) None of the previous?” Furthermore, in the health section, each household member is asked if he has a social security number with IMSS, ISSSTE or other institution or has some private health

insurance or from some other company, then for each situation (IMSS, ISSSTE, PEMEX-SEDENA-SEMAR, State Government, private (not from the enterprise), from the enterprise (different from the above-mentioned), other (different from the above), popular relief), he has asked whether he is entitled for this benefit for his job, for members of his household-family (and for whom: father, mother, children, spouse, other).

But it is the *Income-Expenditures Survey* (ENIGH 2006), which provided the most comprehensive list of 31 types of benefits from the job, mixing social security benefits with other benefits provided by the enterprise:

“In your job, which of the following benefits are you entitled to, even if you have not used it?”

- | | |
|---|---|
| 1) Medical services of social security IMSS | 17) Childcare facilities |
| 2) Medical services of ISSSTE | 18) Time for maternal or paternal care |
| 3) Medical services of ISSSTE State | 19) Access to recreational or cultural activities |
| 4) Medical services of universities | 20) Food assistance |
| 5) Medical services private | 21) Service of restoration |
| 6) Bonus | 22) Food aid in cash |
| 7) Vacations with pay | 23) Credit FONACOT |
| 8) AFORE or SAR (savings for retirement) | 24) Transportation aid in cash |
| 9) Premium for vacations | 25) Other type of aid for transportation, |
| 10) Credit for housing | 26) Provision of certain services without pay or discounted (such as light, water, telephone, etc.) |
| 11) Training and other types of course | 27) Rental assistance for home |
| 12) Scholarships and education support | 28) Private insurance for extraordinary medical expenses |
| 13) Life insurance | 29) Other benefits |
| 14) Profit-sharing | 30) No benefit from the job |
| 15) Savings Funds | |
| 16) Cash loans | |

Moreover, in **2004**, *INEGI* carried out a social security survey attached to the labour force survey, the ENESS. It is comprised of 5 sections:

Section 1: Entitlement, benefits and contributions

1. Entitlement to receiving services or benefits from:

- 1) IMSS (except IMSS Solidarity),
- 2) ISSSTE (civil servants),
- 3) ISSSTE State (ISSSTEZAC, ISSEMYM, etc.),
- 4) Medical services from PEMEX, Defence or Navy,
- 5) Popular Insurance (SSA),
- 6) Private medical service or insurance by the employer,

- 7) Private personal medical service,
- 8) None.

2. Reasons for entitlement

- 1) Worker or insurance holder,
- 2) Affiliated own-account worker,
- 3) Affiliated student,
- 4) Pensioner,
- 5) Spouse of insured,
- 6) Child of insured,
- 7) Father or mother of insured,
- 8) Other.

3. For 14 years old and over: duration of entitlement

- 1) For how long have you been contributing?
- 2) Have you ever contributed?
- 3) When did you contribute for the last time?

Section 2: Medical services

Enumeration of all medical institutions visited during last 12 months,
The most frequently visited? At IMSS?
Medical expenses last 3 months

Section 3: Pensions

Do you receive a pension? How many pensions? From which institution?
Which kind of pension (retirement, invalidity, work incapacity, etc.)?
Amount received monthly, since when?

Section 4: Disability and work incapacity

List of disabilities and incapacities. In connection with work (illness or injury)?
How many days not at work past 12 months?

Section 5: Childcare

From Monday to Friday, who cares for the children?
Expenses for past month.

The ENESS 2004 report, published in 2005, provides detailed results by categories, sex, age, institutions, which can usefully be compared with the usual data collection (see tables 6 and 7 in the following section) by labour force surveys and by IMSS, the annual compendium of which allows distinguishing clearly between the entitled population (those who have rights), the insured (among whom the permanent and the occasional workers.), the family of the insured, the pensioners, and the family of the pensioners. The comparison findings urge for an improvement of the instruments of data collection.

In **Costa Rica**, the Multi-Purpose Household Survey (EHPM) and the Income-Expenditures Survey (ENIG) collect information from all members of the households and from the salaried workers. For household members, the set of questions is the following:

Insured condition: What type of Social Security do you have?

- | | |
|--|---|
| 1) Salaried worker, | 7) Pensioner under CCSS, <i>Agriculture, Education, etc.</i> régime, |
| 2) By means of agreement (association, unions, co-operatives, etc.), | 8) Relative of CCSS, <i>Agriculture, Education</i> , and non-contributory regime pensioner, |
| 3) Self-employed (voluntary), | 9) Other forms (student, refugee, and other Insurance coverage), |
| 4) By the State and “relative of one insured by the State”, | 10) Not insured. |
| 5) Relative of a direct insured “salaried, by agreement, or voluntary” | |
| 6) Pensioner covered by non-contributory regime, | |

Pension regime for retired persons: Under which regime(s) is (name) a pensioner?

- 1) CCSS,
- 2) *Magisterio Nacional* (Teacher’s Pension),
- 3) Government,
- 4) Other (Judicial Branch, foreign pension scheme).

In the EHPM, a set of questions is addressed to the salaried workers:

a) In his/her main occupation, what was the net income earned for wages, salary, day labour, tips, overtime, during the last pay period (week, fortnight, or month)?

Salary _____ per _____

b) Did they deduct payments to the CCSS and Workers’ Bank during that period?

c) Did s/he have any other deductions?

d) Did s/he receive payments for his/her work in

- food?
- clothing and footwear?
- housing?
- transportation?
- other?

e) Does s/he have the right to enjoy

- vacations (paid)?
- paid sick leave?

Moreover, the ENIG includes a section on social transfers related to food and education.

Data and results: Social protection coverage and deficits in Latin America

Table 2 synthesises the situation of social protection deficits for health and/or pensions in 12 countries and in average for Latin America as a whole (urban areas), for waged workers, non-wage workers (self-employed) and for domestic workers.

In 2007, 39% of the active occupied population in Latin America did not benefit from any social protection. This ratio has declined from 45.0% in 1995 (and still 45.4% in 2000) to 40.6% in 2005 and 39.2% in 2006. Progress started after 2000 and it has been a little bit faster for non-wage workers (the decrease was of more than 6 percentage points between 2000 and 2007) than for waged workers (5 percentage points) and for domestic workers (less than 4 percentage points).

Countries with the largest covered population are Uruguay (3.7% not covered), Chile (6.1% in 2006), Colombia (14%) and Costa Rica (18%). Countries with the smallest covered population are Ecuador (66.4% not covered), Paraguay (66%), Peru (63%) and El Salvador (55.3%). Bolivia certainly belongs to this category, with 78.6% of the female adult population not covered (DHS 2008). Argentina, Panama and Brazil are in an intermediate position (32.9%, 32.7% and 37.3% respectively), under the Latin American average, with Mexico above the average (46.1%).

Progress has been the fastest in Colombia with a change of 6 percentage points in 3 years (data for 2000 are not comparable, 10 cities being surveyed), Ecuador (5 percentage points in 7 years), Chile (4 percentage points in 6 years with a level of coverage which is already very high), Mexico and Brazil (4 points in 7 years). The countries, which experienced the slowest progress or even regression, are El Salvador (regression by 1 percentage point), Peru (0.4 point), Costa Rica (1 percentage point in 7 years and Paraguay (2 points).

The Labour Overview report presents these results for the formal and the informal sectors separately. Table 3 synthesises the findings: it is in the public sector and in the private formal sector (enterprises employing more than 5 workers) that the proportion of the informally employed is the lowest (respectively 8.1% and 15.2% in 2007, with a progress measured at 3 percentage points between 1995 and 2007).

Table 2: Urban employed population without health and/or pension coverage, 1995-2007

		1995	2000	2005	2006	2007
Latin America	Wage	28.2	28.5	25.9	24.8	23.2
	Non-wage	71.2	74.1	65.8	64.3	68.3
	Domestic	72.7	69.1	65.7	64.6	65.5
	Total	45.0	45.4	40.6	39.2	39.0
Argentina	Wage			27.1	23.5	
	Non-wage			51.1	48.1	
	Domestic			68.3	62.5	
	Total			36.4	32.9	
Brazil	Wage	26.0	25.8	23.6	23.4	21.6
	Non-wage	63.6	65.9	65.2	63.7	64.6
	Domestic	73.2	64.4	63.3	62.7	62.4
	Total	42.4	41.7	39.6	38.7	37.3
Chile	Wage	3.3	5.2	4.5	3.2	
	Non-wage	19.4	23.9	18.3	14.2	
	Domestic	8.1	8.8	6.3	5.0	
	Total	7.6	10.3	8.4	6.1	
Colombia	Wage		30.3	13.0	11.1	9.4
	Non-wage		79.3	27.0	23.6	18.8
	Domestic		68.4	27.6	27.3	19.6
	Total		52.2	20.2	17.6	14.0
Costa Rica	Wage	9.0	12.8	14.0	12.5	11.3
	Non-wage	31.6	34.3	34.6	37.6	34.2
	Domestic	36.0	38.1	35.3	32.7	30.9
	Total	15.9	19.0	20.5	20.4	18.0
Ecuador	Wage	47.0	57.5	52.4	53.0	51.3
	Non-wage	87.2	89.3	87.9	87.1	85.6
	Domestic	75.0	83.1	85.5	76.0	74.9
	Total	65.1	71.5	68.3	67.7	66.4
El Salvador	Wage	41.6	34.0	39.6	37.8	36.7
	Non-wage	97.1	82.0	84.7	83.3	82.8
	Domestic	98.7	92.4	90.1	90.2	87.3
	Total	65.3	54.5	57.1	56.5	55.3
Mexico	Wage	33.1	30.5	30.6	31.3	23.2
	Non-wage	99.5	99.5	96.1	96.4	98.1
	Domestic	84.1	87.7	92.0	93.4	91.4
	Total	54.4	50.3	50.9	51.3	46.1
Panama	Wage			18.2	17.3	15.9
	Non-wage			73.4	74.1	72.5
	Domestic			65.1	67.5	62.7
	Total			36.1	35.6	32.7
Paraguay	Wage	52.7	52.0	51.8	56.6	52.5
	Non-wage	88.0	82.2	79.4	86.3	78.8
	Domestic	91.7	93.7	91.9	94.8	91.5
	Total	74.1	68.4	66.7	71.4	66.0
Peru	Wage	40.2	46.2	51.7	41.5	47.6
	Non-wage	72.9	80.2	84.8	81.9	81.4
	Domestic	79.6	83.2	89.4	82.7	81.8
	Total	55.0	63.4	67.0	59.3	63.0
Uruguay	Wage	3.6	1.5	1.8	1.9	1.9
	Non-wage	10.5	4.8	7.1	7.1	7.8
	Domestic	5.8	8.8	3.5	2.8	3.2
	Total	5.7	3.1	3.4	3.5	3.7

Source: Based on table 8-A. ILO Labour Overview 2008.

Table 5: Urban informal employment by sector and status in employment 1995-2007

		Total informal employment	Public sector	Private sector less than 6 workers	Private sector 6 workers and more	Employers	Own-account workers and unpaid family workers	Domestic workers
Latin America	1995	45.0%	11.4%	67.1%	18.6%	45.4%	75.5%	72.7%
	2000	45.4%	9.6%	67.0%	20.1%	50.8%	78.1%	69.1%
	2005	40.6%	8.6%	60.1%	18.9%	44.0%	69.8%	65.7%
	2006	39.2%	7.7%	59.0%	18.0%	43.2%	68.5%	64.6%
	2007	39.0%	8.1%	59.2%	15.2%	48.2%	71.7%	64.5%

Source: Based on table 8-A. ILO Labour Overview 2008.

The proportion of the informally employed is the highest among the own-account workers and the unpaid family workers (71.7% in 2007), the domestic workers (64.5%) and the wagers of the so-called informal sector i.e. the “private sector enterprises with less than 6 workers” (59.2%): it is for these two last categories that progress has been faster (8 percentage points of improvement between 1995 and 2007 (especially after 2000). The category of employers is the only one which did not experienced progress during the period with a proportion of informally employed increasing from 45.4% in 1995 to 48.2% in 2007 (with a peak at 50.8% in 2000).

Data available at national level are more difficult to find and to present in time series. It was possible to gather detailed statistics on social security and health coverage for only two countries: El Salvador and Mexico (table 6 hereafter). Out of the some 15 countries, which collect data on social security and medical coverage, only these two seem to disseminate extensively their findings and make the available in electronic copies on their websites. This does not mean that the other countries do not publish the results, but it could not be checked: but data are collected and can be processed, as shown by the ILO regional office through the “Labour Overview”.

In 2000, informal employment defined as the share of employed population not covered by social security represented more than 67.9% of the labour force in El Salvador (against 54.5% in urban areas) and 64.1% in Mexico (against 50.3%). Over the years, social security coverage progressed by 2.8 percentage point between 2000 and 2005 in El Salvador, and by a little bit less than 1 point in Mexico. It is interesting to note that such a progress at national level in El Salvador is due to efforts in covering rural population, as the indicator for urban areas did not improve during the period. It is just the contrary in Mexico where the stagnation of social security coverage at national level is accompanied by its rapid progress in urban areas.

Table 6 shows that, as already mentioned, 65.1% of the occupied population were informally employed in 2005 in El Salvador, but if we refer to the official statistics of the Salvadorian Institute of social security (ISSS, 2009), this figure rises up to 76.4%. Surprisingly, El Salvador is one of the rare countries in the world where official social security statistics are lower than social security statistics compiled from household surveys. As a matter of fact, the

question in the Multi-Purpose Household Survey (EHMP) is designed as follows: “Are you covered or affiliated with some public or private social security system?” The gap between the two indicators can therefore be explained by the design of the question: more than 11% of the employed population would then be covered by other types of social security systems (which are enumerated in table B19 of the report (DIGESTYC, 2009): “Bienestar magisterial, IPSFA, collective and individual insurance, not to mention that ISSS is counting for its contributors, beneficiaries and retired).

In Mexico, where the statistics of the Mexican Institute for Social security (IMSS) include the social security for civil servants and coordinates the affiliation to compulsory regimes, the share of the employed population not covered by IMSS is, as expected, higher than the share of non covered as compiled from the labour force survey and the gap is of more than 6 points between the two indicators: the informally employed are 57.7% of the total employed according to IMSS in 2007, against 63.9% according to the Labour force Survey for the same year.

In Costa Rica, the Income-Expenditures Survey (ENIG) in 2004 allows assessing the official coverage of social security statistics: although the survey captured social protection coverage at the level of household members and not at the level of the employed population, it is possible to compare the number of persons directly insured (excluding pensioners) in the Costa Rican Social security (CCSS) statistical yearbook (= 1,543 thousands) with the same number in the survey (= 1,519 thousands based on table 8 below): both figures are approximately the same. It means that CCSS statistics are of very good quality and therefore a good comparison in time can be deducted from the numbers of waged workers and non-wage workers contributing to social security: according to these administrative data, the non-covered employed population (the so called informal employment) would be around 48.7% in 2004 and declining from 50.6% in 2002 to 43.6% in 2007.

Table 7 presents the findings of the National Survey on Social Security (ENESS) in 2004 in Mexico. Though the global figures are not exactly the same in the time-series of tables 6 and 7 (source ENESS) for the year 2004, it appears that 64.2% of the employed population is not covered with any social protection, but only 56% of total population: an indication that in the informal sector and in informal employment in the formal sector as well, a certain number of workers who are not covered by a contribution to a social security system, are benefitting of certain rights, as beneficiaries of other contributing persons. In this respect, it is interesting to note that for IMSS (and ISSSTE), a contributing worker is equivalent to 2.86 (2.88) beneficiaries (including himself). For private institutions, the ratio is only 2.5, but for other public institutions (PEMEX and others) it is 12.5.

Another interesting finding is that the number of contributing workers in the ENESS is 15,249 thousands while it is only 13,856 thousands according to the usual LFS and 16,229 thousands according to the official statistics of IMSS. The gap between IMSS and ENESS can be explained contributing students (1,174 thousands). The gap between the usual LFS figure and the ENESS figure shows the improvement in data collection resulting from a proper questionnaire design and a detailed set of questions.

While in both countries, El Salvador and Mexico, the share of informal employment is comparable, at 64/65% of total employment, it rises up at 96.9% in Haiti in 2001 (according to the Living Conditions Survey ECVH 2001).

Table 3: Trends in social protection coverage (in thousands and % of total employment) in Latin America

	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Argentina											
<i>Covered by social security (SS)</i>					4,674	5,046	5,628	6,082	6,594		
Costa Rica											
Employment (1)				1,586	1,640	1,654	1,777	1,829	1,926	1,958	
<i>Total directly insured (without pensioners) (3)</i>		1,498	1,419	1,454	1,462	1,543	1,586	1,646	1,764		
<i>Contributing waged workers</i>		668	670	699	713	736	775	827	901		
<i>Contributing non-wage workers</i>		104	88	85	104	113	128	154	185		
<i>Total contributing workers (4)</i>		772	758	784	817	849	903	981	1,086		
<i>% not covered (1-3)/1</i>				8.3%	10.9%	6.7%	10.7%	10.0%	8.4%		
<i>% not covered (1-4)/1</i>				50.6%	50.2%	48.7%	49.2%	46.4%	43.6%		
El Salvador											
Employment (1)		2,496	2,451	2,413	2,520	2,526	2,591	2,686	2,174*	2,349*	
Covered by social security (LFS) (2)		802	819	858	888	869	905				
<i>Covered by social security (SS) (3)</i>		571	581	577	585	600	611	671	685	705	
<i>% not covered = (1-3)/(1)</i>		77.1%	76.3%	76.1%	76.8%	76.2%	76.4%	75.0%	68.5%	70.0%	
Informal employment (% not covered) = (1-2)/(1)		67.9%	66.6%	64.4%	64.8%	65.6%	65.1%				
Haiti											
Informal employment (% employed not covered)			96.9%								
Mexico											
Employment (1)		38,410	38,681	39,014	39,812	40,402	41,881	42,846	44,006	43,256	
Covered by social security (LFS) (2)		13,803	13,450	13,305	13,460	13,856	14,744	15,728	15,903	15,932	
<i>Covered by social security (SS) (3)</i>		14,788	14,812	15,136	15,557	16,229	16,851	17,737	18,605	18,750	
<i>% not covered = (1-3)/(1)</i>		61.5%	61.7%	61.2%	60.9%	59.8%	59.8%	58.6%	57.7%	56.7%	
Informal employment (% not covered) = (1-2)/(1)		64.1%	65.2%	65.9%	66.2%	65.7%	64.8%	63.3%	63.9%	63.2%	

Note: Figures in italics are from administrative sources (social security), other figures are from labour force surveys (LFS).

Sources: Costa Rica : INEC, **Encuesta Nacional de Ingresos y Gastos de los Hogares 2004, Principales resultados**, San José, Costa Rica, 259p.

El Salvador: Encuesta de Hogares de Propósitos Múltiples (EHPM), various years. An important revision of population figures intervened in 2008 and the time series is broken after 2006.

Haiti : IHSI, Fafo, PNUD (2003), **Enquête sur les conditions de vie en Haïti ECVH 2001**, Port au Prince, 640p.

Mexico: IMSS, Coordinación de Afiliación al Régimen Obligatorio. Coordinación de Prestaciones Económicas. Statistics of social security in Mexico include ISSSTE for civil servants.

INEGI, Encuesta Nacional de Ocupación y Empleo trimestral. Indicadores estratégicos, Cuarto trimestre (for years 2005 and after, the 'non specified' have been included in the « non covered).

Table 4: Social protection coverage in Mexico 2004

	(in thousands)	in %
Total Population	104,320	
Not covered	58,447	56.0
Covered	45,873	44.0
IMSS beneficiaries	34,153	
ISSSTE beneficiaries	7,478	
Other public institutions beneficiaries	3,147	
Private institutions beneficiaries	1,094	
Employed population	42,585	
Not covered	27,336	64.2
Covered	15,249	35.8
IMSS contributing workers	11,941	
ISSSTE contributing workers	2,625	
Other public institutions contributing workers	251	
Private institutions contributing workers	432	

Source: INEGI (2005), *Encuesta Nacional de Empleo y Seguridad Social 2004 (ENESS-2004)*, Mexico, 358p.

Table 5: Social protection in Costa Rica 2004 (in % of total population)

	Total	Urban	Rural
Total population (000)	4,267	2,590	1,677
Insured	79.7	80.9	77.8
Directly insured	28.5	32.2	22.7
Beneficiary family	40.8	39.6	42.6
Insured State	7.1	5.5	9.6
Other insured	3.3	3.6	2.8

Source: INEC (2006), *Encuesta Nacional de Ingresos y Gastos de los Hogares 2004, Principales resultados*, San José, Costa Rica, 259p.

Table 9 comes back to El Salvador, with more detailed statistics, which allows comparing social security statistics (including contributors, beneficiaries and entitled) and labour force statistics with total employment and total population. It should be borne in mind that the Salvadorian population has known an important revision in 2008 and that the time series is broken after 2006. In 2005 for example, 65.1% of the employed population were not covered by social security and were consequently informally employed, but it was 82.8% of the total population who were not covered, even after taking into account private, collective, individual and specific insurance systems.

Table 9 also shows that in the formal sector of the urban economy, nearly ¾ of the employed population (73.7% in 2007 and 76.4% in 2008) are covered with social security, against only 10% in the informal sector (11.4% in 2007 and 9.9% in 2008).

Table 6: Social security coverage and informal employment in Salvador.

El Salvador										
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total population (1)	6,272	6,429	6,510	6,639	6,757	6,864	6,980	5,745	6,122	
Employment (2)	2,496	2,451	2,413	2,520	2,526	2,591	2,686	2,174	2,349	
Covered by social security (LFS) (3)	802	819	858	888	869	905				
<i>Covered by social security (SS) (4)</i>	<i>571</i>	<i>581</i>	<i>577</i>	<i>585</i>	<i>600</i>	<i>611</i>	<i>671</i>	<i>685</i>	<i>705</i>	
Total insured (LFS) (5)	989	1,010	1,019	1,044	1,111	1,182	1,262	1,452	1,465	
<i>% not covered = (2-4)/(2)</i>	<i>77.1%</i>	<i>76.3%</i>	<i>76.1%</i>	<i>76.8%</i>	<i>76.2%</i>	<i>76.4%</i>	<i>75.0%</i>	<i>68.5%</i>	<i>70.0%</i>	
Informal employment (% not covered) = (2-3)/(2)	67.9%	66.6%	64.4%	64.8%	65.6%	65.1%				
Total population not covered (1-5)/1	84.2%	84.3%	84.3%	84.3%	83.6%	82.8%	81.9%	74.7%	76.1%	

El Salvador (urban)									
	Total employment			Formal sector			Informal sector		
	Total	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered
2007	1,343	613	730	738	544	194	605	69	536
	100.0%	45.6%	54.4%	100.0%	73.7%	26.3%	100.0%	11.4%	88.6%
2008	1,471	672	797	793	606	187	678	67	612
	100.0%	45.7%	54.2%	100.0%	76.4%	23.6%	100.0%	9.9%	90.3%

El Salvador (urban)										
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total urban population	3,664	3,778	3,840	3,929	4,032	2,591	2,686	2,174	2,349	
Employment (1)	1,464	1,523	1,521	1,602	1,614	1,650	1,703	1,343	1,471	
Covered by social security (LFS) (2)	688	697	733	757	735	759	738	613	672	
Informal employment (% not covered) = (1-2)/(1)	53.0%	54.2%	51.8%	52.7%	54.5%	54.0%	56.7%	54.4%	54.3%	

Sources: El Salvador: Encuesta de Hogares de Propósitos Múltiples (EHPM), various years. Table B19 (national until 2005, urban since 2007) and table F02 until 2007 (national, urban and rural).

