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World Social Protection Report 2024–26

Regional companion report for Latin America and the Caribbean

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foreword

In September 2024, the ILO published the World Social Protection Report 2024–26: *Universal Social Protection for Climate Action and a Just Transition*. It reviews and illustrates the progress that has been made in the global development of social protection. For the first time, more than half of the world's population is covered by at least one social protection benefit (52.4 per cent), with notable progress in the Asia and the Pacific and the Americas regions. Despite these advances, it is imperative to continue progress towards extending coverage to the 3.8 billion people who remain unprotected against various social risks, with a sharp focus on the urgent need to address the challenges linked to the effects of what is known as the triple planetary crisis: climate change, pollution and biodiversity loss. In particular, the report addresses the impact of the climate crisis on social justice and highlights the role of social protection in both climate change adaptation and compensating and cushioning individuals and enterprises from potential adverse impacts through mitigation and other environmental policies.

In addition to focusing on the role of universal social protection systems in helping to realize climate ambitions and facilitating a just transition, the report is part of the monitoring framework for the 2030 Agenda for Sustainable Development. In this respect, it is a wake-up call on the need to formulate and pursue policies that help close protection gaps and realize ambitions for a just transition to environmentally sustainable economies and societies for all.

This report complements the World Social Protection Report and aims to provide a global perspective, focusing on the progress and challenges of social protection policy in the Latin America and Caribbean region. To this end, it begins by highlighting the key messages of the *World Social Protection Report*, with special reference to the situation in the region, and then focuses on the most relevant issues for advancing universal, adequate, comprehensive and sustainable social protection systems that are adapted to the changing world of work in the countries of the region, thereby enabling policy actions to be taken to address climate change and accomplish a just transition.

After addressing these issues from the viewpoint of where evolving concepts and the regional reality converge, the third and fourth parts of the report discuss the key aspects defining the role that social protection must play in responding to the climate crisis and the consequent need to close coverage gaps, given the region's labour market characteristics. In this context, the most relevant evidence from the world of work in the countries of the region and the weight of informality as determinants of social protection gaps are discussed. This is a necessary step before moving on to a study of the situation of life-cycle risks in Latin American and Caribbean countries, while attempting to group cases together based on the different issues encountered in each of the social protection gaps.

The report concludes with a series of reflections on public policy orientations for achieving universal, adequate and sustainable social protection, climate action and a just transition, and for closing funding gaps, so as to ensure the sustainability and equity of social protection. It is hoped that this report will contribute to a renewed discussion on regional priorities and policy options.

Ana Virginia Moreira

ILO Regional Director for Latin America
and the Caribbean

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Global perspective

chapter 1

The *World Social Protection Report 2024–26* shows significant progress has been made in social protection. For the first time, more than half of the world's population (52.4 per cent) is covered by some form of social protection. However, what should not be overlooked is that 3.8 billion people remain entirely unprotected, and a much larger proportion inadequately protected. In addition, the wide disparities between different regions must be taken into consideration. Today, in addition to traditional demands for coverage, especially for countries with a higher percentage of people employed in the informal economy, and demands resulting from technological and demographic changes, there is a much stronger focus, albeit belatedly, on demands linked to climate change.

The role social protection systems must play is becoming all the more urgent given their potential function in simultaneously addressing the need for climate action and a just transition to address the triple planetary crisis – climate change, pollution and biodiversity loss.

Universal social protection systems have an important role to play in helping to realize climate ambitions and facilitating a just transition. Social protection is fundamental for climate change adaptation, as it tackles the root causes of vulnerability by preventing poverty, promoting social inclusion and reducing inequalities. At the same time, it enhances people's capacity to cope with climate-related shocks ex ante by providing an income floor and access to healthcare to counteract the impact of climate-related events on people's capacity to generate income or on their health. It also contributes to raising adaptive capacities, including those of future generations, through its positive impacts on human development, productive investment and livelihood diversification.

An inclusive and efficient loss and damage response at scale can leverage social protection systems, particularly when high levels of coverage and preparedness exist. In short, social protection systems are key for compensating and cushioning individuals and enterprises from potential adverse impacts of mitigation and other environmental policies. Social protection is essential to ensure that the current green and low-carbon energy transition leaves no one behind.

For this reason, decisive policy action is required to strengthen social protection systems and adapt them to new realities, especially in the countries most vulnerable to climate change, where coverage is lowest. The objective is twofold: implementing policies to support mitigation and adaptation efforts to contain the climate crisis while at the same time strengthening social protection to address both ordinary life-cycle risks and climate risks.

However, the fact that the capacity of social protection systems to contribute to a just transition is held back by persistent gaps in social protection coverage, adequacy and financing cannot be ignored. These hinder the achievement of the Sustainable Development Goals (SDGs) by 2030. Investing in reinforcing social protection systems is indispensable for a successful just transition. The climate crisis will undoubtedly exacerbate existing vulnerabilities, poverty and inequalities when precisely the opposite is needed.

It should be recognized that the climate crisis can only be overcome through common effort but with differentiated responsibility proportional to the distinct capacities of different countries. In this regard, special remedial responsibility lies with those primarily responsible for the crisis. This has major implications for the role of international financial support for countries with insufficient economic and fiscal capacities that have contributed least to the crisis but are bearing its brunt.

The main findings of the *World Social Protection Report 2024–26* on the different components of social protection are summarized below, following a general introduction.

1.1 General aspects of coverage

Social protection coverage has surpassed an important milestone globally, with more than half of the world's population (52.4 per cent) covered by at least one social protection benefit (SDG indicator 1.3.1), compared to 42.8 per cent in 2015. The situation in Latin America and the Caribbean is favourable when compared to the global average, with 61.2 per cent of the population covered by at least one social protection benefit (figure 1). However, as will be seen below, the gaps between countries are very wide, with coverage ranging from 6.6 per cent and 12.1 per cent in Haiti and Guatemala, respectively, to 95 per cent in Uruguay.

Furthermore, the pace to close protection gaps is too slow. The world is currently on two very different and divergent social protection trajectories: high-income countries (85.9 per cent) are edging closer to enjoying universal coverage, and upper-middle-income countries (71.2 per cent) and lower-middle-income countries (32.4 per cent) are making great strides in closing protection gaps. At the same time, low-income countries' coverage rates (9.7 per cent) have hardly increased since 2015, remaining at very low levels. Figure 1 includes information on some regions; it shows the situation in Europe and Central Asia, with much higher levels of coverage in all the indicators presented, and how the subregions of Latin America and the Caribbean compare with the rest. It also shows the higher social protection coverage for the older adult population and persons with disabilities, as well as the progress made over the last decade.

In the 20 countries most vulnerable to the climate crisis,[1] just a mere 8.7 per cent of the population is covered by some form of social protection, leaving 364 million people wholly unprotected. This means that in these countries, more than 90 per cent of people do not have access to any type of social protection benefit, whether for children and family members or for unemployment, nor to any regular monetary support to protect them from the harmful effects of climate change.

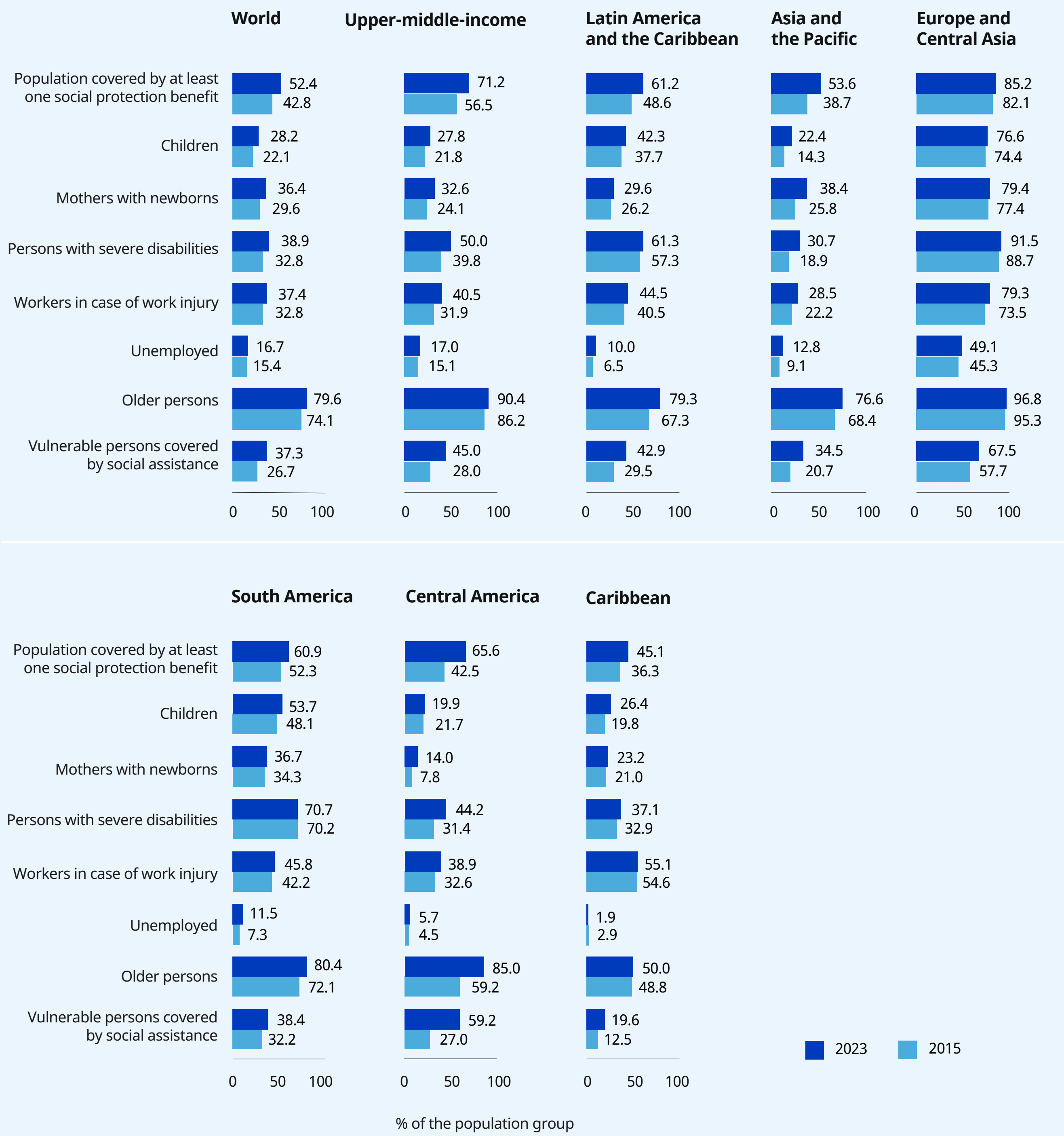
Ambitions to close gaps in the coverage, comprehensiveness and adequacy of social protection systems are stymied by significant underinvestment in social protection. On average, countries spend 12.9 per cent of their GDP on social protection (excluding health), but this figure masks staggering variations between countries. High-income countries spend 16.2 per cent; upper-middle-income countries, 8.5 per cent; lower-middle-income countries, only 4.2 per cent; and low-income countries, a paltry 0.8 per cent. In the case of Latin America and the Caribbean region, investment in social protection is at 10.6 per cent of GDP (excluding health), in very different situations. While Brazil and Uruguay have social protection spending of 17.0 per cent and 14.6 per cent of GDP, in Nicaragua, Jamaica and Haiti, aggregate GDP proportions are 0.8 per cent, 1.1 per cent and 1.1 per cent, respectively. The climate crisis is likely to lead to increased needs, including due to higher prices and the requirements for productive restructuring, which will result in an increase in expectations for adequate benefits from social protection systems.

Additional efforts are therefore needed to ensure universal, comprehensive and adequate protection, while ensuring that social protection systems are equitably and sustainably financed. It is essential to integrate the approach to and extension of social protection with environmental sustainability policies.

The status of each social protection system function is discussed below, using the information in figure 1 as a reference.

1 According to the University of Notre Dame's climate vulnerability index (ND-GAIN), the 20 countries most vulnerable to climate change include, in alphabetical order, Afghanistan, Benin, the Central African Republic, Chad, the Democratic Republic of the Congo, Eritrea, Guinea-Bissau, Kiribati, the Maldives, Mali, the Marshall Islands, Mauritania, Micronesia, Niger, Rwanda, Sierra Leone, the Solomon Islands, Somalia, Sudan, Tonga and Tuvalu.

▶ **Figure 1. SDG indicator 1.3.1: Effective social protection coverage, global, regional, sub-regional and income level estimates, by population group, 2015 and 2023** (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

1.2 Social protection continues to be elusive for the vast majority of children

For children aged 0 to 18 globally, only 28.2 per cent receive a family or child benefit. Fewer than one in ten (8.7 per cent) children aged 0 to 18 in low-income families receive a child or family cash benefit, leaving millions vulnerable to missed education, poor nutrition, poverty, child labour and inequality, and exposing them to long-lasting impacts. In Latin America and the Caribbean, social protection covers 42.3 per cent of children and reflects the widespread development of conditional and unconditional cash transfer programmes in the region over the last two decades.

In this context, public spending on social protection for children must increase. On average, 0.7 per cent of GDP is spent on child benefits globally, with large regional disparities, ranging from 0.2 per cent in low-income countries to 1.0 per cent in high-income countries. The Latin America and Caribbean region invests 0.8 per cent of GDP in social protection for children.

1.3 Pronounced gaps in social protection remain for the working-age population

Although some progress has been seen in protecting persons of working age, this is insufficient and due largely both to difficulties in reducing informal employment and, more generally, to the importance of productive units operating in the informal economy.

Only 16.7 per cent of unemployed people globally receive unemployment cash benefits, up by 1.3 percentage points compared to 2015, which means that only a small percentage of the unemployed are covered. Coverage in the Latin America and Caribbean region protects only 10 per cent of unemployed persons, which is closely linked to labour market characteristics in the region, or the lack of unemployment protection schemes, as is the case in most Central American and Caribbean countries.

Public expenditure estimates show that, worldwide, the equivalent of 4.8 per cent of GDP is allocated to public social protection expenditure for working-age persons. To a large extent, limited expenditure explains protection gaps for these individuals. Latin America and the Caribbean spend on average only 2.5 per cent of GDP, with disparities existing between regions, given that South America allocates an average of 2.9 per cent, while Central America and the Caribbean allocate under 2.0 percentage points (1.8 per cent and 1.2 per cent, respectively).

These levels do not only refer to cash benefits for unemployed persons. They also take into account other more specific incentives, related primarily to health and work risks. First, it should be noted that 56.1 per cent of the labour force in the world, representing 34.4 per cent of the working-age population, is legally entitled to sickness benefits. This means 4.1 billion working- age persons are not legally protected. Climate change creates new challenges for productivity and sickness protection owing to the spread of existing and new diseases.

Second, 37.4 per cent of workers enjoy employment injury protection for work-related injuries and occupational disease, up by 4.6 percentage points compared to 2015. This means 2.3 billion workers are left totally uncovered. In the Latin America and Caribbean region, effective coverage stands at 44.5 per cent.

Third, 38.9 per cent of people with severe disabilities receive a disability benefit, up by 6.1 percentage points compared to the indicators in the previous report, leaving 146 million persons with a severe disability uncovered. In Latin America and the Caribbean, coverage is above the global average, protecting 61.3 per cent of persons with severe disabilities.

Lastly, the report states that 36.4 per cent of women with newborns worldwide receive a cash maternity benefit, up by 6.8 percentage points compared to 2015. This equates to 85 million women with newborns not covered. The Latin America and Caribbean region has coverage below the global average, at 29.6 per cent.

▶ 1.4 Extended social protection coverage for older persons

Worldwide, 79.6 per cent of people above retirement age receive a pension, up by 5.5 percentage points since 2015, making it the most extensive protection guarantee in the world. Nonetheless, more than 165 million individuals above the statutory retirement age do not receive a pension, which is why ensuring adequate protection in old age remains a challenge, particularly for women (Razavi et al. 2024), workers with low earnings, those engaged in precarious employment, workers on digital platforms and in the rural economy, and migrant workers. In particular, in countries with high levels of informality, contributory pension coverage is often supplemented by non-contributory and tax-financed pensions . However, in many cases, benefit levels are insufficient. In the case of Latin America and the Caribbean, pension system coverage is extensive, at 79.3 per cent of the statutory retirement age population.

Globally, public expenditure on pensions and other non-health benefits for older people averages 7.6 per cent of GDP. However, substantial regional variations still exist, with expenditure levels ranging from 10.5 per cent of GDP in Europe and Central Asia to 1.7 per cent in Africa. In Latin America and the Caribbean, the average is 7.4 per cent of GDP.

▶ 1.5 Differences in social health protection

With regard to social health protection, it should be noted that, although 83.7 per cent of the global population is covered by law, only 60.1 per cent is effectively protected by a health protection scheme. This means 3.3 billion people do not enjoy health protection. Coverage has stalled since 2020 and barriers to healthcare access remain. Average coverage in Latin America and the Caribbean stands at 79.9 per cent. It should be recognized that assessing the level of coverage for social health protection is much more complex and cannot be adequately reflected by considering these percentages alone. Rather, the different ways of organizing and managing health systems in each country must be taken into account.

It is especially important to note that the climate crisis is directly impacting people's health, while also exacerbating existing socio-economic inequalities, which act as powerful determinants of health equity.

▶ 1.6 Main recommendations of the World Social Protection Report

By way of introduction to the analysis of the Latin America and Caribbean region, the main priorities outlined in the report at the global level are summarized below:

- Mitigating the climate crisis and achieving a just transition requires giving sufficient attention to building rights-based universal social protection systems. Social protection is among the most powerful policy tools that governments can deploy to manage this challenge fairly by ensuring that everyone is adequately protected. This must be part of an integrated policy response.
- By reinforcing social protection systems, States can demonstrate that they intend to protect their people through a reinvigorated social contract.
- Keeping alive the promise of leaving no one behind remains paramount. This means: (a) pivoting from reducing poverty to preventing poverty and moving away from flimsy social safety nets towards solid social protection

floors, and progressively reaching higher, more adequate levels of protection; (b) ensuring that social protection systems are gender-responsive; (c) facilitating access to quality care and other services; and (d) making health and well-being a more central focus of our economies.

- Preparedness for climate shocks and just transition policies requires comprehensive social protection systems to be in place ex ante. Systems can contribute to preventing, containing and softening the impacts of crises, promoting swift recovery and building people's capacity to cope with shocks as well as everyday risks.
- Further investment is essential to achieve universal and robust social protection systems. Domestic resource mobilization is critically important for addressing both life-cycle and climate risks in a sustainable and equitable way.

Universal social protection for climate action and a just transition

chapter 2

The impact of climate change, which is predominantly evident in rising temperatures, rainfall variations and sea levels, is being felt around the world. This is increasing the risks that people face throughout their lives, who, in turn, must cope with the impact of policies designed to mitigate or adapt to the change.

At the same time, climate policies can negatively impact individuals, for example, if they lose their income sources that depend on carbon-intensive sectors or natural resources they can no longer access. Social protection provides coverage against increasing risks that people face over the course of their lives, including in the context of climate change and climate policies (box 1). Without comprehensive and adequate social protection for all, climate change adaptation and mitigation efforts may leave some people behind. This, in turn, risks undermining the sustained public support required to transition to an environmentally sustainable economy and society (ILO 2023c).

▶ Box 1. What is social protection?

According to the ILO (2024d), social protection is the set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle. Social protection includes nine main areas: child and family benefits; maternity protection; unemployment support; employment injury benefits; sickness benefits; health protection (medical care); old-age benefits; disability benefits; and survivors' benefits. Social protection systems address all these policy areas through a mix of contributory schemes (social insurance) and non-contributory tax-financed benefits (including social assistance).

The term "social protection" refers to all policies and programmes providing benefits, in cash or in kind, to ensure protection from: lack of access or unaffordable access to healthcare; lack of work-related income, or insufficient income, caused by sickness, disability, maternity, employment injury, maintenance of children; unemployment, old age or death of a family member; general poverty, vulnerability and social exclusion (ILO 2019).

As a human right, social protection is enshrined in the Universal Declaration of Human Rights (1948), the International Covenant on Economic, Social and Cultural Rights (1966) and other major United Nations human rights instruments. States have a legal obligation to protect and promote human rights, including the right to social protection (or social security), and to ensure that individuals can realize their rights without discrimination.

Social protection systems can encompass various collectively financed mechanisms, such as (ILO 2025a):

i. Contributory or insurance-based schemes: These provide cash and in-kind benefits. They are financed by compulsory contributions from workers and employers, often also with the participation of the State. Such schemes generally protect employees and self-employed workers.

ii. Non-contributory schemes: These are financed through general taxation and provide protection, in cash or in kind, for various groups of people, such as persons with disabilities, children and people living in poverty. They may be universal and cover all residents through, for example, universal social pensions, or they may target certain disadvantaged individuals and groups, for example through means-tested social assistance benefit schemes for individuals and families living in poverty.

iii. Other forms of social protection: Community or occupation-based, or mutual benefit schemes, may also be part of the social security system, on condition that they conform to the essential elements of the right to social security.

iv. Supplementary schemes: These are usually operated by private insurance companies and supplement existing social protection systems by offering additional coverage beyond that provided by general schemes.

All schemes should be embedded in a clear and easily accessible legal framework, set transparent eligibility criteria and provide a direct indication of the nature and level of benefits.

2.1 Climate change in the regional context

According to the World Meteorological Organization, in its report *State of the Climate in Latin America and the Caribbean 2023*,[2] the 2023 mean temperature in Latin America and the Caribbean was the highest ever recorded in history, 0.82 °C above the 1991–2020 average. Relative to the 1961–90 period, 2023 was 1.39 °C warmer. Warming was more pronounced in the region in 2023 compared to 2022 due to the El Niño phenomenon. The 1991–2023 period showed the highest warming trend (about 0.2 °C or higher per decade) since 1900 in the Latin America and Caribbean region (compared with the previous 30-year periods of 1900–30, 1931–60 and 1961–90). Mexico experienced the fastest rate of warming of the four subregions, about 0.3°C per decade, from 1991–2023.

Climate change is undoubtedly having an impact on long-term economic performance and will have even more profound repercussions if emission reduction targets are not met. Many countries in Latin America and the Caribbean have already experienced several days with temperatures above 35°C and, according to shared socio-economic pathways (SSP) scenarios, including SSP2-4.5 (current policies) and SSP5-8.5 (very high emissions) scenarios, the number of days of extreme heat is expected to increase dramatically. In South America, it is predicted that by mid-century, between 12 per cent and 16 per cent of days in the year will have average temperatures above 35°C, and that these percentages will increase to between 15 per cent and 26 per cent by the end of the century. This would have an impact on productivity and therefore on long-term economic performance.

Both the factors that generate higher greenhouse gas emissions and the impact of warming differ between countries. For example, based on information from the Intergovernmental Panel on Climate Change (IPCC), the Economic Commission for Latin America and the Caribbean (ECLAC) has estimated that the additional days of exposure to heatwaves in the period 2016–20 compared to 1986–2005 were highest in Suriname and Honduras, with 15.2 and 11.2 days, respectively. In Belize, the Bolivarian Republic of Venezuela, Colombia, Ecuador, Guatemala and Guyana, the additional days ranged from seven to ten, while in Argentina, Brazil, Chile, Costa Rica, El Salvador, Uruguay, Panama, Paraguay, Peru, the Plurinational State of Bolivia and Nicaragua, there were fewer than five days.

Rising temperatures and heatwaves are a threat to working conditions. The ILO estimates that the reduction in productivity due to this factor is equivalent to the loss of 2.5 million full-time jobs in the region, with the greatest impact in South America (1.6 million jobs) due to its larger population. In turn, this will have a larger negative impact on outdoor work and on those working in the informal sector given they face mounting challenges in occupational safety and health and have limited social protection coverage (Saget et al. 2020).

Over the last half century (between 1970 and 2019), floods were the most frequent cause of disaster, accounting for 77 per cent of deaths and 59 per cent of economic losses in South America. Droughts were responsible for the second-highest percentage of economic losses. In North and Central America and the Caribbean, economic losses due to extreme weather-, climate- and water-related events have increased tenfold over the past 50 years, with a recorded 1,977 disasters causing 74,839 deaths and US$1.7 trillion in economic losses. During this period, the region accounted for 18 per cent of weather-, climate- and water-related disasters, 4 per cent of related deaths and 45 per cent of associated economic losses worldwide [(WMO 2021) in (ECLAC 2024a)]. The most frequent hazards – tropical cyclones (27 per cent) and river floods (17 per cent) – caused the majority of deaths (60 per cent and 14 per cent, respectively). Tropical cyclones accounted for 58 per cent of total damage in the region. In terms of work, the ILO and the Inter-American Development Bank estimate that, for the region, working-life years lost due to natural disasters or environmental-related hazards increased from 138 to 197 per 100,000 workers from 2000–07 and 2008–15 (Saget et al. 2020). Risk information and early warning systems and their incorporation into social protection systems under the adaptive social protection approach have become increasingly important as a measure to mitigate impacts.

According to ECLAC estimates (Van der Borght et al. 2023), the impact on GDP per capita in

2 See https://library.wmo.int/records/item/68891-state-of-the-climate-in-latin-america-and-the-caribbean-2023.

the countries of the region will be -1.3 per cent in 2030 and -3.3 per cent in 2050. The impacts vary from country to country. Poverty levels for 2030 can be projected based on the current GDP per capita growth trend (1.7 per cent) and compared with estimated poverty levels for a scenario in which GDP per capita falls due to climate change. There are different estimates of the social impact of climate change. According to different methodologies, it is predicted that, as a result of this situation, between 2 and 16.7 million more people could fall below the poverty line, and between 1.1 and 9.6 million could fall into extreme poverty.[3] Poverty and extreme poverty levels in 2021 stood at 32.1 per cent and 13.8 per cent (201 million and 86 million people), respectively (ECLAC 2022). Lower growth rates due to the chronic effects of climate change would reduce the region's capacity to create jobs and reduce poverty, increasing the importance of social protection systems to address these risks.

The countries in the region must find a good policy mix to enable them to reconcile the economic growth needed to meet social objectives with the constraints imposed by both environmental objectives and persistent external constraints (ECLAC 2024a). Specifically, special emphasis should be placed on protecting populations and enterprises during adaptation to climate change, while facilitating the transition to more sustainable economies by reducing greenhouse gas emissions. The transition to net-zero economies undoubtedly also offers significant employment opportunities, but it will also involve job losses in some sectors, such as animal-based food production or fossil fuel-based electricity, as illustrated in box 2, which highlights the need to put social protection mechanisms in place. In short, social protection has a key role to play in enabling and strengthening environmental policies and reducing the social risks associated with mitigating extreme climate-related events and the necessary adaptation to a green economy.

▶ Box 2. Net-zero emissions in Latin America – an opportunity for job creation

Decarbonization in Latin America offers significant benefits for job creation. By 2030, it is estimated that the transition to a net-zero emission economy could generate 15 million new jobs, compared with adopting a business-as-usual policy. These jobs will be concentrated mainly in sectors such as agriculture, renewable energy, forestry and construction. While in some sectors, such as fossil fuel-based electricity and animal-based food production, jobs will be lost (7.5 million), the creation of 22.5 million jobs in other sectors will compensate for this loss. Dietary changes, replacing animal-based foods with plant-based foods, will turn out to be the main driver of the labour impact of decarbonization, affecting the region's main employer, the agri-food sector. It is estimated that 19.7 million jobs will be created in this sector versus a loss of 4.3 million jobs in livestock herding, poultry, dairy and fishing. In addition, new jobs in low- and medium-skilled areas, particularly in rural areas, are expected to benefit a large part of the population currently underutilized, including young people and workers in high-emission sectors.

To ensure a just transition, it is essential to accompany decarbonization with labour retraining and training policies to facilitate the relocation of workers from carbon-intensive sectors to more sustainable industries. Policies must also address gender equality, as many of the new jobs will be created in male-dominated sectors. Furthermore, it is crucial to ensure that the new jobs are decent jobs, with adequate working conditions and access to social protection, especially in rural areas. With a comprehensive approach that combines environmental, labour and sectoral policies, Latin America can achieve a transition to a net-zero future, promoting more inclusive and sustainable development.

Source: Saget et al., 2020.

3 According to Burke et al. (2015), the increase in poverty and extreme poverty due to climate change would be 16.7 and 9.6 million people, while for ECLAC (2022) it would be 3.2 and 1.8 million, respectively, and for Kahn et al. (2019) it would be 2.0 and 1.1 million, respectively.

2.2 The role of social protection in addressing the climate crisis

It has been observed that societies that have established comprehensive and adequate social protection systems are in a better position to cope with adverse climate impacts. In contrast, societies with higher levels of informality in their economies and inadequate social protection systems are at a double disadvantage. Social protection provides coverage against inevitable risks over the course of a person's life, including extreme events (ILO 2022a).

Social protection must provide coverage for the population against the adverse impacts of climate change, as well as environmental policies. It must also enable and encourage innovative investments and policies that are more sustainable and improve employability. Comprehensive and adequate social protection helps to ensure that climate change adaptation and mitigation efforts leave no one behind. Beyond protecting people from adverse impacts, social protection can support people to meet the new requirements of the world of work. In this way, social protection not only helps build resilience, but can actively facilitate the transition to a sustainable economy and society by enabling more people to contribute to and benefit from it – and in the process, making it more socially just (ILO 2023c).

Evidence points to countries with higher levels of social protection for their populations being less vulnerable to climate change. In this regard, figure 2 shows the relationship between levels of social protection (measured using the indicator of population covered by at least one social protection benefit) and vulnerability to climate change (measured using the Notre Dame Global Adaptation Initiative Country Index – ND-GAIN –). A country's ND-GAIN index score includes a vulnerability component and a preparedness score. Vulnerability is considered in six life-supporting sectors: food, water, health, ecosystem service, human habitat, and infrastructure.[4] Globally, the vulnerability index stands at 0.430, with variations ranging from an average of 0.511 in Africa to 0.336 in Europe and Central Asia. In Latin America and the Caribbean, the average vulnerability is 0.415. Figure 2 illustrates the above-mentioned relationship for different countries, ordered (by colour) by region, while figure 3 reproduces that relationship for Latin American and Caribbean countries by subregion. In this region, vulnerability to climate change, according to the above-mentioned indicator, appears to be more homogeneous, with Haiti standing out as the country with the highest vulnerability coinciding with the lowest social protection coverage.

One strategy to mitigate the impact of climate change on vulnerable populations has been the creation of cash transfer programmes linked to climate-related events. Several countries in the region have used such mechanisms, as in the case of El Salvador and Peru, which added new beneficiaries to existing social protection programmes in response to droughts, hurricanes and torrential rains (Beazley et al. 2019). The *Oportunidades* programme in Mexico has provided cash transfers to its beneficiaries affected by disasters. Although it was not a climate shock, the COVID-19 pandemic has been a precedent in the region that led many countries to implement emergency cash transfers in response to the crisis, demonstrating, in turn, that they are effective coping mechanisms (Bagolle et al. 2023).

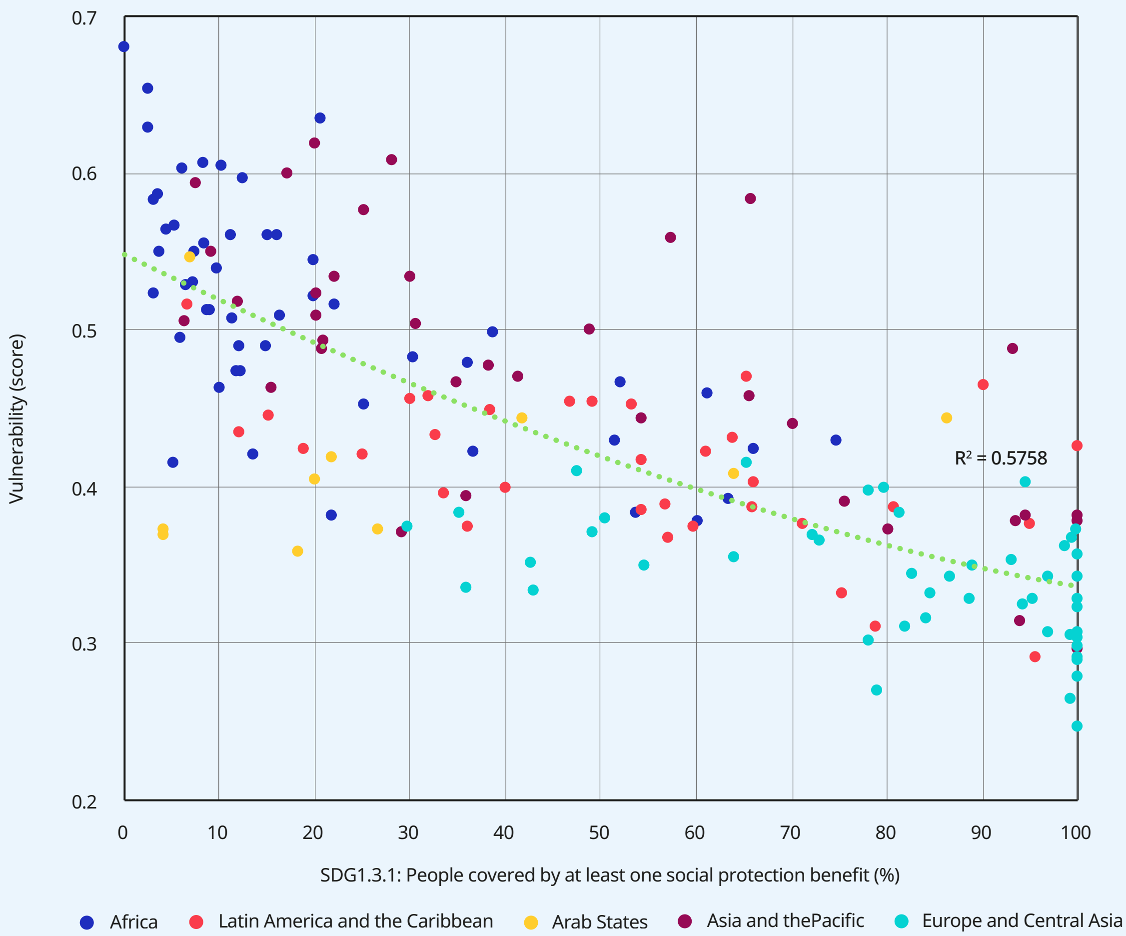
Climate change is having serious repercussions on the safety and health of workers in all regions of the world. These people are the most exposed to the risks of climate change, but often have no choice but to continue working, even in dangerous conditions. Globally, occupational safety and health protection has struggled to keep pace with the evolving risks of climate change, leading to increased mortality and morbidity among workers. Collaborative efforts are needed to develop and implement effective mitigation and adaptation measures to protect workers around the world. The negative impact of climate change on workers differs depending on the type of work, the sector in which they work and, of course, the place where they work. But they are undoubtedly

4 Vulnerability measures a country's exposure, sensitivity and ability to adapt to the negative impact of climate change. Exposure measures the degree to which a system is exposed to significant climate change from a biophysical perspective. Exposure indicators are projected impacts for the coming decades and are therefore invariant over time in ND-GAIN. Sensitivity assesses the degree to which a country depends on a sector negatively impacted by a climate threat, or the proportion of the population particularly susceptible to a climate change threat. Adaptive capacity analyses the availability of social resources for sectoral adaptation.

very serious, as shown in the ILO World Social Protection Report (ILO 2024a).

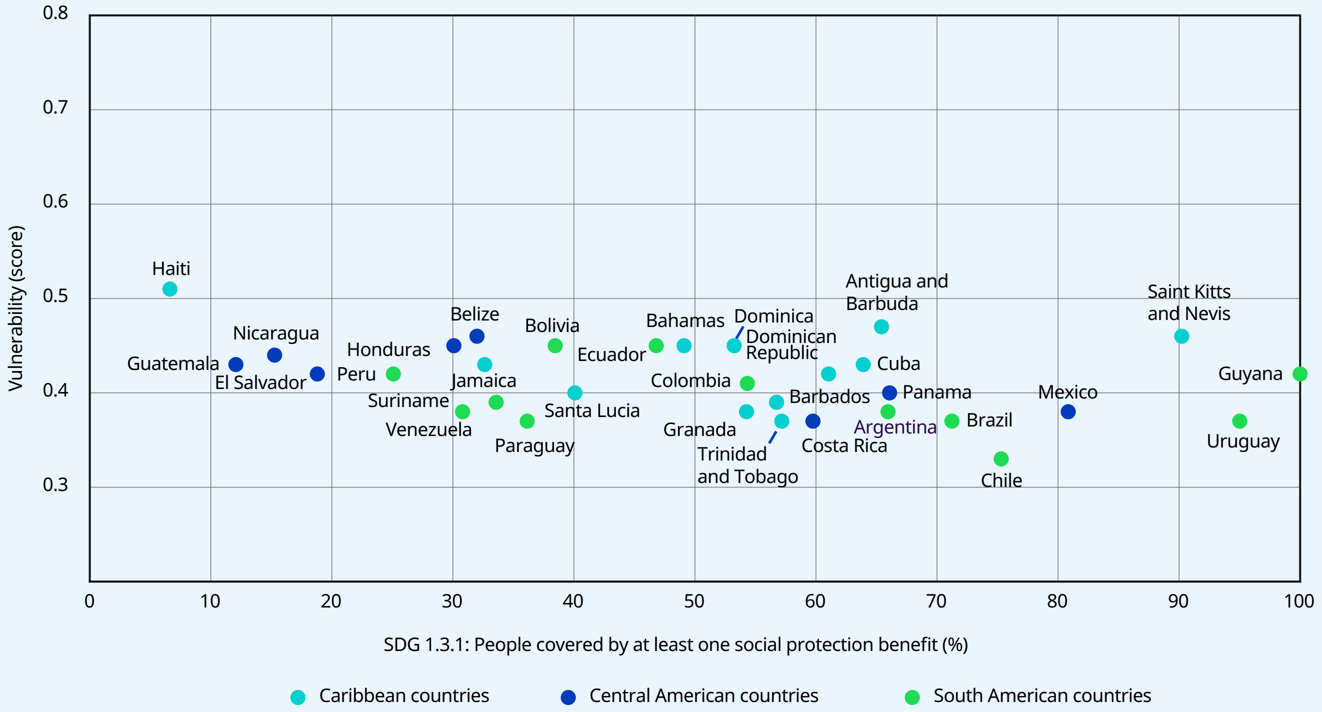
In this context, the world of work can make a significant contribution. In addition to adapting to the impact of climate change, workplaces can contribute to climate change mitigation strategies with measures such as improving energy efficiency. However, special attention should be paid to taking account of the fact that the rapid shift towards green and sustainable technologies can create new challenges in occupational safety and health, especially if adequate protection has not been put in place. For example, solar panels, compact fluorescent lamps and lithium-ion batteries contain toxic chemicals that are hazardous to workers' health.

▶ **Figure 2. Relationship between a country's vulnerability to climate change** (score) **and social protection coverage** (percentage)**, by region, 2023**



Source: ILO World Social Protection Report 2024–26, based on the Notre Dame Global Adaptation Initiative Country Index and the ILO World Social Protection Database.

▶ **Figure 3. Relationship between a country's vulnerability to climate change** (score) **and social protection coverage** (percentage)**, by country and subregion in Latin America and the Caribbean, 2023**



Source: [Notre Dame Global Adaptation Initiative Country Index]() and the [ILO World Social Protection Database]().

Urgent need to close social protection gaps

chapter 3

The previous chapter showed that social protection plays a vital role in the face of adverse climate events. On the one hand, societies that have established comprehensive and adequate social protection systems are in a better position to cope with such events and, on the other, the expansion of social protection is needed to address the situation of sectors impacted by climate change itself. This chapter will analyse the labour market situations in the region with regard to the strengthening of social protection.

▶ 3.1 Structural situation of the labour market in Latin America and the Caribbean

Informality is a structural feature of labour markets and productive organization in Latin American and Caribbean countries, and is the most important factor in explaining social protection gaps in the region. Over the last two decades, informality has consistently accounted for more than 50 per cent of total employment. In mid-2024, 47.6 per cent of employment in the region was in the informal economy (average of 12 countries). This is a common trait in all countries in the region, although some countries have been identified as having a more acute and persistent problem (ILO 2025c).

This trend has been consistent with labour market indicators in recent years, showing a fall of 6.7 percentage points over the last two decades. However, despite the various strategies implemented by countries to advance formalization and promote decent employment, there is an informality floor that is difficult to break through. This widens the gaps in access to social protection guarantees between workers in informal and more precarious employment and those in formal employment, exacerbating the situation of the workers in the informal economy in the face of macroeconomic and climate shocks.

The region continues to experience poor quality job creation, high informality, low compliance with labour legislation, insufficient progress in productivity and sharp economic cycles that constantly affect the performance of enterprises, working conditions and the social situation in the medium and long term. Added to this are the consequences of the COVID-19 pandemic, which triggered a profound health, economic and labour crisis, with atypical labour market adjustments and behaviour compared to the economic crises that the region had previously faced (Beccaria et al. 2022).

What should be recognized is that there have been significant advances in the world of work, not only in traditional labour market indicators, but also in the building of labour institutions. While these have provided better tools to address present and future challenges – both those related to the economic cycle and those associated with technological advances, demographic and environmental transitions – it has not yet been possible to close the gaps in social protection coverage (as detailed in section 5), benefits are insufficient and risks to fiscal sustainability persist in many countries (ILO 2023a).

▶ 3.2 Labour market dynamics since 2015

A look at the labour market situation in Latin America and the Caribbean over the last three decades shows that the unemployment rate has changed in line with recurring economic cycles. In particular, between 2004 and 2011, the region saw a significant fall in the regional unemployment rate of 2.6 percentage points, linked to a period of favourable international prices for economies. Subsequently, a cycle of slower economic growth between 2014 and 2019 resulted in an increase in unemployment levels of 2 percentage points. Subsequently, the health crisis caused by COVID-19 led to an unprecedented contraction in regional GDP of -6.8 per cent, resulting in an unemployment rate of 11.1 per cent, which has been followed by a recovery cycle since 2021 (ILO 2023a).

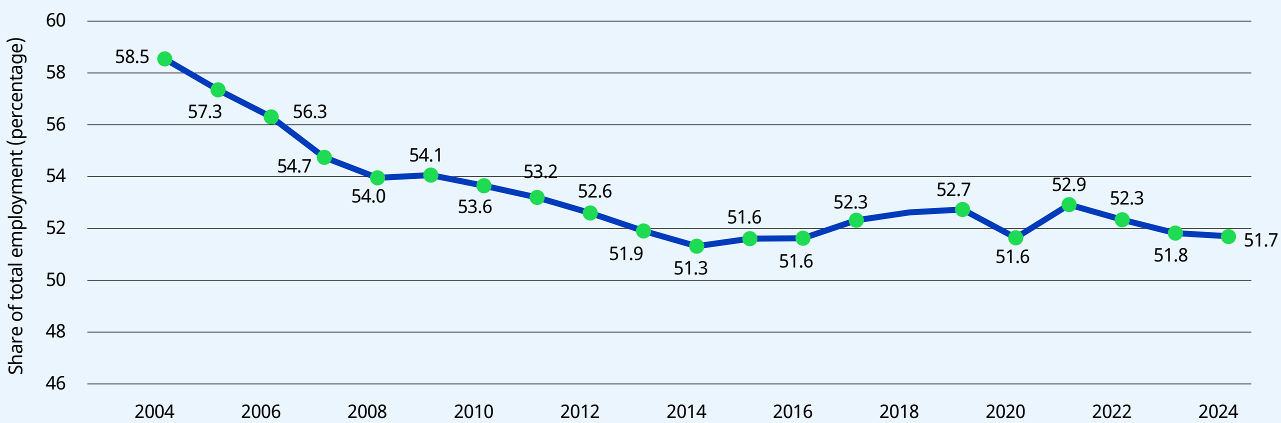
Against this backdrop, employment structure in the region also underwent changes in the composition of formal and informal employment. Between 2012 and 2019, informal employment was closely linked to the economic cycle: it fell when the economy grew and increased when economic activity contracted. In contrast, the crisis during the pandemic caused changes in the dynamics of formality and informality. Thus, the job losses observed in 2020 had a proportionally greater impact on informal employment, causing the informality rate to fall in that year. However, in the following two years, informal job employment growth was higher, causing the informality rate to rise to levels close to those seen before the pandemic (figure 4) (ILO 2023a).

With regard to employment structure, it is worth noting that most of those employed in the region, nearly half of total employment, are private wage earners and that, since 2000, their share has been increasing as the participation of women in private wage employment has grown (up 10 percentage points between 2000 and 2022). Self-employment, which accounts for just over a quarter of total employment, also increased its share by 2 percentage points over the same period. In contrast, there has been a fall in other groups, those with more informal conditions, such as domestic service and unpaid family workers, whose share fell by 1.4 and 1.1 percentage points between 2000 and 2022, respectively (ILO 2023a).

Globally, following the recovery of pre-COVID-19 levels in key labour indicators in many regions, the focus is now on addressing persistent decent work deficits. In 2023, some 2 billion workers were in informal employment worldwide, the highest level in two decades, accounting for 58 per cent of the global workforce. While longer-term trends show progress in some areas, this is not happening fast enough. The five percentage point fall in the informality rate over the last 18 years is too slow to expect widespread formalization in the immediate future. In fact, even today, more than eight out of ten employed persons in Africa were in informal employment in 2023, almost two thirds in Asia and the Pacific, and, as noted, more than half in Latin America and the Caribbean (figure 5) (ILO 2023b; 2024c).

In the Latin America and the Caribbean region, different trajectories and levels of informality can be observed. Of the 17 countries with information available, eight show a decrease in the proportion of informal employment between 2015 and 2023. These include Brazil, Chile, Colombia, Costa Rica, El Salvador, Jamaica, Mexico and Paraguay. Meanwhile, in six cases, informality increased during the same period (Argentina, Ecuador, Guatemala, Panama, Peru and Uruguay). In three countries, levels of informality remained stable during the period under review (Plurinational State of Bolivia, Dominican Republic and Saint Lucia). Beyond the trend, it is also important to note the disparities that can be seen in the region, with countries with levels of informality around 30 per cent (such as Chile and Uruguay), although persistent, and other cases with levels close to those of African countries, above 80 per cent (figure 5).

▶ **Figure 4. Evolution of informal employment as share of total employment in Latin America and the Caribbean, 2004–23** (percentage)

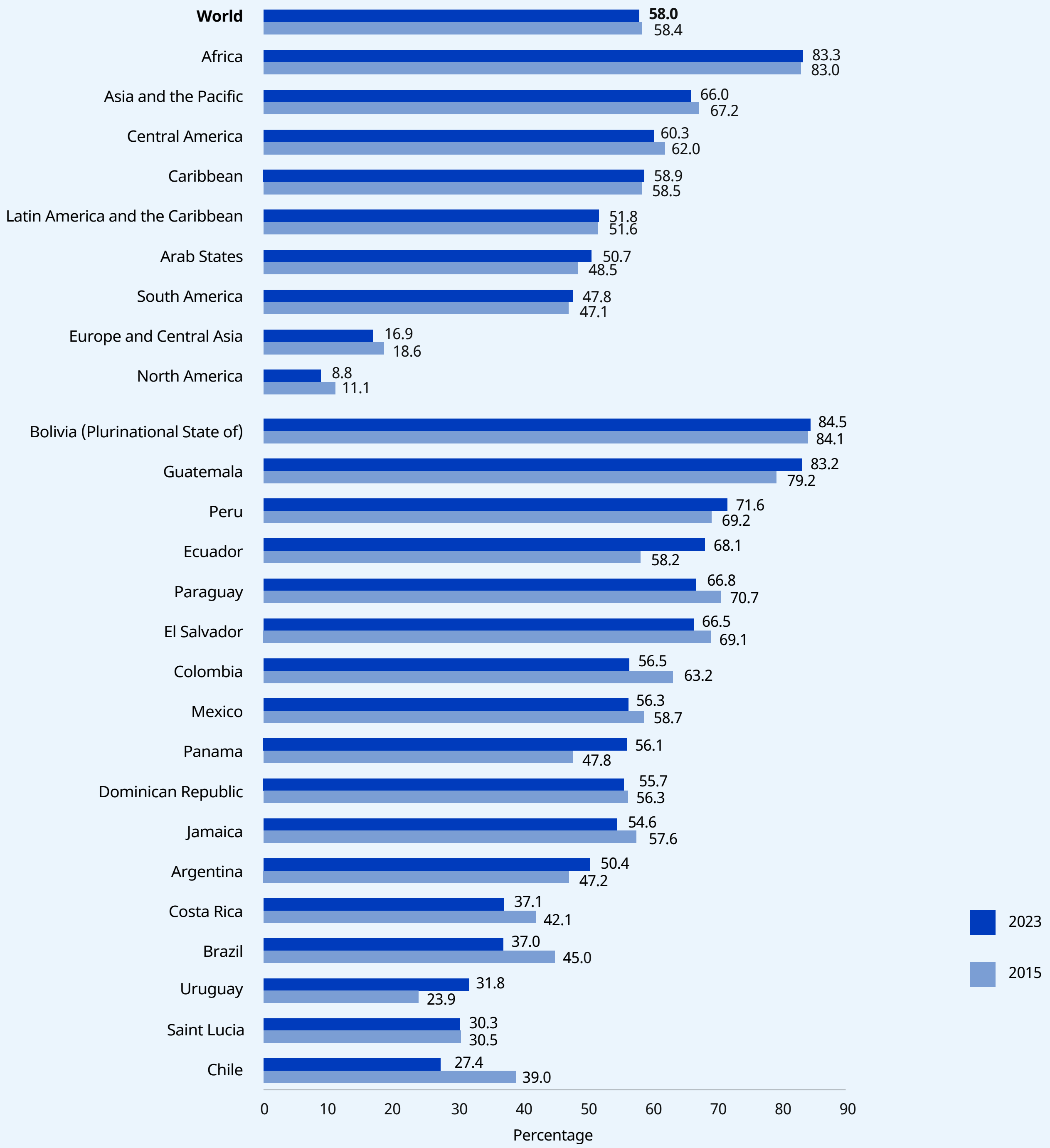


Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: ILOSTAT.

This situation highlights the constraints faced by countries in the region in achieving universal contributory social protection with adequate benefits for the entire population, taking account of the fact that many workers are employed in precarious occupations without access to labour rights and social security contributions. It draws attention to the need to incorporate non-contributory schemes for all social protection guarantees to ensure closing or reducing coverage gaps for the entire population, including those who are in informal employment in the labour market and those who, for one reason or another, are unable to work.

▶ **Figure 5. Informal employment as share of total employment, by region and country in Latin America and the Caribbean, 2015 and 2023** (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: ILOSTAT.

▶ 3.3 Labour market challenges in the region

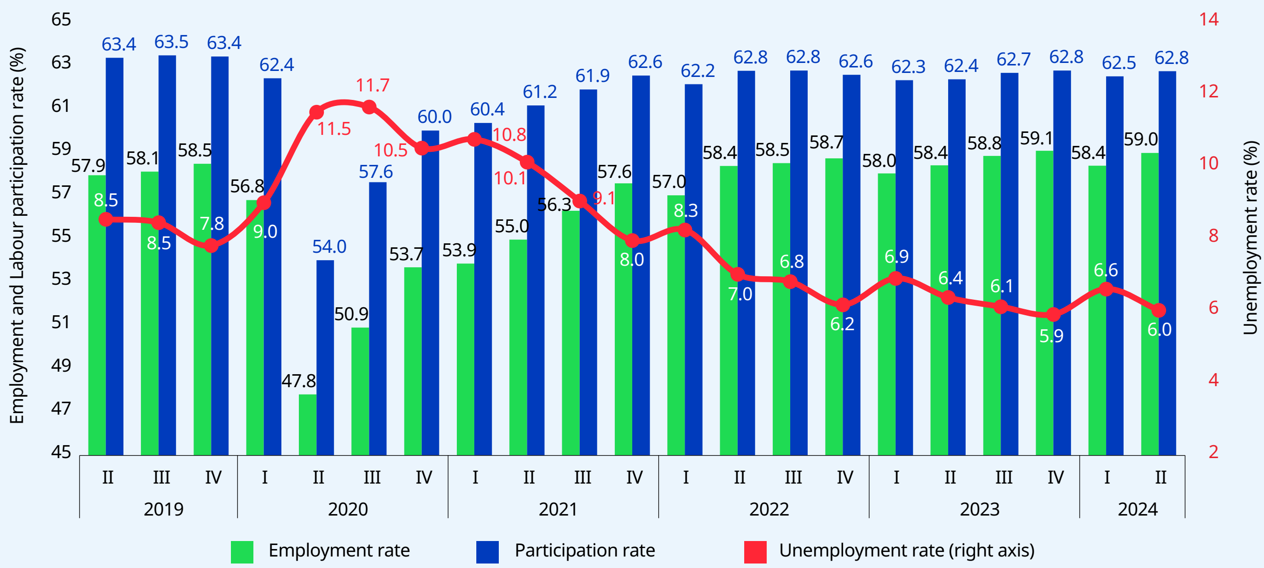
The performance of regional supply, demand and unemployment indicators until mid-2024 showed that, almost five years after the outbreak of the COVID-19 pandemic, the region as a whole did not show significant changes in its main labour market indicators (figure 6). Employment and unemployment rates improved compared to pre-pandemic levels, but regional labour force participation was still lower (by 0.6 percentage points) than pre-pandemic levels. However, for the first two quarters of 2024, lower regional macroeconomic dynamism[5] led to a slowdown in job creation. In addition, a contractionary tendency in fiscal policy was projected for 2024. In this regard, fiscal results were stable, but with diverse performance across the region, where 10 of 17 countries with information for 2024 projected a contractionary tendency in the primary fiscal balance (with a fall in deficit or increase in surplus). In this context, the employment outlook for 2024 reflected a slowdown in the recovery. While it is positive there are no setbacks, the uncertainty surrounding global economies makes the regional labour market particularly sensitive.

At the country level, the recovery path is uneven. In 9 out of 17 countries considered, the employment rate in the second quarter of 2024 was still below the level recorded five years earlier. In 12 of the 17 countries, the labour force participation rate in the second quarter of 2024 did not recover to the levels of the same quarter in 2019. Only in 3 of the 17 countries was the unemployment rate in the second quarter of 2024 higher than in the same quarter of 2019 (ILO 2025c).

Beyond this favourable trend, it is important to recognize that recovery in employment has continued to be driven mainly by growing informal employment in most countries. As mentioned above, this characteristic of the region represents a major constraint on the creation of quality jobs and limits the scope of contributory social protection policies.

There are no signs of an accelerating transition from informal to formal employment. Informal employment accounted for between 48 and 70 per cent of net job growth in 2024 (except in Argentina, Brazil and Mexico). This is even more worrying given that in several of these countries

▶ Figure 6. Main labour market indicators in Latin America and the Caribbean, 17 selected countries, Q2 2019–Q2 2024 (percentage)



Source: 2024 Labour Overview (ILO 2025c).

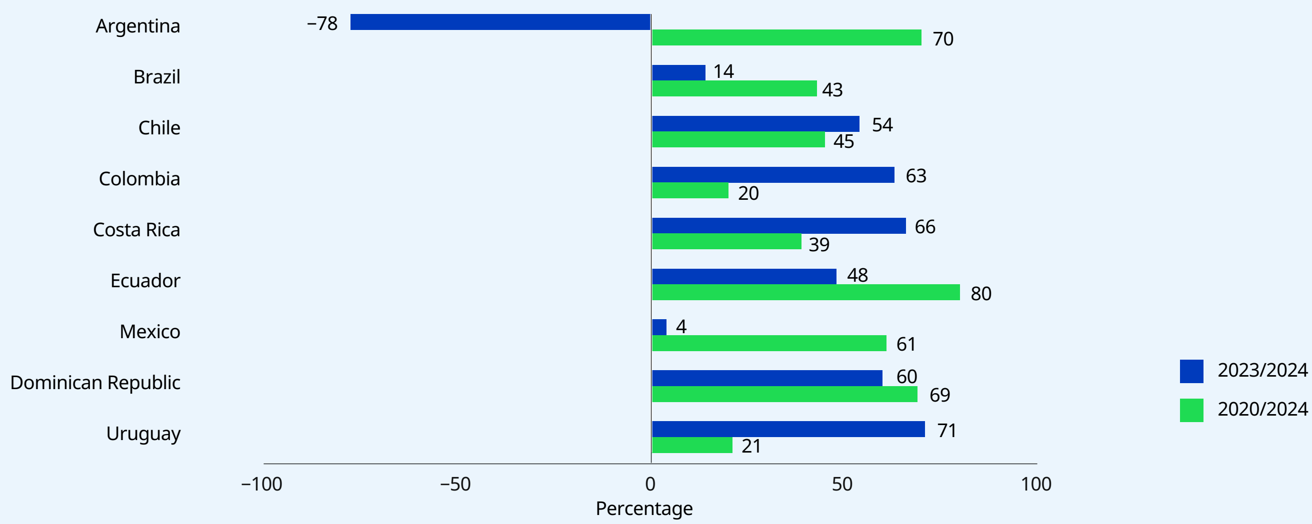
[5] The trend of slowing growth in the economies of Latin America and the Caribbean was expected to continue in 2024. ECLAC projections indicated average regional growth of 2.2 per cent in real terms and 2.1 per cent according to the IMF, in both cases below the 2023 growth rate.

the contribution of informal employment between 2023 and 2024 exceeded that observed in the period 2020–24 (figure 7) (ILO 2025c). This undoubtedly has an impact on any possibility of extending social protection policies to the entire population or reinforces the need to complement extension through non-contributory benefits (ILO 2025b).

The simple average contribution of informal employment among these countries in the fourth quarter of 2020 was around 90 per cent, approximately 61 per cent in the second quarter of 2022, 55 per cent in the same quarter of 2023, and 51 per cent in the same period of 2024. In most of these countries, however, there has been stagnation or even a reversal of this process in recent quarters (ILO 2023a). With regard to gender differences, the information presented in figure 8 does not lead to the conclusion that informality is higher among men or women in general in the region, which is related to the specific characteristics of the labour markets (such as the productive structure and the role of public employment, among other issues) in each country.

Taking into account the information presented here, it is clear that the objective of closing social protection gaps in the countries of the region cannot be achieved through contributory schemes alone, but must be complemented by non-contributory policies that cover people working in the informal economy. The region continues to face poor quality job creation, high rates of informality and challenges associated with changes in the world of work and the need to shift towards greener jobs. Platform work, changes in employment structure, increasing digitalization, youth employment and the gender perspective are just some of the challenges to be addressed. Against this background, it is imperative to implement and strengthen an integrated set of policies that help to guarantee decent working conditions, promote labour formalization and contribute to closing persistent employment gaps, thereby facilitating a just transition in the labour market, making social protection universal and promoting productive restructuring towards environmental sustainability.

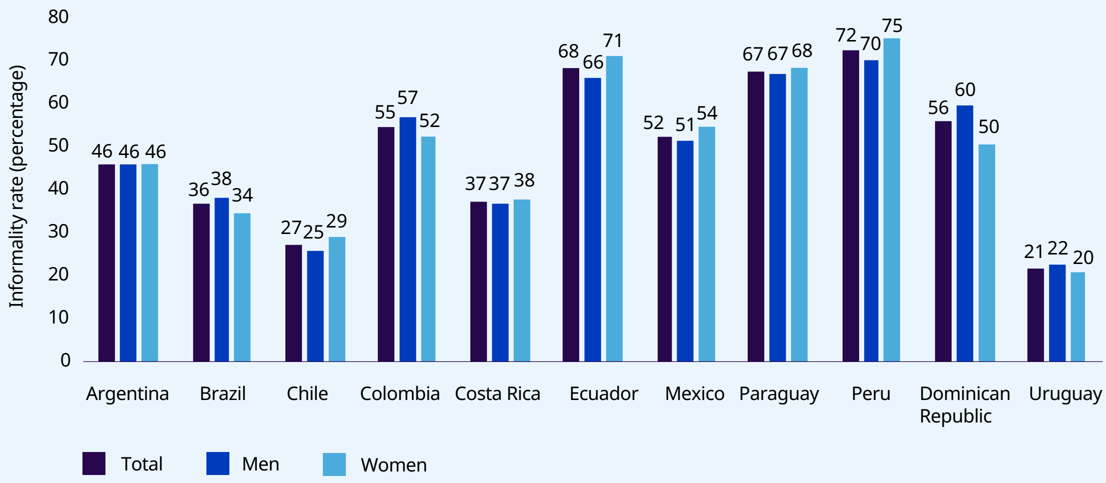
▶ **Figure 7. Contribution of informal employment to the variation in total employment in selected Latin American countries, Q2 2020/Q2 2024 and Q2 2023/Q2 2024** (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: ILOSTAT.

Figure 8. Total informality rate and by gender, selected countries in Latin America and the Caribbean, Q2 2024 (percentage)



Source: 2024 Labour Overview (ILO 2025c).

Strengthening social protection throughout the life cycle

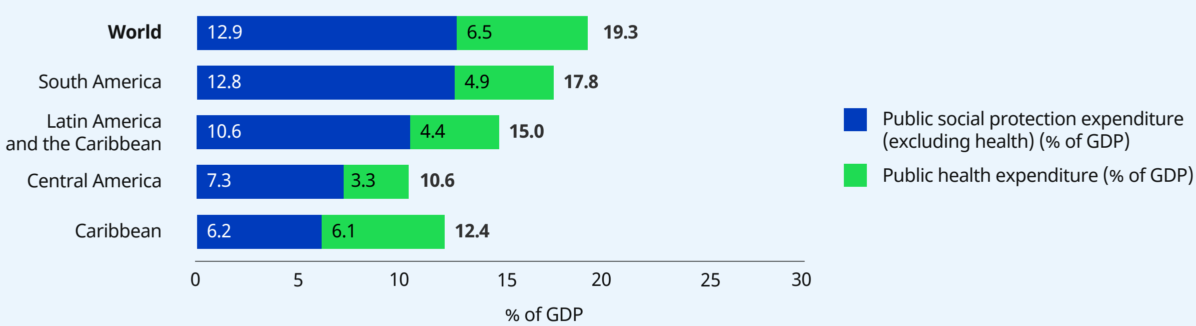
chapter 4

Strengthening social protection in Latin America and the Caribbean requires a sustained increase in financing to achieve the Sustainable Development Goals related to universal social protection coverage, including healthcare. Over the last century, to respond to social protection structural weaknesses, the region has created a mixed architecture combining contributory and non-contributory programmes, which has made it possible to extend coverage to a large part of the population. However, significant gaps remain, especially for vulnerable groups such as workers in the informal economy and women. To close these gaps and move towards truly inclusive social protection, it is essential to strengthen its funding base, improve policy and programme coordination, and increase investment in social protection systems.

In this context, the current level of public expenditure allocated by Latin American and Caribbean countries to social protection should be analysed (figure 9). In 2023, total public expenditure on social protection – including health expenditure – reached 15.0 per cent of GDP in Latin America and the Caribbean, still below the global average (19.3 per cent). This difference reflects limitations in the coverage and adequacy of social protection systems. South America has the highest expenditure (17.8 per cent of GDP), with countries such as Cuba, Brazil and Uruguay exceeding the global average (figure 10). In contrast, the Caribbean (12.4 per cent) and Central America (10.6 per cent) have lower levels of investment.

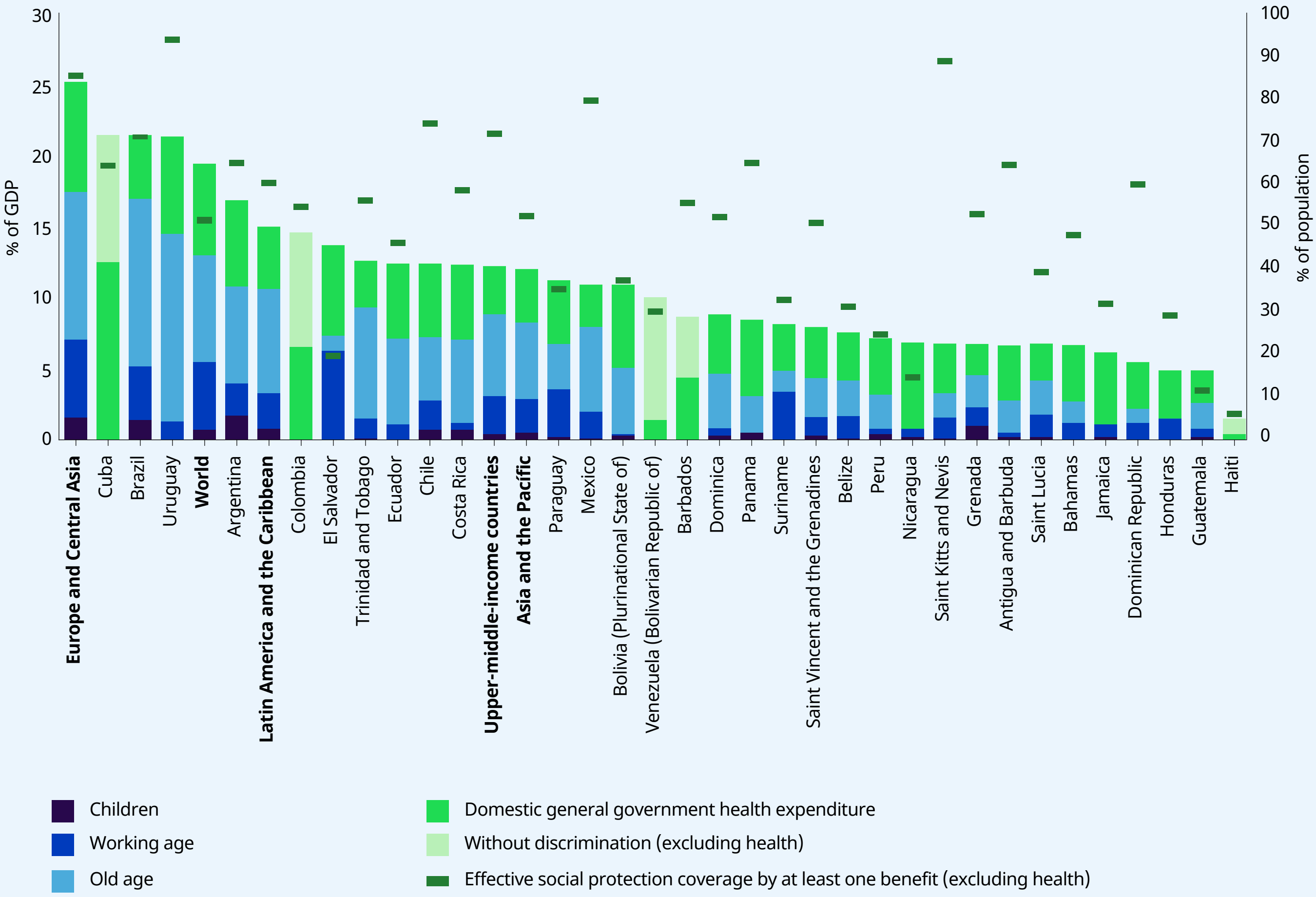
Analysis of social protection expenditure distribution according to the different guarantees for countries in the region shows that most resources are concentrated on old-age pensions and health services, while areas such as child protection, disability, maternity and unemployment receive a smaller share of expenditure. Figure 10 shows information on public expenditure for each floor component and includes the percentage of the population receiving at least one benefit (excluding health). It shows that there is no direct relationship between this social protection indicator and public expenditure, as the existence of the benefit indicates little about its sufficiency.

▶ **Figure 9. Public social protection expenditure in Latin America and the Caribbean, global and regional averages, 2023 or latest available year** (percentage of GDP)



Source: ILO World Social Protection Database based on the Social Security Inquiry (SSI); ADB, GSW, IMF; OECD; UNECLAC; WHO and national sources.

▶ **Figure 10. Public expenditure on social protection floors for selected countries in Latin America and the Caribbean and effective social protection coverage** (by at least one benefit)**, global and regional averages, by income level, 2023 or latest available year**



Source: ILO World Social Protection Database based on the Social Security Inquiry (SSI); ADB, GSW, IMF; OECD; UNECLAC; WHO and national sources.

Even with these levels of investment, the region faces a financing gap that limits the possibility of guaranteeing a social protection floor. Available estimates indicate that Latin America and the Caribbean would need to increase its public spending by approximately 2.7 percentage points of GDP to close this gap, of which 1 per cent should be directed to health. Although this financing need is lower than that recorded in other regions such as Africa (17.6 per cent of GDP) or the Arab States (11.4 per cent), it still represents a significant challenge in achieving an adequate financing floor for the region (Cattaneo et al. 2024).

Regional differences are also evident. The case of Brazil, whose estimated gap is only 1.4 per cent of GDP, illustrates how the economic weight of this country (the largest GDP in the region) has an impact on the regional average, without necessarily reflecting the realities of the whole region. In this regard, most countries in the region for which data are available will have to make a greater effort than the regional average, with the exception of Mexico (1.9 per cent), Costa Rica (1.9 per cent) and Jamaica (2.6 per cent) (Cattaneo et al. 2024).

▶ 4.1 Social protection for children and families

Investment in social protection for children is crucial to intergenerational solidarity and equity and is an essential investment to guarantee the rights of future generations. It also reduces the risk of intergenerational reproduction of poverty by enabling households to increase their productivity and potential income. Consequently, when social protection for children is insufficient, they and their families are at greater risk of multiple violations of their rights and are exposed to various preventable and lasting risks such as disease, lack of education, malnutrition, child labour and poverty.

Climate change is a “risk multiplier” for children, and investment in social protection for this entire population is also crucial to support capacity-building and the development of the skills that a just transition will require. It is estimated that children account for more than half of the world’s poor, and while the number living in extreme poverty has fallen in recent decades, estimates suggest that during 2019–22 the reduction has stalled, due primarily to the effects of the COVID-19 pandemic (ILO and UNICEF 2023). Furthermore, estimates by the World Bank and UNICEF (Salmeron Gomez et al. 2023) suggest that, in the absence of the pandemic, the expected reduction in extreme child poverty would have been approximately 68.3 million children; however, the reduction was only 29.1 million children. This “lost time” could have prevented 30 million children from living in extreme poverty. This evidence suggests that other risks, such as the climate crisis, may slow down the progress needed to protect this population.

According to estimates in the same document, children live further away from the poverty line than do adults, they are in more severe poverty, and this is even worse for the youngest children. Taking the poverty line for lower-middle-income countries (US$3.65 per day) as a reference, 39 per cent of children worldwide live below this line (820 million), while for the poverty line for upper-middle-income countries (US$6.85 per day), the percentage rises to 67 per cent (1.4 billion) (Salmeron Gomez et al. 2023).

Taking the extreme poverty line (US$2.15 per day) in Latin America and the Caribbean as a reference, the percentage of children living in poor households is 5.9 per cent. At the same time, there are significant disparities between countries in the region. For example, the percentage of children living in poor households in Chile in 2022, based on the extreme poverty line (US$2.15 per day), was 0.7 per cent, and in Uruguay it was 0.3 per cent of all children, while in Colombia and Ecuador it was 10.4 per cent. Within the Central American region, there are extremes such as Honduras, with 17.1 per cent of children living in extremely poor households, and Panama and El Salvador, with percentages below 2 per cent. In turn, when the poverty line is raised, regional disparities change. In other words, the dispersion between countries that appears in the analysis of extreme poverty decreases when the relative poverty line for upper-middle-income countries of US$6.85 per day is used. In the case of Brazil, the number of children in poor households rises to 30.2 per cent, to 9.2 per cent in Chile and to 12.5 per cent in Uruguay. In some Central American countries such as El Salvador, this figure rises to 37.8 per cent and in Honduras to 59.6 per cent (Salmeron Gomez et al. 2023).

Child poverty and its future evolution are closely linked to global climate risk. First, children living in poverty are more susceptible to the impact of climate change: six out of ten children suffering from multidimensional poverty worldwide are exposed to at least one climate risk each year, and three out of ten live in places with high levels of climate risk and a high concentration of children in multidimensional poverty.[6]

Second, factors such as poor-quality or substandard housing, lack of adequate access to water and sanitation, food insecurity, health problems and limited access to information increase the vulnerability of poor children to the impacts of climate shocks. In addition,

[6] According to data from the Global Coalition to End Child Poverty for 2023.

poor families with children have fewer financial resources to cope with the adverse consequences of or adapt to climate change (ILO 2024d).

The role of social protection in poverty reduction is indisputable, and although there have been substantial improvements in its expansion over time, there is still a long way to go. As already mentioned, globally only 28.2 per cent of children aged 0 to 15 receive any form of cash benefit.

Although the situation is slightly better in Latin America and the Caribbean, there are considerable disparities within the region. Central American countries have an average coverage rate for children aged 0 to 15 of 21.7 per cent, similar to the Asia and Pacific region, while in the Caribbean region coverage extends to 26.4 per cent and almost doubles in South America (53.7 per cent). However, countries with large child populations (such as the Dominican Republic) raise the Caribbean coverage rate and distort the reality. For example, in the CARICOM region,[7] coverage is 14 per cent. This is related to legal and implementation gaps, as most of this Caribbean subregion lacks a definitive child benefit scheme, apart from a universal child benefit in Suriname and in the overseas territories of the French and Dutch islands. The extension of this branch is an important area for giving children the opportunity of a decent standard of living, especially given the vulnerability of small island developing States to climate shocks.

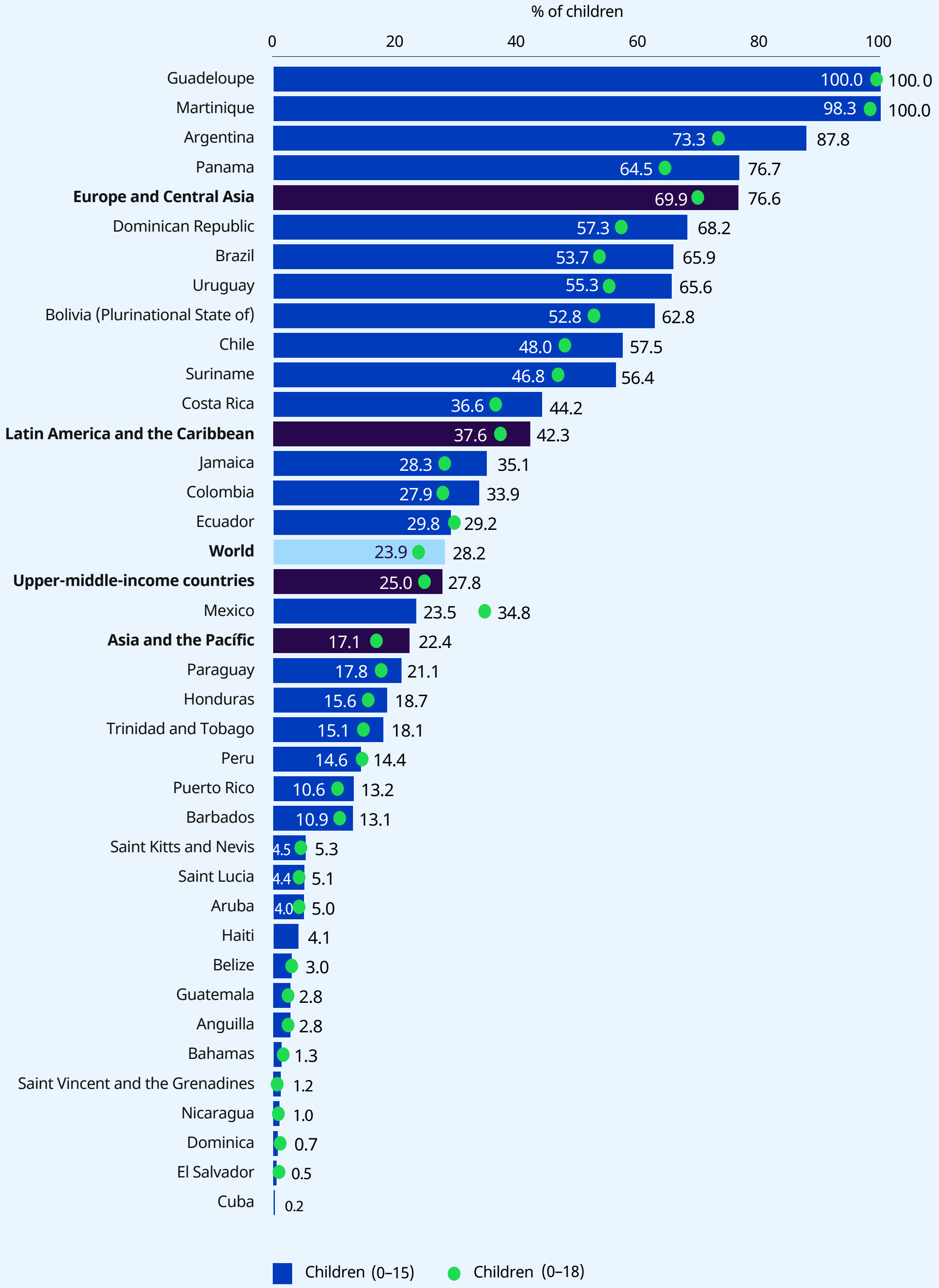
Only a small proportion of countries have implemented universal coverage systems, either through tax-funded cash transfers (as in the case of the French territories, Suriname or the Plurinational State of Bolivia) or by combining contributory benefits with social assistance targeted at lower-income groups (as in Argentina, Brazil or Chile). Thus, in Latin America and the Caribbean, countries with coverage of over 80 per cent, such as Guadeloupe, Martinique and Argentina, coexist with countries such as Cuba, El Salvador, Dominica and Nicaragua, where coverage reaches no more than 1 per cent of children aged 0 to 15 (figure 11).

To close protection gaps and achieve positive impacts for all children, expenditure needs to increase, especially in the early years (Richardson et al. 2023). Analysis of age-related spending shows that all children, and the families in which they live, are underserved in terms of social protection, especially in early childhood. On average, only 0.7 per cent of GDP is spent on child benefits globally. Certainly, in countries with high levels of informality, the lack of protection for children cannot be considered in isolation from the social protection problems of the working-age population (which will be discussed later), which places households with children in a situation of extreme vulnerability.

There are also large regional disparities in this regard, with the proportion ranging from 0.2 per cent in low-income countries to 1 per cent in high-income countries. This underscores the need for more investment in social protection for children, to address inequalities and ensure a more equitable future for all generations. The Latin America and Caribbean region allocates an average of 0.8 per cent of GDP to spending on this population group, slightly above the global average and double the average for upper-middle-income countries (figure 12). However, regional gaps in funding are also evident here. Countries such as Argentina and Brazil are almost on a par with the average for Europe and Central Asia, while other South American countries, such as Peru and Paraguay, allocate only 0.4 per cent and 0.2 per cent of GDP, respectively. A similar gap is evident in the countries of the Caribbean and Central America, which on average spend 0.3 per cent of GDP.

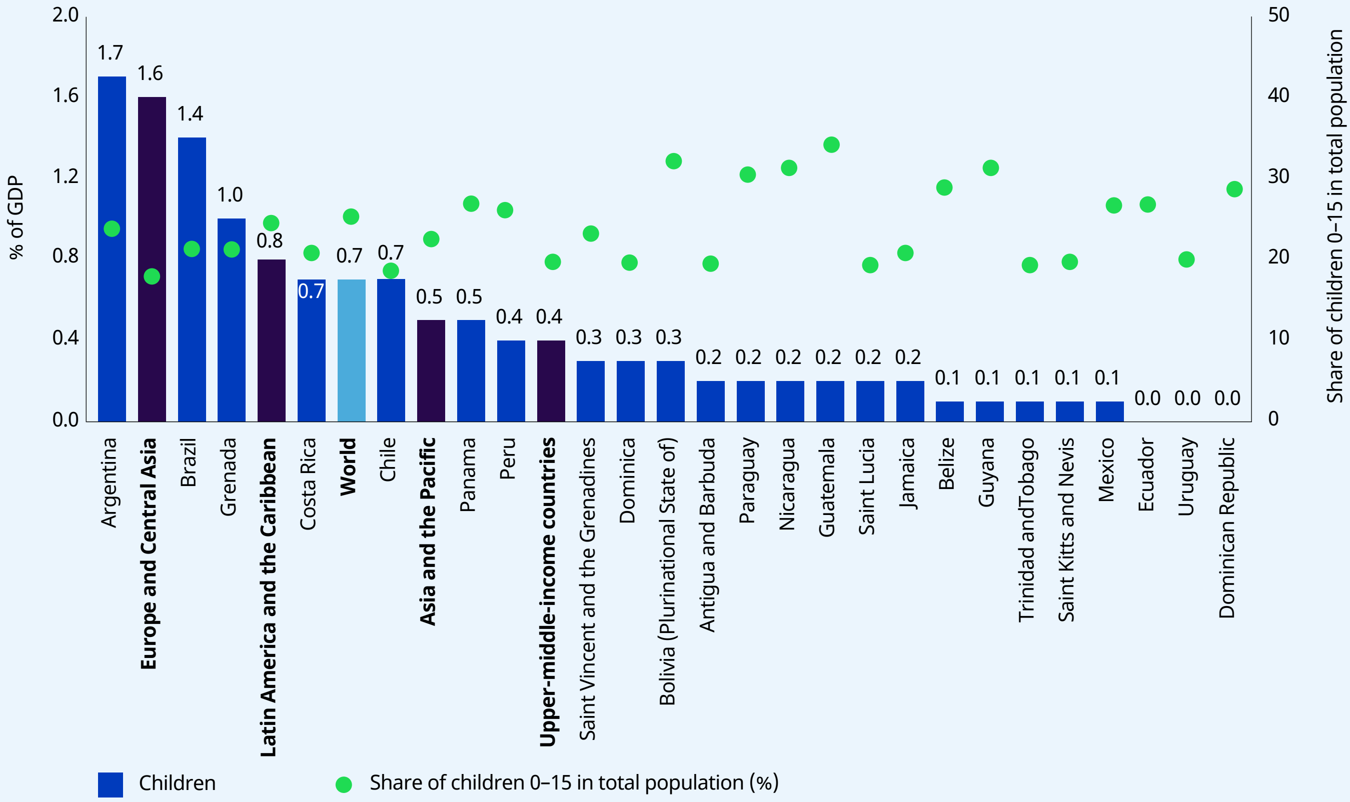
[7] See https://caricom.org/member-states-and-associate-members/.

▶ **Figure 11. SDG indicator 1.3.1 on effective coverage for children and families: Share of children receiving child or family cash benefits in Latin American and Caribbean countries and selected regions, 2023 or latest available year** (percentage)



Source: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

▶ **Figure 12. Public social protection expenditure** (excluding health) **on children** (percentage of GDP) **and share of children aged 0 to 15 in the total population** (percentage)**, in selected countries in Latin America and the Caribbean and region**



Source: World Social Protection Database, data based on the Social Security Inquiry (SSI); ADB, GSW, IMF; OECD; UNECLAC; UNWPP, national sources.

▶ 4.2 Social protection for working-age people

A just transition requires social protection systems for working-age persons that ensure income protection during periods of instability, including those caused by the climate crisis. However, in many countries, this group faces significant gaps in coverage for the many risks they face throughout their life cycle, such as maternity, accidents, unemployment and disability. In many cases, the working-age population is not adequately protected, not only in terms of coverage, but also in terms of the adequacy of the social protection benefits they receive. The security provided by stable income, when available, reduces exposure to these risks by reducing people's vulnerability and giving them greater capacity to adapt to various changes, including the risks posed by climate change.

4.2.1 Unemployment protection

Social protection in the event of unemployment is the branch with the lowest effective social protection coverage both globally (16.7 per cent) and regionally (10 per cent). The region ranks well below the average for Europe and Central Asia (49.1 per cent) and upper-middle-income countries (17.0 per cent) and slightly below the average for

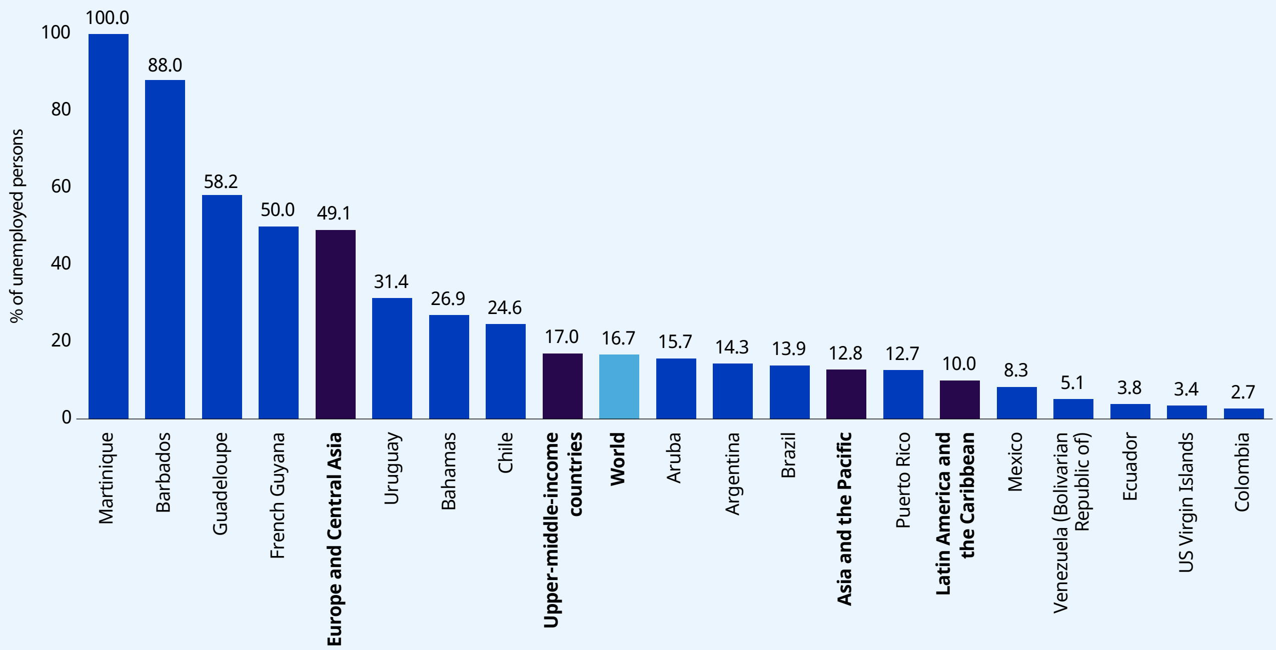
Asia and the Pacific (12.8 per cent), as shown in figure 13. Overall, South America has the highest effective coverage rate in the region (11.5 per cent), followed by Central America (5.7 per cent) and the Caribbean (1.9 per cent).

This low coverage is closely related to the lack of unemployment protection schemes in many countries and, where they do exist, some worker categories are legally excluded or subject to restrictive eligibility criteria (ILO 2022b). Similarly, the particularities of the labour market in the region, such as high informality, and the institutional obstacles faced by countries also have an impact, limiting the introduction and extension of instruments such as unemployment insurance [(ECLAC 2006) (ECLAC 2023) in (ECLAC 2024b)].

Unemployment protection schemes usually combine the provision of unemployment benefits with access to active labour market policies (vocational training and job placement) to facilitate labour market integration and the transition to formal employment, thereby preventing individuals and their families from falling into poverty. These schemes also act as economic stabilizers and stimulate economic recovery, as well as helping to ensure a better match between skills and available jobs. Effective protection against unemployment can be guaranteed through contributory social insurance or non-contributory schemes. Where this institutional framework exists in some countries in the region, in most cases it operates exclusively as social insurance or is complemented by individual savings account schemes and non-contributory policies. Additionally, from a labour law perspective, countries in the region provide severance pay for employees in formal jobs through mandatory schemes granting benefits calculated according to seniority and salary, financed by employers.

In countries such as Argentina, Uruguay and the Bolivarian Republic of Venezuela, unemployment insurance is contributory and operates under a social insurance system, while in others, such as Mexico, there are non-contributory schemes, and mixed models in Chile and Ecuador. In Brazil,

▶ **Figure 13. SDG indicator 1.3.1 on effective coverage for unemployment protection: Share of unemployed persons receiving cash benefits in countries/territories in Latin America and the Caribbean and selected regions, 2023 or latest available year** (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

unemployment insurance does not require contributions, but only covers those who have had formal employment for a certain period of time (ILO 2021). In the Caribbean, only three countries have contributory unemployment insurance (Bahamas, Barbados and Grenada).

4.2.2 Maternity protection

Minimum social protection measures for women include, among others, access to cash maternity benefits and free access to reproductive, maternal, neonatal and child healthcare. To analyse the scope of this type of protection in countries, a distinction should be made between legal and effective coverage. Both indicators are needed for an accurate diagnosis.

Legal coverage refers to the percentage of women in working age who are eligible for benefits if they become mothers. Depending on the case, funding may not be exclusively contributory. As can be seen in figure 14, in Latin America and the Caribbean, contributory legal coverage reaches 38.1 per cent of women of working age and is above the global average (26.7 per cent) and that of upper-middle-income countries (31.5 per cent). In terms of regional differences, it is noteworthy that Caribbean countries (42.9 per cent) have higher average coverage than South American (35.0 per cent) and Central American (36.3 per cent) countries. Jamaica is the only country in the region where maternity coverage depends exclusively on the employer. In Costa Rica, Chile and Honduras, there are mixed coverage schemes that combine employer and employee contributions. In Ecuador, legal protection for mothers combines three financing schemes: contributory mandatory, contributory voluntary and employer liability.

In contrast, effective coverage for maternity protection is different, as it measures the percentage of women who effectively receive maternity cash benefits during a period out of the total number of women giving birth during that period, compared to legal coverage, which measures the percentage of mothers who would be eligible for maternity cash benefits if the contingency occurred. Globally, only 36.4 per cent of women with newborns have access to maternity cash benefits, and there are significant gaps in coverage (both level and adequacy) and financing.

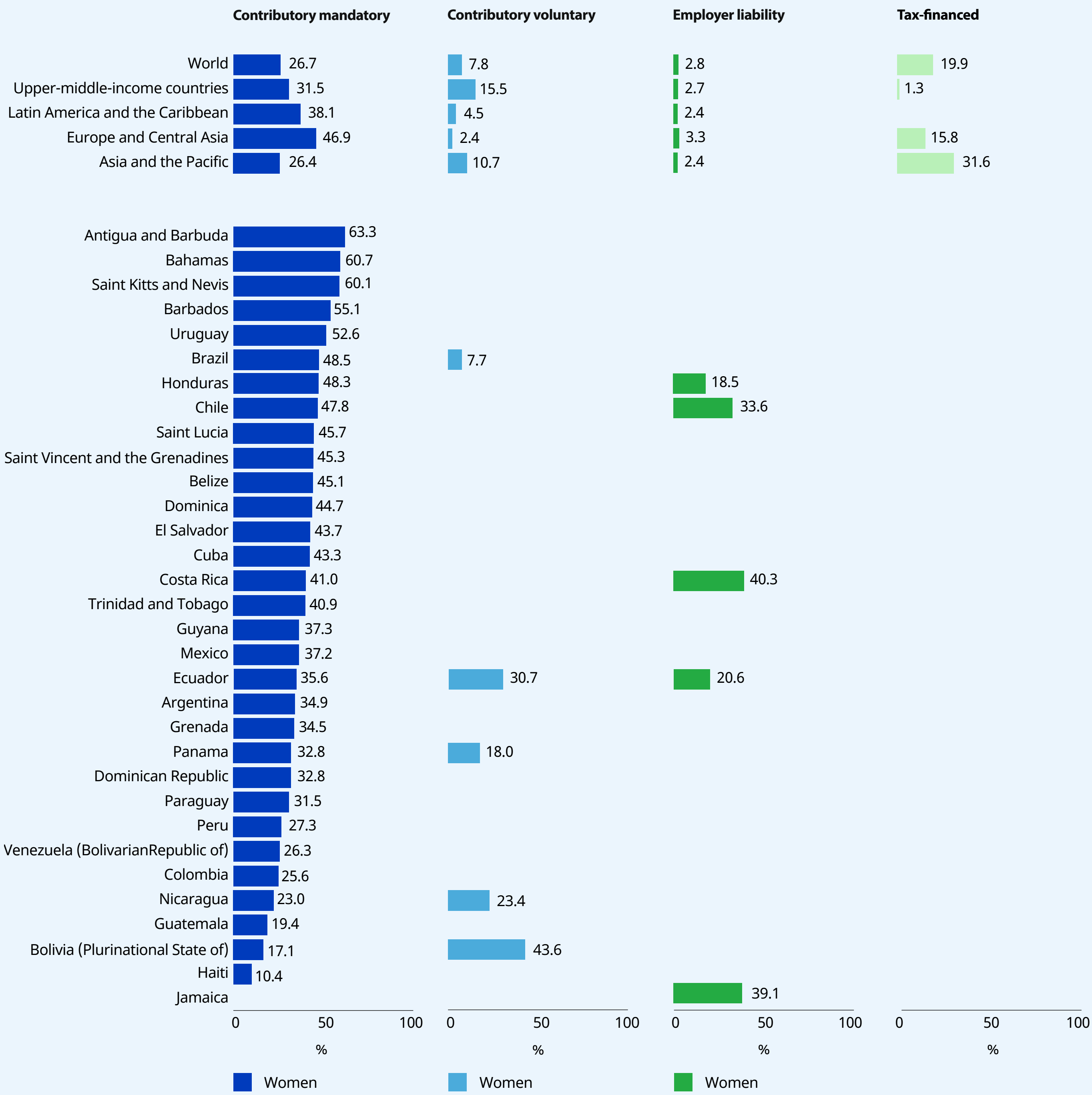
With regard to this guarantee, and unlike with child protection, the region, with an effective coverage rate of 29.6 per cent (figure 15), falls below both the above-mentioned global average and the average for upper-middle-income countries (32.6 per cent), and below the Asia and Pacific region (38.4 per cent). However, not all countries in the region have low coverage indicators for maternity. In South America, effective coverage extends to 36.7 per cent, followed by the Caribbean with 23.2 per cent coverage and lastly Central America with just 14 per cent. Coverage gaps in this connection are closely related to the prevalence of informal employment and the absence of mechanisms to cover it, in the case of women.

There are examples in the region of benefits designed to cover the deficits in maternity leave faced by pregnant women not in salaried employment, such as the maternity subsidy in Chile and the universal pregnancy allowance in Argentina.

The Chilean maternity subsidy, as part of its family subsidy, offers a cash benefit to pregnant women that can be claimed from the fifth month of pregnancy and is retroactive for the entire period of pregnancy. To be eligible, women must belong to the 60 per cent most vulnerable households and lack contributory coverage.

The universal pregnancy allowance in Argentina is a cash benefit that pregnant women can claim from the twelfth week of pregnancy until termination or birth, for a maximum of nine months. To be eligible, both the pregnant woman and her partner must prove that they are unemployed, are beneficiaries of the *social monotributo* (single tax) or work in the informal economy. They must also not enjoy social security coverage (except for *social monotributistas*). In Chile, the cash benefit is financed by the Social Security Institute (IPS) and in Argentina by the National Social Security Administration (ANSES).

▶ Figure 14. Legal coverage for maternity protection: Share of women in working age over 15 years old covered by maternity cash benefits, in countries/territories in Latin America and the Caribbean, selected regions, by income level and type of scheme, 2023 or latest available year (percentage)



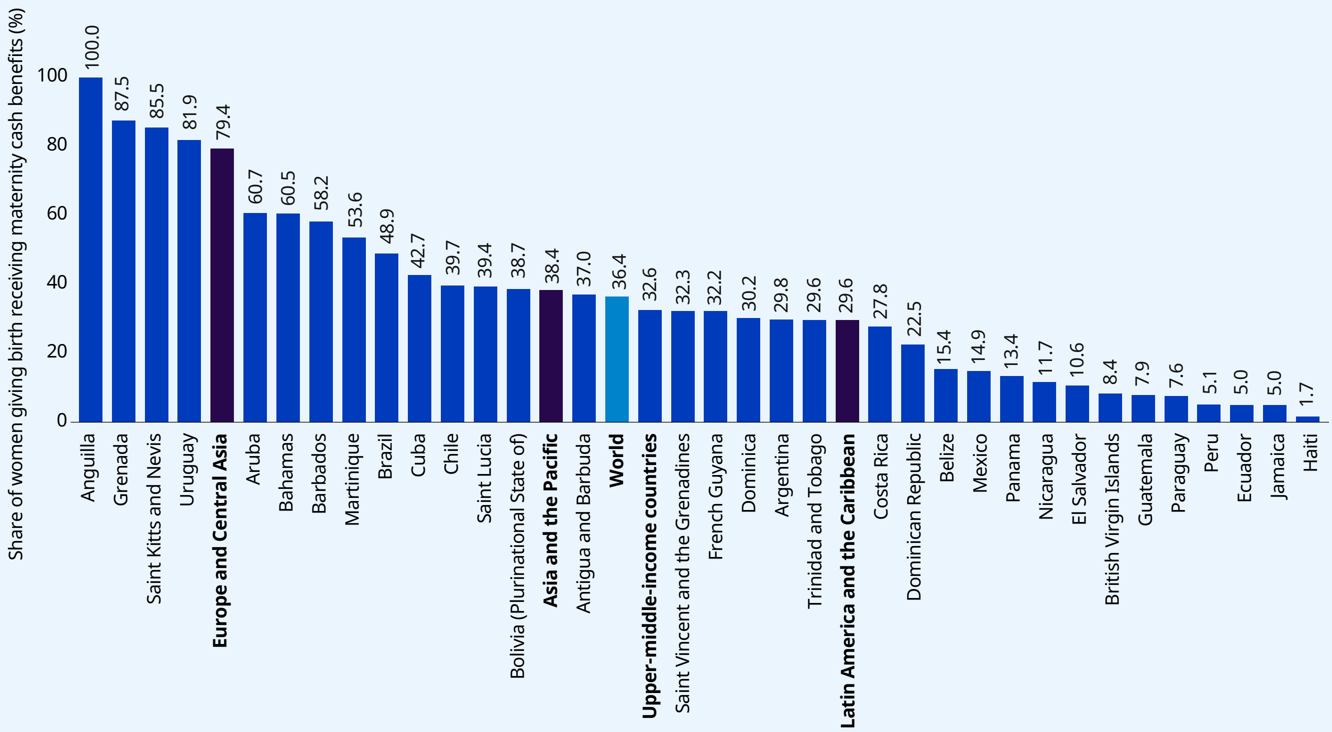
Notes: Legal social security coverage refers to the areas in which a given group of the population is protected under current national legislation and indicates the percentage of the relevant population that is formally covered by these legal provisions. See Annex 2 of the ILO World Social Protection Report 2024-26 for a methodological explanation.

Global and regional aggregates are weighted by women of working age. Estimates are not strictly comparable to the previous World Social Protection Report due to methodological enhancements.

Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Source: World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

Figure 15. SDG indicator 1.3.1 on effective coverage for maternity protection: Share of women giving birth receiving maternity cash benefits in countries/territories in Latin America and the Caribbean and selected regions, 2023 or latest available year (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Sources: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

4.2.3 Protection against occupational accidents and work-related diseases

Global climate change requires renewed attention to protecting workers against occupational accidents and work-related diseases, in line with working towards achievement of SDG 1.3. The increase in extreme weather events – such as heat waves, heavy rains and floods – exacerbates risks in the workplace, especially for those who work outdoors or in sectors sensitive to these conditions. These situations not only increase the likelihood of accidents or illnesses, but also have a negative impact on the performance of people who work in conditions of greater exposure, such as those who work outdoors in agriculture, construction and transport. In this context, it is paramount to strengthen prevention mechanisms and adapt workplaces to the challenges posed by global warming.

At the legal level, the main protection against occupational accidents and work-related diseases in the region (as well as globally) is through mandatory contributory schemes (56.6 per cent). The region stands out for having greater legal coverage based on voluntary contributory schemes compared to the rest of the world

(8.7 per cent in Latin America and the Caribbean and 3.4 per cent worldwide average), and there are no countries with tax-funded schemes as in some high-income European countries.

However, the current situation reveals insufficient effective coverage, which differs from legal coverage, with only 37.4 per cent of workers worldwide effectively protected against occupational risks. Furthermore, in low- and middle-income countries, coverage is significantly lower due to the structural characteristics of the labour market and the lack of effective implementation of existing schemes, underscoring the need to increase strategies to address this social protection gap.

Between 2015 and 2023, the region failed to significantly increase effective coverage, advancing by only four additional percentage points (figure 16). The countries with the highest coverage in the region are in the Caribbean. Within South America, the highest level of protection against occupational risks is found in Chile (74.4 per cent) and Uruguay (66.8 per cent); however, in aggregate terms, the southern region has coverage of 45.8 per cent.

The low coverage is explained by the relationship between this benefit and the formal labour market. In many cases, this branch of social protection was one of the first to be introduced in the region; however, unlike others, it was not extended through non-contributory schemes, which makes it dependent on the formal labour market. Therefore, labour formalization policies and legal reforms that extend mandatory coverage to all groups of workers (such as the 2019 Chilean reform for self-employed workers) are essential to expand the coverage of this branch (ILO 2022b).

4.2.4 Disability benefits

To promote the inclusion and well-being of persons with disabilities, robust social protection systems are essential. These systems must offer a set of guarantees that cover disability-related extra costs, as well as access to health services, rehabilitation and assistive devices. In addition, the active participation of persons with disabilities in policy formulation and implementation is crucial to ensure their needs are effectively addressed.

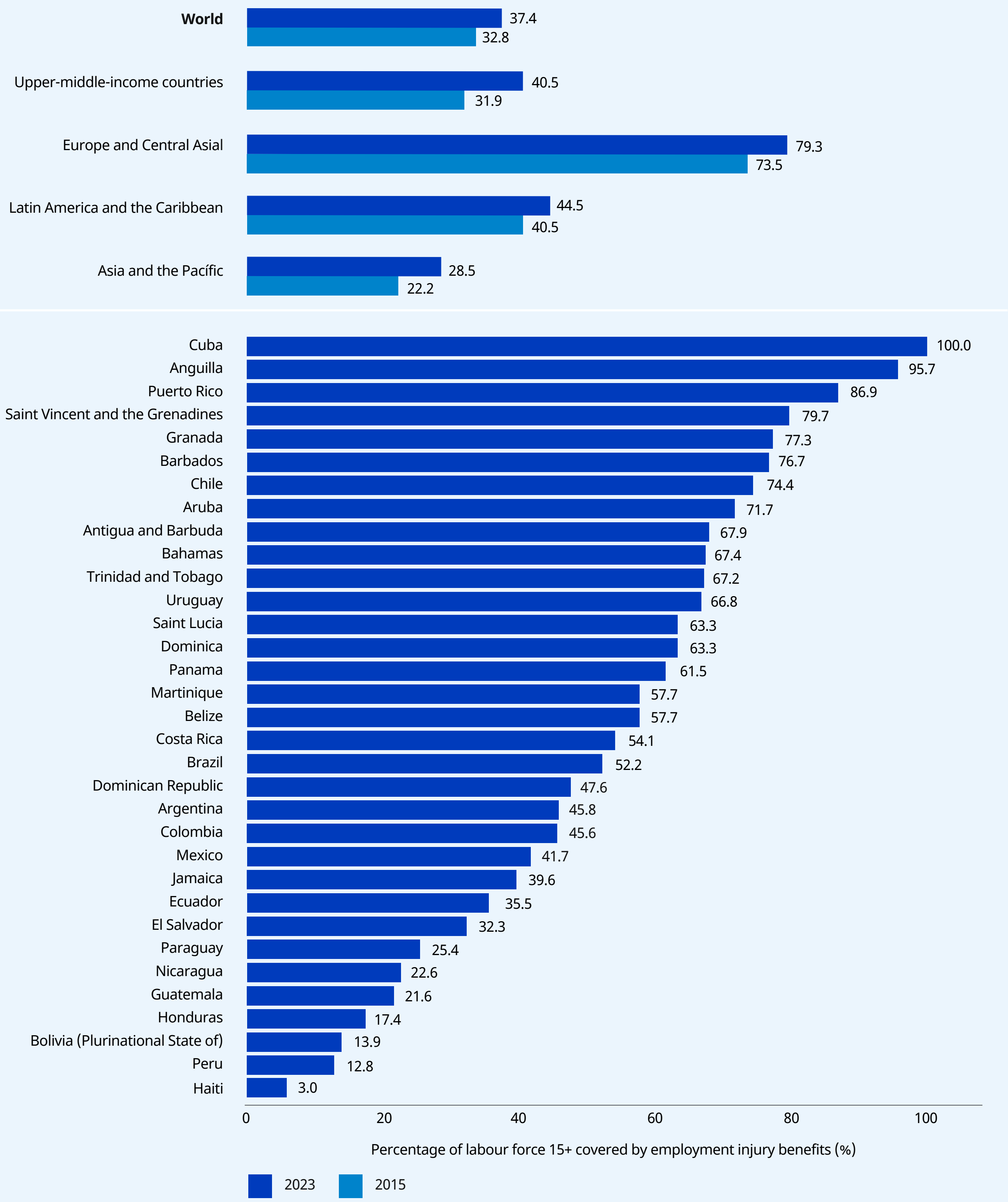
It should be noted that the global mortality rate for persons with disabilities in the event of climate-related disasters is estimated to be four times higher than that of the rest of the population. In general, climate emergency response policies are not sufficiently prepared to incorporate and address some of the needs of persons with disabilities, such as difficulties in mobility, hearing or vision. In the region, about 6.5 per cent of the population has some form of disability (ECLAC 2024b).

Although there has been some progress in recent years in terms of effective coverage for persons with disabilities, these advances have not significantly increased the level of protection offered in cases of severe disability, which is considered low. Globally, only 38.9 per cent of persons with this type of disability receive some form of social protection benefit. However, the region is in a better position (61.3 per cent) than other regions, except for Europe and Central Asia (91.5 per cent) and North America (96.9 per cent), which have very high levels of coverage.

On aggregate, South America has an effective coverage of 70.7 per cent, followed by Central America with 44.2 per cent and the Caribbean with 37.1 per cent. However, as shown in figure 17, the Southern Cone countries (Argentina, Brazil, Chile and Uruguay) have coverage levels above the average for Europe and Central Asia. In some countries in the region, such as Argentina, Brazil, Chile, Uruguay, Costa Rica and the Dominican Republic, non-contributory programmes provide additional benefits for persons with disabilities and their families, covering the costs of specialized home care services, the employment of professional personal assistants and even entitlements without co-responsibilities (ECLAC 2024b).

In Brazil, for example, the Continuous Benefit Programme provides a benefit equivalent to one monthly minimum wage to people who have a disability that prevents them from participating fully and effectively in society, provided that the per capita income of the household is a quarter, or less than a quarter, of the minimum wage. In Costa Rica, the Poverty and Disability programme provides monthly cash transfers to people aged 18 to 65 with disabilities who are at social risk to

▶ Figure 16. Effective coverage for employment injury protection: Share of persons in labour force aged 15 and over covered by cash benefits in case of employment injury (active contributors)**, selected countries in Latin America and the Caribbean, by region, subregion and income level, 2023 or latest year available** (percentage)



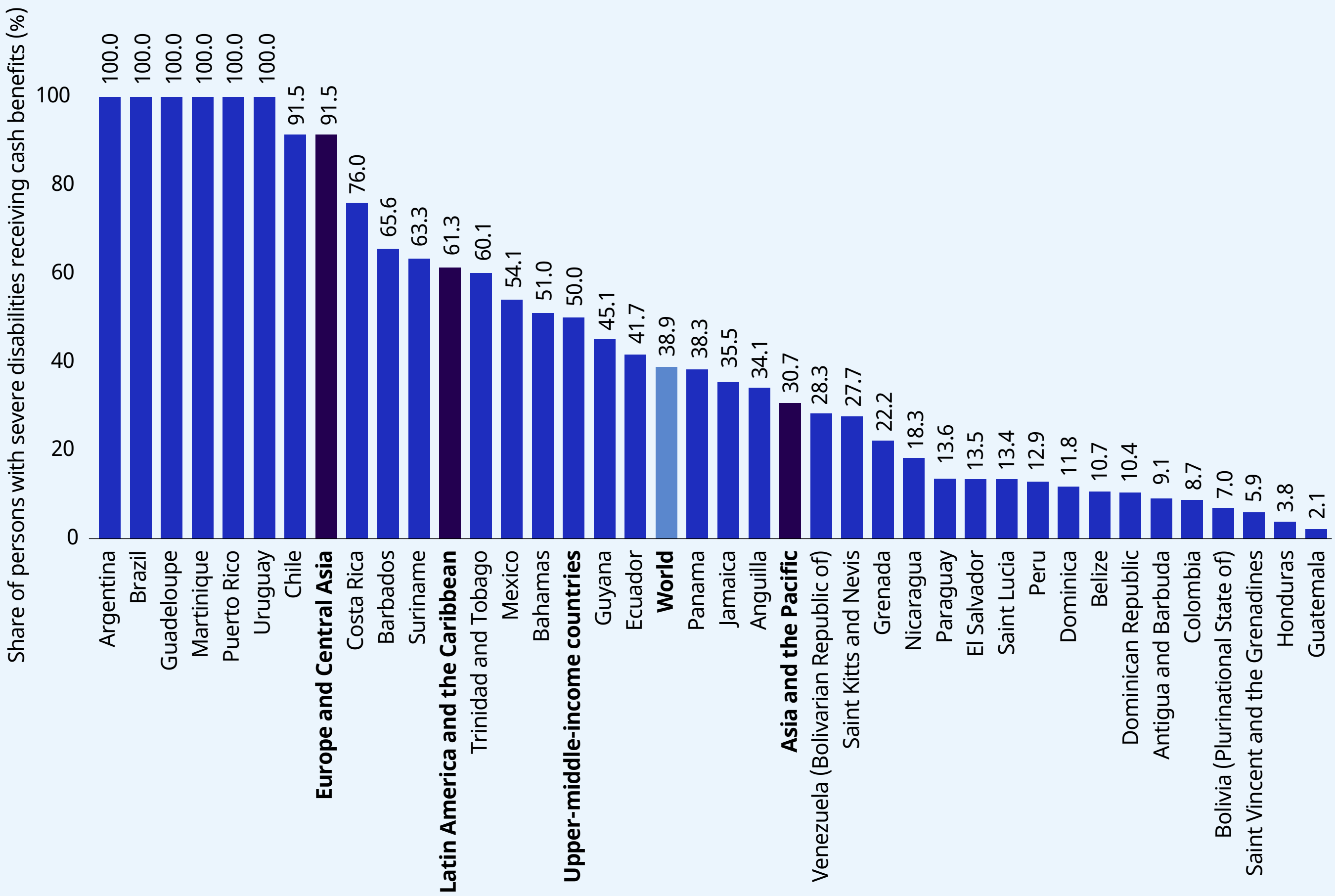
Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Sources: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

compensate for the additional expenses involved in accessing basic services or the support required for them to go about their daily lives (ECLAC 2024b).

In contrast, for other countries in the southern region, such as Peru, Paraguay and the Plurinational State of Bolivia, coverage is almost non-existent. In terms of financing, it should be noted that legal coverage in the region is mainly contributory through mandatory schemes and, to a lesser extent, voluntary or tax-based schemes.

▶ **Figure 17. SDG indicator 1.3.1 on effective coverage for disability protection: Share of persons with severe disabilities receiving cash benefits, countries in Latin America and the Caribbean, by region, subregion and income level, 2023** (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Sources: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

4.3 Social protection for older persons: Retirement pensions, old-age pensions and other cash benefits

Ensuring income security for older persons is a key aspect of the human right to social security; a prerequisite for reducing vulnerabilities and increasing resilience in the context of climate change. In turn, it plays a crucial role in alleviating poverty and reducing the vulnerabilities faced by older persons. It is clearly important that the protection of this population group should be accompanied by other branches of social protection, such as access to healthcare and care services.

Pension systems are the most developed branch of social protection in the region and, as a result, the one with the greatest impact on the summary indicator used here (population covered by at least one social protection benefit). Legal coverage of contributory pensions in the region extends to 48.3 per cent of the working-age population (figure 18), which is above the global average (39.4 per cent) but below the average for upper-middle-income countries (54.4 per cent).

It is worth noting that all countries in Latin America and the Caribbean have some form of contributory pension scheme and, particularly in Latin America, the vast majority have introduced non-contributory (tax-financed) schemes in recent decades. In fact, a notable feature of the region and one of the milestones in the building and strengthening of social protection systems in recent years is the significant increase in the coverage of non-contributory pensions over contributory ones. In this regard, while the coverage of contributory pension systems increased by 3.3 percentage points between 2000 and 2022, the coverage of non-contributory pension systems increased more than eightfold, from 3.4 per cent to 31.5 per cent of people aged 65 and over in Latin America (ECLAC 2024b).

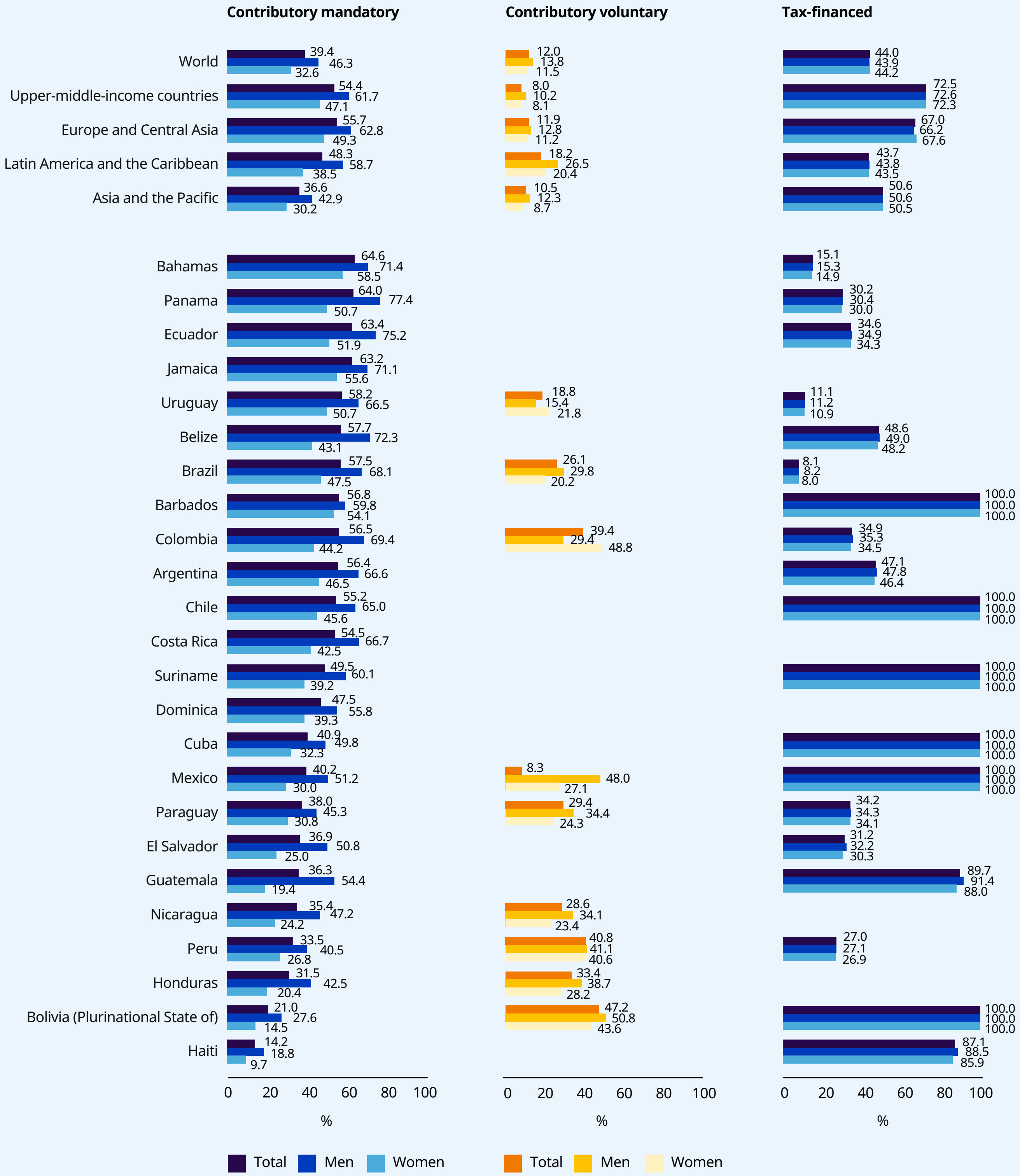
However, effective coverage is far from uniform within the region. On aggregate, pension systems provide benefits on average to 79.3 per cent of people of legal retirement age in Latin America and the Caribbean, but only to 50.0 per cent in the Caribbean region. Meanwhile, the regions of South America and Central America have higher pension coverage, with averages of 80.4 per cent and 85.0 per cent, respectively.

As countries move towards better social protection coverage in old age, pension adequacy emerges as a central concern in the debate on income security, both globally and regionally. Ensuring that benefits are sufficient to prevent poverty and sustain decent living conditions is as important as expanding access. Globally, average pensions are equivalent to 43 per cent of the average wage and minimum pensions to only 32.7 per cent of the minimum wage, which exposes their inadequacy to cover basic needs. In non-contributory schemes, the situation is even more serious, with pensions reaching only 27.7 per cent and 20.4 per cent of the minimum wage, leaving many older people below the poverty line. In Latin America, data show that non-contributory pensions also face similar challenges in terms of adequacy and vary considerably between countries. In countries such as Mexico and Belize, minimum pensions represent only 29.9 per cent and 35.0 per cent, respectively, of the national poverty line. In contrast, countries such as Brazil and Ecuador have more adequate levels, with benefits equivalent to 220.4 per cent and 112.0 per cent relative to the poverty line, respectively (ILO 2024d). These disparities underscore the urgent need to improve pension adequacy to ensure that benefits are sufficient to provide real income security for older persons.

Another characteristic evident in the region is the coverage gap between men and women, which is higher than that of all the aggregates compared in figure 19. In Latin America and the Caribbean, this gap is 11.7 percentage points in favour of men, while the global average is 5.4 points and 4.9 points in upper-middle-income countries. If only contributory pensions are considered, the gender gap widens further, given that the percentage of men receiving contributory pensions in Latin America and the Caribbean is 67.8 per cent, compared to 50 per cent for women.

Lastly, it is important to note the impact that the ageing population in the countries of the region will have on this guarantee and the consequent need to ensure adequate care (including long-term care) to complement the income guarantee provided by pensions.

▶ **Figure 18. Legal coverage for old-age protection: Share of the working-age population aged 15 and over covered by old-age pensions, for selected countries in Latin America and the Caribbean, by region, subregion, income level, sex and type of scheme, 2023 or latest available year** (percentage)



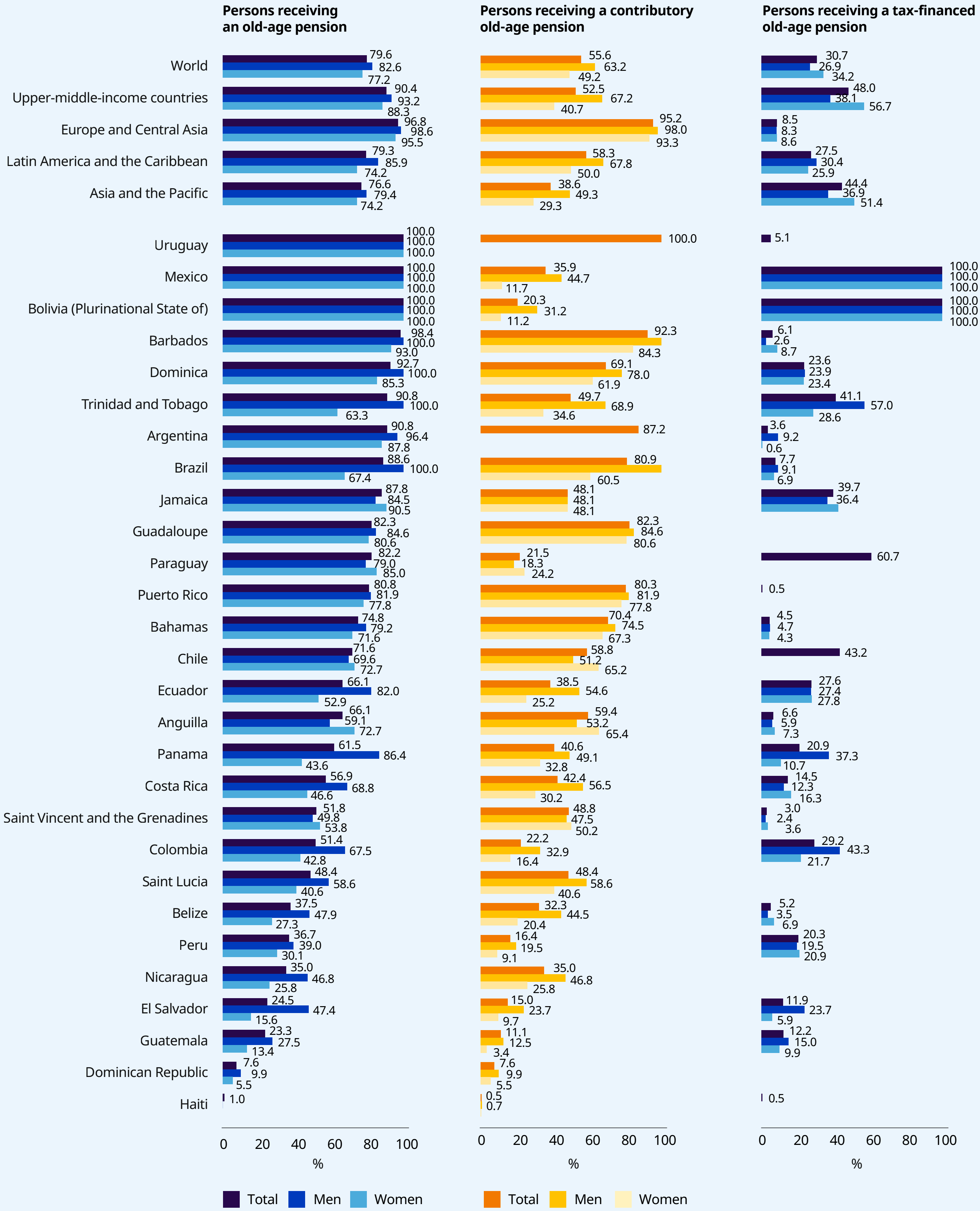
Notes: Legal social security coverage refers to the areas in which a given group of the population is protected under current national legislation and indicates the percentage of the relevant population that is formally covered by these legal provisions. See Annex 2 of the ILO World Social Protection Report for a methodological explanation.

Global and regional aggregates are weighted by the working-age population aged 15 and over. Estimates are not strictly comparable to the previous World Social Protection Report due to changes in the methodology. The total does not always correspond to the sum by type of scheme due to possible simultaneous coverage by multiple social protection benefits.

Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Sources: World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

Figure 19. Effective coverage for olde-age protection: Share of persons above the statutory retirement age receiving an old-age pension for selected countries in Latin America and the Caribbean, by region, subregion, income level, sex and type of scheme, 2023 or latest available year (percentage)



Notes: Estimates are modelled by the ILO to derive regional-level figures. Results may differ from those reported in other publications owing to differences in data sources and the use of statistical modelling to address data gaps.

Sources: ILO modelled estimates, 2024; World Social Protection Database, data based on the Social Security Inquiry; ISSA Social Security Programmes Throughout the World; ILOSTAT; and national sources.

4.4 Social health protection

The analysis of social health protection is much more complex than the other branches of social protection and, in general, than the other components of social expenditure in countries, given that it does not entail a cash transfer and (perhaps more importantly) because of the complexities of producing and providing health services.

Globally, the right to social health protection is not yet a universal reality. While more than four fifths (83.7 per cent) of the global population is covered by law, only 60.1 per cent of the global population are effectively covered by a health protection scheme. This means that one in five people live in countries that do not legally recognize these rights. This proportion is twice as high in low-income countries. However, the situation is different in Latin America and the Caribbean, where legal coverage is high (99.3 per cent) and the right to social health protection is recognized in almost all countries, despite the high fragmentation of coverage (ILO 2024d). At the regional level, the proportion of people effectively covered by a health protection mechanism is 82.5 per cent in South America, 79.2 per cent in the Caribbean and 73.3 per cent in Central America, with an average for the entire region of 79.9 per cent, reflecting a more favourable situation than that observed at the global level.

As an initial estimate of each society's efforts to ensure health service coverage for the population, public expenditure and contributory social security systems in the countries (figure 20) would indicate that, as a percentage of GDP, the region allocates about one third fewer resources than the global average, with some countries close to that value. However, conclusions cannot be drawn solely on expenditure levels, as health system organization is very diverse, especially in terms of the pursuit of universal coverage and access. These are systems with a high degree of fragmentation of rights.

The indicators of access shown in figure 21 refer to specific situations that do not demonstrate large differences between regions. However, when considering more general resource indicators (hospital beds and human resources per 10,000 inhabitants), the gaps between regions become much more evident. This is especially important when looking at the density of nurses and midwives, as well as hospital beds, where the Latin American and Caribbean region ranks well below global levels and, even more so, below Europe and Central Asia. Within the region, the Caribbean countries stand out with the best indicators. The differences within the region are of course more clearly shown when looking at the information broken down by country in figure 22.

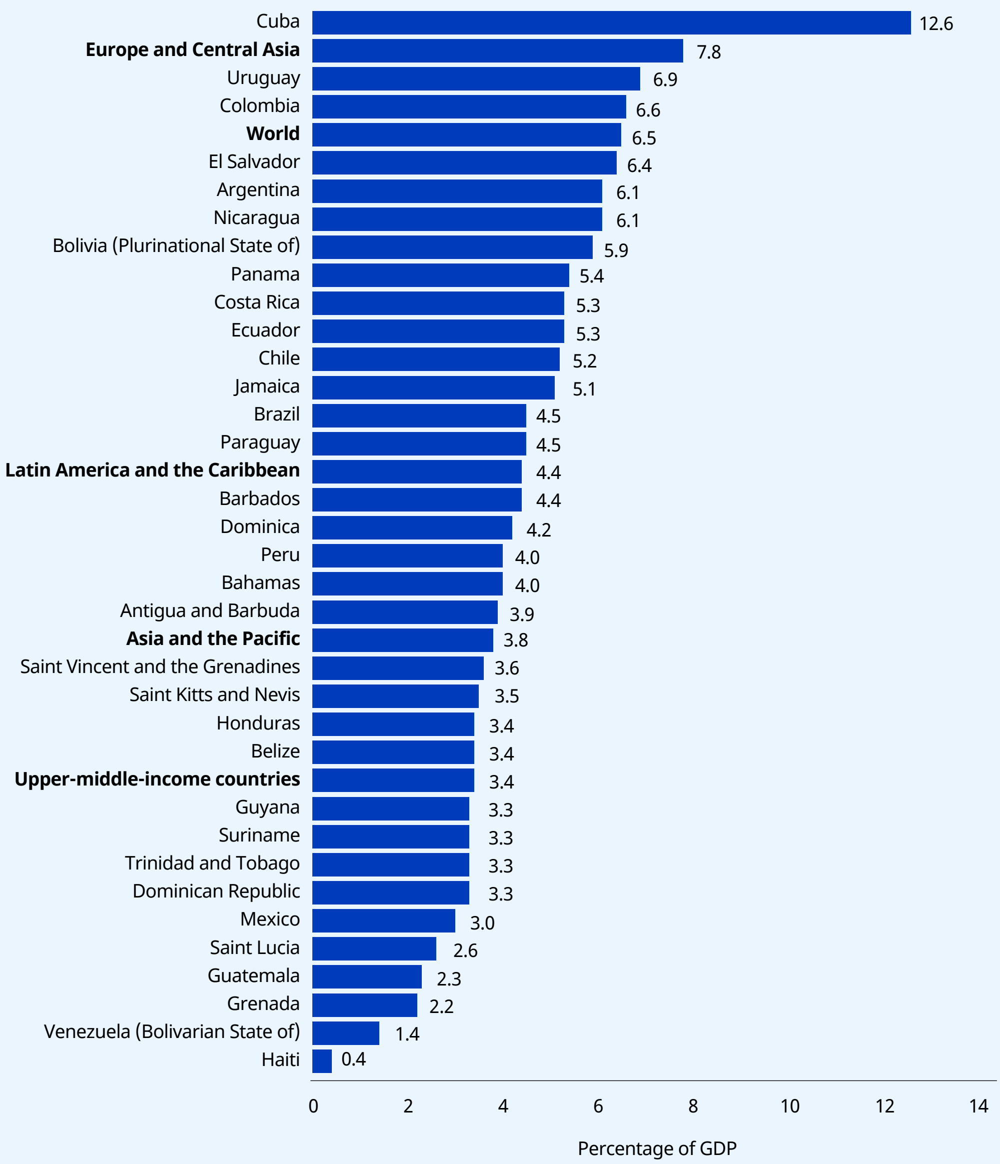
One indicator of access which, although partial, complements information on expenditure and resources is shown in figure 23. It provides an estimate of the differences between countries with indicators related to maternal and child health.

Figure 23 clearly shows the differences that exist in the region in terms of resources, access and financing. However, the need to undertake reforms in the region's health systems is structurally more complex than this information indicates, given that for several decades there has been ongoing concern about guaranteeing universal coverage and equitable access to health services. This problem is intensified by a marked fragmentation of rights resulting from the segmentation of health systems, on the one hand, between public provision and that corresponding to contributory social security systems, and, on the other, from differences within each country when public provision is decentralized to states and local governments with very different financing and management capacities. A review of the social protection frameworks for health in 17 countries in the region reveals the coexistence of 57 different systems, illustrating the fragmentation and lack of pooling of health risks in the region.

Over the last half century, important reform programmes have been created to eliminate this fragmentation of healthcare rights, including the maintenance of public systems in some Caribbean countries; the strengthening of the social security system in Costa Rica; the elimination of contributory financing in Brazil; and, more recently, a reform with the introduction of the National Health Fund (FONASA) in Uruguay. Nevertheless, most countries continue to have systems with fragmented and insufficient coverage and access.

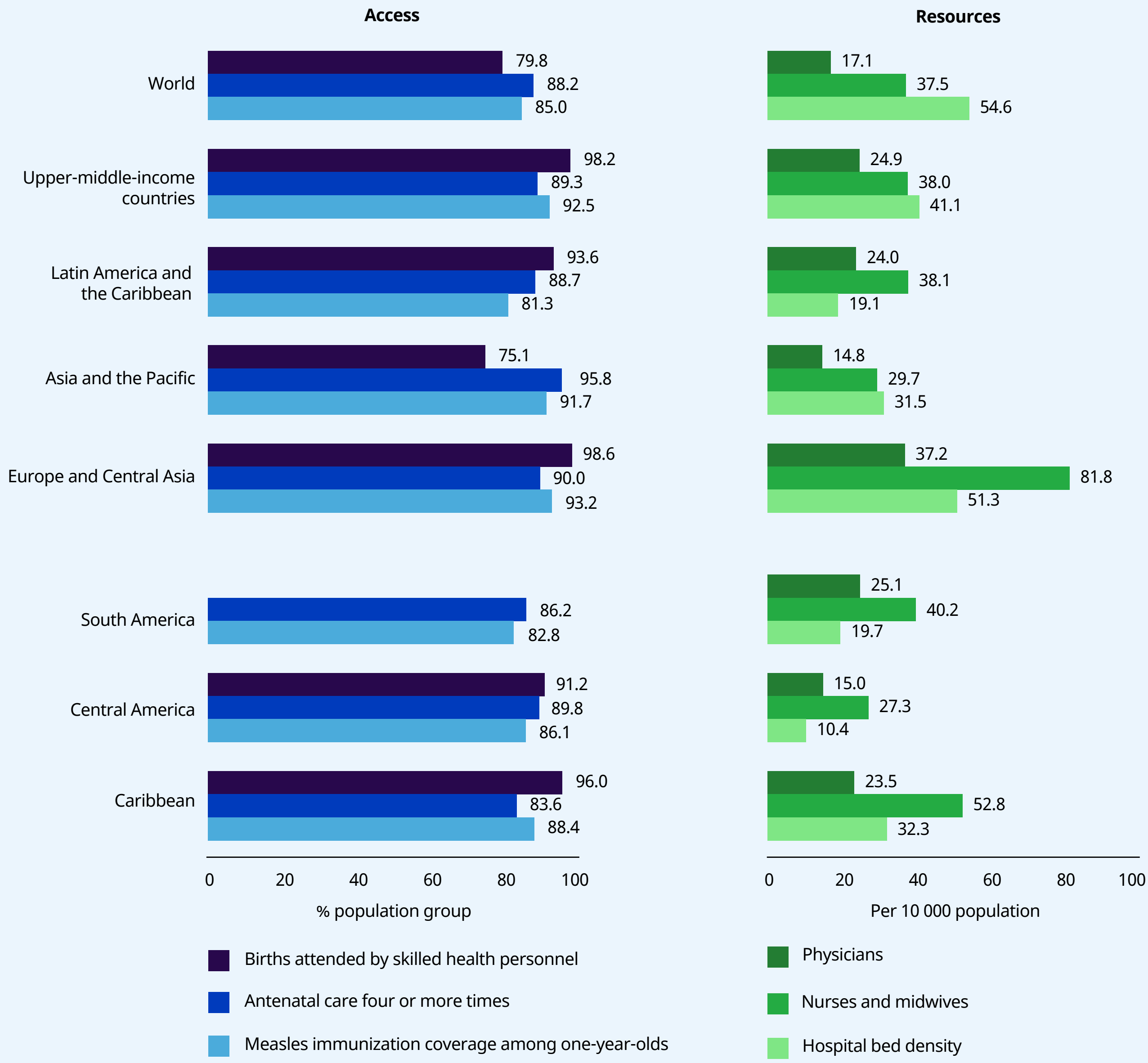
Lastly, it should be noted that sickness cash benefits are a rarely recognized right in the countries of the region, particularly in the Caribbean. This limitation in legal coverage widens the effective gaps by excluding informal, temporary or precarious workers, who are not protected by these schemes. In turn, in schemes financed exclusively through employer liability, such as in Argentina or Suriname, collective solidarity is reduced, putting pressure on workers not to take sick leave and creating discrimination against people with chronic medical conditions (ILO 2024d).

▶ Figure 20. Domestic general government health expenditure in Latin America and the Caribbean, selected countries and regions, 2021 (percentage of GDP)



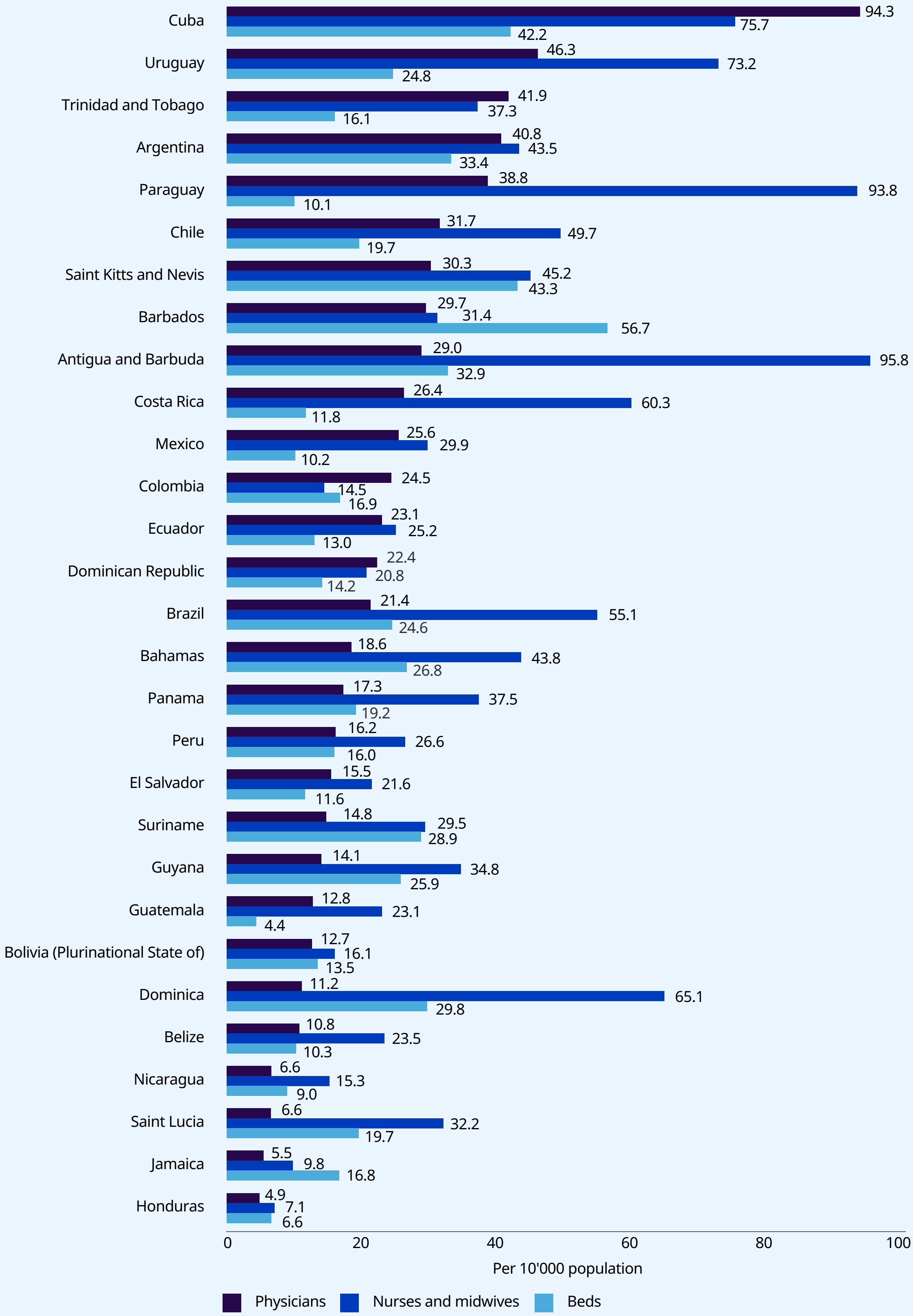
Sources: ILO estimates, World Social Protection Database, data based on the Social Security Inquiry; WHO Global Health Observatory, ADB, GSW, IMF; OECD; UNECLAC, and national sources.

▶ Figure 21. Indicators of access to health and available resources by region, subregion and income level, 2023 or latest available year



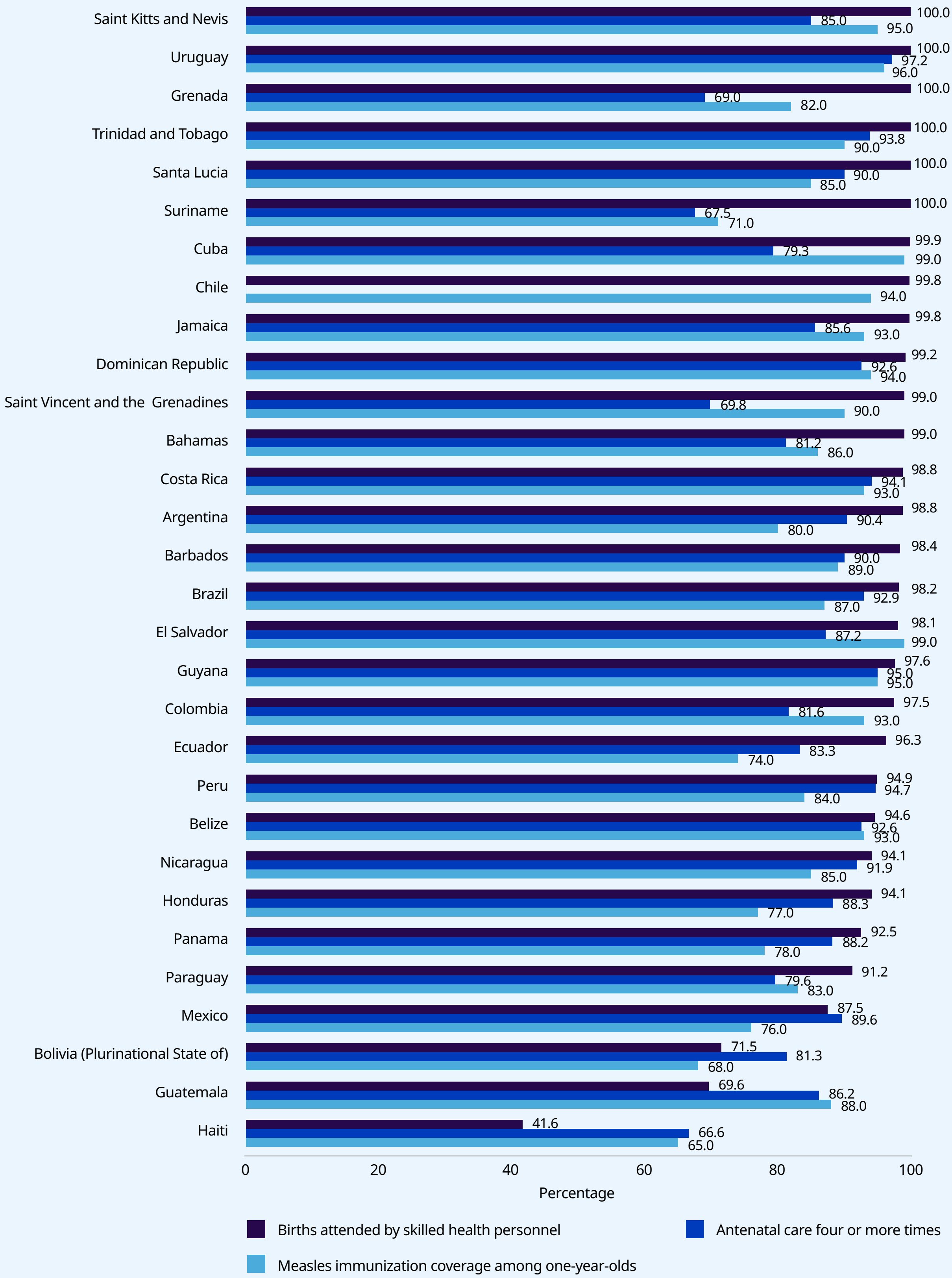
Source: Data based on WHO Global Health Observatory.

Figure 22. Availability of healthcare staff and infrastructure in selected countries in Latin America and the Caribbean, ranked by physicians per population (numbers per 10,000 population)**, 2022 or latest available year**



Source: Data based on WHO Global Health Observatory.

▶ **Figure 23. Maternal and child health: Proportion of births attended by skilled health personnel, prenatal consultations and children under one year of age with measles vaccination** (percentages)



Source: Data based on WHO Global Health Observatory.

Just transition and regional priorities in social protection

chapter 5

Over recent decades, the social policy reform agenda in countries has moved towards the strengthening of comprehensive social protection systems based on national social protection floors, combining traditional social insurance and non-contributory benefits to accelerate progress towards coverage against social risks for the entire population. Given the significant proportion of informal employment in Latin American and Caribbean countries, these changes are significantly improving the scope of some social policies. More recently, in light of growing evidence of the urgent need to address environmental policies, social protection has taken on new meaning. This, added to the above, seeks to ensure that no one is left behind in the face of essential economic reforms. This section, which concludes the report, outlines the main challenges identified that countries in the region must address to achieve a just transition.

▶ 5.1 Universal social protection for climate action and a just transition: Policy orientations for the future

This report, which complements the ILO's *World Social Protection Report 2024–26* (ILO 2024d),[8] is intended to draw attention to the need to strengthen policies that help close protection gaps and, at the same time, realize ambitions for a just transition to environmentally sustainable economies and societies for all, with special reference to the Latin American and Caribbean region. The traditional role of social protection systems is becoming all the more urgent given their potential function in simultaneously addressing the need for climate action and a just transition to address the triple planetary crisis – climate change, pollution and biodiversity loss.

Social protection is fundamental for climate change adaptation as it tackles the root causes of vulnerability by preventing poverty, promoting social inclusion and reducing inequalities. It enhances people's capacity to cope with climate-related shocks ex ante by providing an income floor and access to healthcare. It also contributes to raising adaptive capacities, including those of future generations, through its positive impacts on human development, productive investment and livelihood diversification.

An inclusive and efficient loss and damage response at scale can leverage social protection systems, particularly when there are high levels of coverage and preparedness to deal with such eventualities. In short, social protection systems are key for compensating and cushioning individuals and enterprises from potential adverse impacts of mitigation and other environmental policies. Social protection is essential to ensure that the current green and low-carbon energy transition leaves no one behind.

That is why decisive political action is needed to strengthen social protection systems and adapt them to these new realities, especially in countries most vulnerable to climate change, where, paradoxically, coverage is lowest. The objective is twofold: to implement policies that support mitigation and adaptation efforts to contain the climate crisis and, at the same time, to strengthen social protection to enable people to cope with life-cycle risks, including those associated with climate change. The actions taken in Brazil to address the negative impact of flooding are an example of one of the many actions needed (box 3).

It should be stressed that the capacity of social protection systems to promote a just transition is limited by persistent gaps in their coverage, adequacy and financing, a reality that makes it difficult to achieve the Sustainable Development Goals (SDGs) by 2030. In this regard, it is essential to invest in strengthening social protection systems to reduce these inequalities and thus ensure a just transition, especially in a context where the climate crisis is exacerbating existing inequalities and vulnerabilities.

The climate crisis can therefore only be overcome through common effort by countries, with each assuming differentiated responsibility proportional to capacity. In this context, special remedial responsibility lies with the countries primarily responsible for the crisis. The role of

[8] See https://doi.org/10.54394/ZMDK5543.

Box 3. Adaptive social protection systems – Floods in Brazil

The capacity of national social protection systems to adapt to extreme events is key in contexts of increasing climate vulnerability. In response to the floods in Rio Grande do Sul in May 2024, Brazil channelled direct aid through its social protection system to mitigate the effects of the crisis on the most vulnerable populations. Through the *Bolsa Família* programme, the government fast-tracked cash transfer payments to provide urgent assistance to affected families. In addition, waiting times for enrolment in the programme were eliminated, allowing 21,700 new families to receive support quickly. The government also introduced a reconstruction aid package, providing US$1,000 to each family displaced by the floods.

Source: World Bank 2024; ILO 2024d.

international financial support for countries with insufficient economic and fiscal capacities, which have contributed least to the crisis but are bearing its brunt, is particularly important.

The impact of climate change is being felt around the world. This is increasing the risks that people face throughout their lives, who, in turn, must cope with the impact of policies designed to mitigate or adapt to the change. Many countries, for example, will see their sources of income reduced when they depend on carbon-intensive sectors or natural resources they can no longer access.

Social protection provides coverage against inevitable risks over the course of a person's life, including extreme events (ILO 2022a). Thus, societies that have established comprehensive and adequate social protection systems are in a better position to cope with these impacts. In contrast, societies with higher levels of informality in their economies and inadequate social protection systems are at a double disadvantage.

Social protection is also necessary to enable and encourage innovative investments and policies that are more sustainable and improve employability. Without comprehensive and adequate social protection for all, climate change adaptation and mitigation efforts may leave some behind. This, in turn, risks undermining the sustained public support required to transition to an environmentally sustainable economy and society. Beyond protecting people from adverse impacts, social protection can support people to meet the new requirements of the world of work. In this way, social protection not only helps build resilience, but can actively facilitate the transition to a sustainable economy and society by enabling more people to contribute to and benefit from it – and in the process, make it more socially just (ILO 2023c).

The world of work has a crucial role to play in the current context. Not only must it adjust to the consequences of climate change, it can also contribute significantly to its mitigation, for example through more efficient energy use. However, it is important to bear in mind that the rapid transition to cleaner and more sustainable technologies may bring new challenges in terms of occupational safety and health, especially if adequate protective measures are not put in place. Products derived from sustainable technologies such as solar panels, compact fluorescent lamps or lithium-ion batteries may contain hazardous chemicals that pose a risk to those who handle them or work near them. Thus, social protection policy, like all public policies, requires ongoing evaluation and reformulation in response to changes in circumstances or objectives.

5.2 Regional priorities and policy options

Social protection coverage has surpassed an important milestone globally, with more than half of the world's population covered by at least one social protection benefit. Although this is insufficient and a cause for concern, it should be noted that just a decade ago this indicator stood at 42.8 per cent. The situation in Latin America and the Caribbean is favourable when compared to the global average, with 61.2 per cent of the population covered by at least one social protection benefit. However, it has also been observed that the gaps between countries are very wide, with coverage ranging from 6.6 per cent and 12.1 per cent in Haiti and Guatemala, respectively, to 95 per cent in Uruguay.

Apart from the evidence provided in this summary report, when looking at the different types of coverage, it is important to recognize the following:

- Social protection remains elusive for the vast majority of children globally, and our region is no exception, although there are significant regional disparities. Effective coverage in South America is almost double that of the average for Central America and the Caribbean.
- There are pronounced gaps in social protection for persons of working age, which is closely linked to high levels of informality in the region.
- The highest levels of social protection coverage are for older persons.
- The significant differences that persist in social health protection are to do with more complex difficulties that go far beyond funding constraints.

By way of introduction to the analysis of the Latin American and Caribbean region, the main priorities outlined in the *World Social Protection Report 2024-26* at the global level are summarized below. The emphasis is on the fact that mitigating the climate crisis and achieving a just transition requires giving sufficient attention to building and reinforcing rights-based universal social protection systems. This, in turn, will help to legitimize States, which will be able to demonstrate that they intend to protect their people through a reinvigorated social contract.

Specifically, the commitment to leaving no one behind means:

- pivoting from reducing poverty to preventing poverty and moving away from flimsy social safety nets towards solid social protection floors, and progressively reaching higher, more adequate levels of protection;
- strengthening the institutional framework of existing schemes;
- ensuring that social protection systems are actively gender-responsive;
- facilitating access to quality care and other services;
- making health and well-being a more central and special focus in our countries; and
- reinforcing and reshaping systems to support and promote the different environmental policies that will facilitate the requisite just transition.

As noted throughout this report, preparedness for climate shocks and just transition policies require comprehensive social protection systems to be in place ex ante. Systems can contribute to preventing, containing and softening the impacts of crises, promoting swift recovery and building people's capacity to cope with shocks as well as everyday risks. Further investment is therefore essential to achieve universal and robust social protection systems. Domestic resource mobilization is critically important for addressing both climate and life-cycle risks in a sustainable and equitable way.

In the region, high levels of informal employment limit the scope of social protection. In 2023, the average regional informality rate was 51.8 per cent. In Latin America and the Caribbean, countries show different trajectories and levels of informality, with cases such as Chile and Uruguay, with informality levels around 30 per cent, and other cases with levels above 80 per cent, similar to countries in Africa. Additionally, in most countries with high levels of informality, the level is even higher among women. The region continues to experience poor quality job creation alongside high rates of informality, with challenges associated with changes in the world of work and the need for a shift towards greener jobs. Among the challenges ahead are changes in employment structure, platform work, increasing digitalization, youth employment, the gender perspective and immigration.

Against this background, it is imperative to implement and strengthen an integrated set of policies that help to guarantee decent working conditions throughout the region, promote labour formalization and contribute to closing persistent employment gaps, thereby facilitating a just transition in the labour market and promoting productive restructuring towards environmental sustainability.

Outlining a set of challenges that are shared by all countries in such a heterogeneous region is not easy. However, emphasizing that these must be seen relative to the particular situation of each case and reformulated accordingly, this report ends with a set of recommendations that should be adapted to each particular case. The conclusion is therefore that, in general terms, a just transition requires:

1. Social protection systems for working-age people that ensure income protection during

periods of instability. This is one of the most complex challenges for social protection in economies with high levels of informality. The working-age population must be adequately protected, not only in terms of extension of coverage, but also in terms of the adequacy of the benefits to which they have access. Social protection against unemployment is the area of the social protection system with the lowest coverage. Having a stable income not only provides economic security, but also reduces exposure to various risks and decreases people's vulnerability. This stability improves their capacity to cope with and adapt to various changes, including the challenges posed by climate change.

2. To ensure strengthened income protection, the target population and the fiscal space required must be identified. The high level of informal employment and the problems in identifying the target population for social protection policies for working-age persons have so far been insurmountable obstacles to improving coverage. The experience of many countries in the region in providing income to this population group during the exceptional pandemic period offers clues to the opportunities and challenges of this type of social protection. It also shows the fiscal cost that must be managed by economies which, precisely as a result of informality, have problems in obtaining sufficient tax resources.

3. In many countries, added to the above is the need to address the wide differences in coverage that exist in respect of the numerous life-cycle risks, which, in addition to unemployment, include accidents and disability. It is critical to bolster employment injury insurance schemes for work-related injuries and occupational disease, as well as the coverage provided by national occupational safety and health systems.

4. Furthermore, social protection should promote much-needed gender-responsive environmental policies. A specific issue to be addressed is low maternity coverage. Coverage gaps in this area are closely related to the prevalence of informal employment and the absence of mechanisms to cover formal employment, in this case for women.

5. Although not the subject of specific analysis in this report, it is important to note the need to rethink the care economy, putting people at the centre of policy and sustainable development. Investing in the care economy is a commitment to a more just, equal and sustainable future (ILO 2024b). From meeting the physical, emotional and psychological needs of children and the elderly, to services such as health and education, care is essential at all stages of life. Thus, the ILO Workers with Family Responsibilities Convention, 1981 (No. 156) and the accompanying Workers with Family Responsibilities Recommendation, 1981 (No. 165) are intended to promote equality of opportunity and treatment between men and women workers with family responsibilities and between such workers and other workers. It is the first instrument to address the issue of care as a responsibility of both men and women, overcoming gender biases and stereotypes that assigned the rights arising from work-family reconciliation policies exclusively or mainly to women. In recent times, social, economic, demographic and organizational changes have called into question the traditional view of productive and reproductive work as two separate spheres. New ways of organizing work and technological innovations, together with the challenges posed by climate change and environmental degradation, as well as migratory movements, raise serious questions about the traditional way of organizing care.

6. Efforts must be made to close the gaps in social protection for children. To this end, it is crucial to allocate more resources, as expenditure analysis shows that they are underserved. Climate change is a risk multiplier for this population group. In countries with high levels of informality, the lack of protection for children cannot be considered in isolation from the social protection of the working-age population, which places households with children in a situation of extreme vulnerability.

7. Pension systems for older persons must be strengthened. This is the most developed branch of social protection in the region and, as a result, the one with the greatest impact on the summary indicator used here (population covered by at least one social protection benefit). Legal coverage of contributory pensions in the region is above the global average but below the average for upper-middle-income countries, and there is a significant coverage gap between men and women. It is important to note that the

gender gap is wider in contributory pensions because of gender differences in the labour market. This once again highlights the need to complement contributory pension schemes with non-contributory components financed by taxes or other revenues.

8. A highly complex challenge concerns the need to achieve universal coverage and access to social health protection. There are also significant differences within the region in terms of resources and financing. However, the need for reform is more complex than this information suggests, as there has been considerable concern for decades about ensuring that public policies guarantee equitable coverage and access to health services for the entire population of each country. Nevertheless, there is fragmentation of rights resulting from the segmentation of health systems, on the one hand, between public assistance and contributory social security systems, and, on the other, from differences within countries when public healthcare services are decentralized in provinces with very different financing and management capacities. Over the last half century, important reform programmes have been created to eliminate this fragmentation of healthcare rights, including the organization of tax-financed national healthcare service systems in some Caribbean countries; the strengthening of Costa Rica's social health protection system through universal social insurance; the introduction of a universal tax-financed system in Brazil; and, more recently, a reform with the introduction of the National Health Fund (FONASA) in Uruguay. However, most countries continue to have systems with fragmented and insufficient coverage and access, and out-of-pocket expenditure remains high.

9. Progress towards universal social protection in Latin America and the Caribbean requires a sustained increase in financing, especially if the Sustainable Development Goals related to comprehensive coverage, including healthcare, are to be achieved. Over the last century, the region has responded to structural weaknesses by creating a mixed system that combines contributory and non-contributory programmes, which has made it possible to extend coverage to a large part of the population. However, significant gaps remain, particularly for the most vulnerable groups such as workers in the informal economy and women. To close these gaps and move towards truly inclusive social protection, it is essential to strengthen a sustainable financing matrix over time and improve policy and programme coordination.

10. Finally, any presentation of the region's social protection challenges would be incomplete without reference to the obstacles to creating the fiscal space needed to expand the various programmes. Apart from the obstacles to generating funding through social contributions, the region's weak tax policy and administration are well known when it comes to securing the resources needed to finance the policies required. This is a region where the tax burden is far from the levels of more developed countries, which limits the space for policies that could reduce income inequalities. This is exacerbated by the fact that the tax with the largest deficits is the one levied on the personal incomes, which has the greatest redistributive impact. However, it is not only a question of improving taxation, but also of the need to increase public spending. The latter is particularly relevant in countries such as Brazil and Argentina, where tax collection levels are not far from those achieved in some upper-middle-income or high-income countries.

annexes

Annex 1. Social protection effective coverage

Annex 1.1 – Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1), selected regions, 2023 or latest available year

(percentage of the relevant population group)

Full dataset available at: https://wspdb.social-protection.org.

Income level/ region	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors																SDG 3.8.1 – Universal health coverage (WHO)[10]		Population affiliated to a social health protection scheme[11]	
	By year		By sex (2023)		By type of scheme		Children (0–15)[2]		Children (0–18)[3]		Mothers with newborns[4]		Workers in case of work injury[5]		Persons with severe disabilities[6]		Unemployed[7]		Older persons[8]		Vulnerable persons receiving social assistance benefits[9]					
	2015	2023	Men	Women	Contributory	Tax-financed	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2020	2023
World	42.8	52.4	54.6	50.1	35.0	17.3	22.1	28.2	...	23.9	29.6	36.4	32.8	37.4	32.8	38.9	15.4	16.7	74.1	79.6	26.7	37.3	64.5	67.4	60.4	60.1
Americas	59.6	68.2	69.8	66.7	50.6	17.6	49.6	54.9	...	51.5	36.5	39.2	56.6	60.8	71.8	74.2	14.3	21.0	84.4	90.0	46.5	59.6	79.9	80.0	66.2	71.6
Northen America	78.5	80.6	81.1	80.1	74.8	5.8	77.3	84.0	...	83.1	57.1	58.9	82.1	86.9	96.8	96.9	29.6	50.1	100.0	100.0	75.8	88.8	85.4	86.3	44.4	59.3
Latin America and the Caribbean	48.6	61.2	63.4	59.0	36.8	24.4	37.7	42.3	...	37.6	26.2	29.6	40.5	44.5	57.3	61.3	6.5	10.0	67.3	79.3	29.5	42.9	76.8	76.4	81.2	79.9
Central America	42.5	65.6	70.6	60.9	26.8	38.8	19.9	21.7	...	27.4	7.8	14.0	32.6	38.9	31.4	44.2	4.5	5.7	59.2	85.0	27.0	59.2	71.9	72.6	84.1	73.3
South America	52.3	60.9	62.2	59.7	41.4	19.5	48.1	53.7	...	44.0	34.3	36.7	42.2	45.8	70.2	70.7	7.3	11.5	72.1	80.4	32.2	38.4	79.3	78.4	80.7	82.5
Caribbean	36.3	45.1	45.4	44.7	31.5	13.5	19.8	26.4	...	21.9	21.0	23.2	54.6	55.1	32.9	37.1	2.9	1.9	48.8	50.0	12.5	19.6	70.9	71.6	63.9	79.2

▶ Annex 1.2 Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1), 2023 or latest available year
(percentage of the relevant population group)

Full dataset available at: https://wspdb.social-protection.org.

Country/ territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors																															SDG 3.8.1 – Universal health coverage (WHO)[10]	
	By sex			By type of scheme[14]		Year	Children (0–15)[2]				Children (0–18)[3]				Mothers with newborns[4]		Workers in case of [5]				Persons with severe [6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]					
	Total	Men	Women	Contributory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Year
America																																						
Northern America																																						
Bermuda	80.0	...	...	72.9	7.1	2021	1.4	...	...	2021	1.2	...	...	2021	79.9	2020	32.2	...	...	2019	57.8	...	...	2021	0.0	0.0	0.0	2020	92.8	...	...	2021	26.4	...	...	2021	...	...
Canada	95.6	...	...	75.1	20.5	2022	100.0	100.0	100.0	2021	90.9	...	...	2021	96.9	2023	83.6	...	...	2022 b	69.4	...	...	2022	47.4	52.5	41.3	2022	100.0	100.0	100.0	2022	100.0	...	...	2021	91.0	2021
Saint Pierre and Miquelon	92.9	...	...	78.7	14.2	2021	100.0	100.0	100.0	2021	93.4	...	...	2021	100.0	2021	60.9	...	...	2021	100.0	100.0	100.0	2021	44.4	...	...	2021	100.0	100.0	100.0	2021	100.0	100.0	100.0	2021	...	...
United States	78.8	...	...	74.8	4.1	2023	82.4	...	...	2023	82.4	...	...	2023	...	...	87.2	85.7	89.0	2023	100.0	100.0	100.0	2023	50.5	...	...	2021	100.0	100.0	100.0	2023	87.6	...	...	2023	85.7	2021
Latin America and the Caribbean																																						
Central America																																						
Belize	32.0	36.5	23.9	30.0	2.0	2021	3.0	...	...	2021	3.0	...	...	2021	15.4	2021	57.7	57.7	57.6	2021	10.7	11.7	9.7	2021	0.0	0.0	0.0	2022	37.5	47.9	27.3	2021	3.1	...	...	2021	67.6	2021
Costa Rica	59.8	...	...	41.5	18.3	2022	44.2	42.4	46.1	2021	36.6	35.1	38.1	2021	27.8	2022	54.1	56.2	51.0	2022	76.0	81.3	60.3	2022	...	...	...	...	56.9	68.8	46.6	2022	31.2	...	...	2021	81.1	2021
El Salvador	18.8	20.9	14.0	17.5	3.7	2021	0.5	0.5	0.5	2021	0.9	0.9	0.9	2021	10.6	2021	32.3	...	...	2021	13.5	...	...	2021	0.0	0.0	0.0	2022	24.5	47.4	15.6	2021	4.8	...	...	2021	78.0	2021
Guatemala	12.1	12.7	6.9	10.0	2.1	2022	2.8	...	...	2022	2.4	...	...	2022	7.9	2022	21.6	20.7	23.7	2021	2.1	2.7	0.9	2022	0.0	0.0	0.0	2022	23.3	27.5	13.4	2022	2.3	...	...	2022	58.7	2021
Honduras	30.1	...	...	9.0	21.1	2022	18.7	...	...	2022	15.6	...	...	2022	0.0	2021	17.4	...	...	2021	3.8	...	...	2022	0.0	0.0	0.0	2022	14.6	...	...	2022	23.2	...	...	2022	64.3	2021
Mexico	80.8	85.1	73.8	30.6	50.3	2022	23.5	...	...	2022	34.8	...	...	2022	14.9	2022	41.7	40.0	42.8	2022	54.1	68.9	37.3	2022	8.3	...	...	2022	100.0	100.0	100.0	2022	72.4	77.0	65.9	2022	74.6	2021
Nicaragua	15.3	17.7	12.4	15.3	0.0	2021	1.0	...	...	2021	0.8	...	...	2021	11.7	2021	22.6	...	...	2021	18.3	...	...	2021	0.0	0.0	0.0	2022	35.0	46.8	25.8	2021	0.4	...	...	2021	70.3	2021
Panama	66.1	...	...	36.9	29.2	2022	76.7	...	...	2021	64.5	...	...	2021	13.4	2021	61.5	63.2	59.0	2022	38.3	40.4	25.8	2022	0.0	0.0	0.0	2022	61.5	86.4	43.6	2022	46.3	...	...	2022	78.2	2021
South America																																						
Argentina	65.9	...	...	50.9	15.1	2021	87.8	...	...	2021	73.3	...	...	2021	29.8	2021	45.8	47.7	43.1	2021	100.0	...	...	2021	14.3	...	...	2021	90.8	96.4	87.8	2021	33.5	...	...	2021	78.5	2021
Bolivia (Plurinational State of)	38.4	...	...	8.7	29.8	2021	62.8	...	...	2021	52.8	...	...	2021	38.7	2021	13.9	14.0	13.7	2021	7.0	...	...	2021	0.0	0.0	0.0	2022	100.0	100.0	100.0	2021	32.6	...	...	2021	65.1	2021

Country/territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors									
	By sex			By type of scheme[14]		Year	Children (0–15)[2]				Children (0–18)[3]				Mothers with newborns[4]	
	Total	Men	Women	Contributory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Women	Year
Brazil	71.2	...	...	48.8	22.4	2022	65.9	...	...	2021	53.7	...	...	2019	48.9	2021
Chile	75.3	...	...	53.9	21.4	2022	57.5	...	...	2021	48.0	...	...	2021	39.7	2021
Colombia	54.3	...	...	30.8	23.6	2022	33.9	...	...	2022	27.9	...	...	2022	...	...
Ecuador	46.8	49.3	44.0	25.3	21.3	2021	29.2	29.1	29.2	2021	29.8	29.8	29.8	2021	5.0	2021
French Guiana	61.9	...	...	10.4	51.6	2022	81.0	...	...	2021	75.8	...	...	2021	32.2	2021
Paraguay	36.1	...	...	18.8	17.3	2021	21.1	...	...	2021	17.8	...	...	2021	7.6	2021
Peru	25.1	28.9	20.1	16.6	8.5	2021	14.4	...	...	2021	14.6	...	...	2021	5.1	2021
Suriname	33.6	...	...	4.7	28.9	2021	56.4	...	...	2021	46.8	...	...	2021	0.0	2022
Uruguay	95.0	...	...	61.5	33.5	2021	65.6	...	...	2021	55.3	...	...	2020	81.9	2021
Venezuela (Bolivarian Republic of)	30.8	...	...	...	...	2019	...	...	...	2023	...	...	...	...	...	...
Caribbean																
Anguilla	68.9	60.1	74.1	66.6	2.3	2020	2.8	...	...	2020	2.4	...	...	2020	100.0	2020
Antigua and Barbuda	65.4	...	...	63.2	2.2	2020	...	...	...	2023	...	...	...	...	37.0	2020
Aruba	94.3	...	...	91.7	2.7	2021	5.0	...	...	2021	4.0	...	...	2021	60.7	2021
Bahamas	49.1	...	...	48.2	1.7	2020	1.3	1.3	1.3	2018	1.6	1.6	1.6	2018	60.5	2019
Barbados	56.7	52.9	60.2	52.6	4.2	2020	13.1	...	...	2020	10.9	...	...	2020	58.2	2020
British Virgin Islands	78.3	...	...	78.1	0.2	2022	0.0	0.0	0.0	2022	0.0	0.0	0.0	2022	8.4	2022
Cayman Islands	94.2	...	...	94.2	0.0	2021	...	...	...	2023	...	...	...	...	...	...
Cuba	63.9	...	...	60.7	3.2	2022	0.2	...	...	2020	...	...	...	...	42.7	2020
Curaçao	47.9	...	...	47.9	0.0	2020	...	...	...	2023	...	...	...	...	...	...
Dominica	53.2	...	...	41.9	11.3	2020	0.7	1.1	0.3	2020	1.1	1.6	0.5	2020	30.2	2020
Dominican Republic	61.0	...	...	22.1	39.0	2022	68.2	...	...	2022	57.3	...	...	2022	22.5	2021
Grenada	54.3	...	...	48.6	5.7	2022	...	...	...	2023	...	...	...	...	87.5	2020

Country/territory	People protected by social protection systems including floors																				SDG 3.8.1 – Universal health coverage (WHO)[10]	
	Workers in case of [5]				Persons with severe [6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]					
	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Year
Brazil	52.2	48.9	56.4	2022 a	100.0	100.0	100.0	2021	13.9	...	...	2021	88.6	100.0	67.4	2022	47.1	...	...	2020	80.4	2021
Chile	74.4	75.5	72.7	2021	91.5	100.0	78.2	2021	24.6	...	...	2022	71.6	69.6	72.7	2021	30.0	...	...	2021	82.3	2021
Colombia	45.6	...	...	2022	8.7	10.9	3.9	2022	2.7	...	...	2021	51.4	67.5	42.8	2022	34.5	...	...	2022	79.6	2021
Ecuador	35.5	34.9	36.4	2021	41.7	38.8	45.4	2021	3.8	4.7	3.0	2021	66.1	82.0	52.9	2021	29.4	30.7	26.9	2021	76.6	2021
French Guiana	16.2	16.4	15.9	2021	68.8	...	...	2021	50.0	...	...	2021	55.5	57.2	47.5	2022	57.5	...	...	2021	...	...
Paraguay	25.4	24.0	27.3	2021	13.6	...	...	2022	0.0	0.0	0.0	2022	82.2	79.0	85.0	2021	21.3	...	...	2021	72.3	2021
Peru	12.8	...	...	2021	12.9	12.9	9.5	2021	0.0	0.0	0.0	2022	36.7	39.0	30.1	2021	10.2	12.7	7.7	2021	71.1	2021
Suriname	...	...	...	...	63.3	...	...	2021	0.0	0.0	0.0	2021	100.0	100.0	100.0	2020	30.4	...	...	2021	62.7	2021
Uruguay	66.8	...	...	2021	100.0	100.0	100.0	2021	31.4	...	...	2021	100.0	100.0	100.0	2021	87.0	...	...	2021	81.5	2021
Venezuela (Bolivarian Republic of)	...	...	...	...	28.3	...	...	2015	5.1	...	...	2016	100.0	100.0	100.0	2019	...	...	...	...	75.1	2021
Caribbean																						
Anguilla	95.7	82.8	100.0	2020	34.1	26.2	41.7	2020	...	...	...	...	66.1	59.1	72.7	2020	6.8	...	...	2020	...	...
Antigua and Barbuda	67.9	...	...	2020	9.1	...	...	2020	0.0	0.0	0.0	2020	84.4	...	...	2020	3.9	...	...	2019	75.8	2021
Aruba	71.7	68.3	75.0	2021	...	...	...	...	15.7	...	...	2019	100.0	100.0	100.0	2021	38.4	...	...	2021	...	...
Bahamas	67.4	...	...	2019	51.0	...	...	2020	26.9	...	...	2020	74.8	79.2	71.6	2019	2.1	...	...	2020	77.2	2021
Barbados	76.7	68.8	84.6	2020	65.6	62.2	68.6	2020	88.0	...	...	2020	98.4	100.0	93.0	2020	9.2	...	...	2020	76.9	2021
British Virgin Islands	100.0	100.0	100.0	2020	25.5	...	...	2022	0.0	0.0	0.0	2020	59.3	...	...	2022	0.7	...	...	2022	...	...
Cayman Islands	100.0	...	...	2021	0.0	0.0	0.0	2022	0.0	0.0	0.0	2020	3.1	...	...	2021	...	...	...	...	...	...
Cuba	100.0	100.0	100.0	2020	...	...	...	...	0.0	0.0	0.0	2022	60.9	...	...	2022	8.2	...	...	2021	82.8	2021
Curaçao	60.4	...	...	2020	...	...	...	...	0.0	0.0	0.0	2022	100.0	100.0	100.0	2020	...	...	...	...	...	...
Dominica	63.3	...	...	2020	11.8	...	...	2020	0.0	0.0	0.0	2019	92.7	100.0	85.3	2020	19.7	...	...	2020	49.2	2021
Dominican Republic	47.6	44.7	51.7	2021	10.4	...	...	2019	0.0	0.0	0.0	2022	7.6	9.9	5.5	2021	50.0	...	...	2022	77.0	2021
Grenada	77.3	...	...	2020	22.2	...	...	2020	0.0	0.0	0.0	2022	53.5	...	...	2020	13.1	...	...	2022	70.4	2021

Country/ territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors																																SDG 3.8.1 – Universal health coverage (WHO)[10]	
	By sex			By type of scheme[14]		Year	Children (0–15)[2]				Children (0–18)[3]				Mothers with new-borns[4]		Workers in case of [5]				Persons with severe [6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]					
	Total	Men	Wo-men	Contri-butory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Wo-men	Year	Total	Men	Wo-men	Year	Total	Men	Wo-men	Year	Total	Men	Wo-men	Year	Total	Men	Wo-men	Year	Total	Men	Wo-men	Year	Total	Year
Guadeloupe	**88.2**	...	...	43.0	45.3	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	0.0	2021	**42.2**	40.4	43.6	2020	**100.0**	100.0	100.0	2021	**58.2**	60.2	56.5	2021	**82.3**	84.6	80.6	2021	**79.4**	...	...	2021	**...**	...
Haiti	**6.6**	...	...	3.6	3.1	2022	**4.1**	...	...	2019	**...**	...	...	...	1.7	2019	**3.0**	...	...	2022	**...**	...	...	...	**0.0**	0.0	0.0	2022	**1.0**	...	...	2022	**3.2**	...	...	2019	**54.1**	2021
Jamaica	**32.6**	29.9	34.7	21.6	11.0	2022	**35.1**	36.3	33.8	2021	**28.3**	29.3	27.3	2021	5.0	2021	**39.6**	32.7	48.0	2020	**35.5**	...	...	2021	**0.0**	0.0	0.0	2022	**87.8**	84.5	90.5	2022	**14.1**	13.1	14.9	2022	**74.1**	2021
Martinique	**88.2**	...	...	49.8	38.4	2022	**100.0**	...	...	2022	**98.3**	...	...	2022	53.6	2020	**57.7**	...	...	2020	**100.0**	...	...	2021	**100.0**	...	...	2021	**72.1**	71.3	72.8	2021	**76.5**	...	...	2022	**...**	...
Montserrat	**81.2**	...	...	81.2	...	2021	**...**	...	...	2023	**...**	...	...	...	...	...	**...**	...	...	...	**...**	...	...	...	**...**	...	...	...	**100.0**	100.0	100.0	2021	**...**	...	...	...	**...**	...
Puerto Rico	**58.9**	...	...	57.8	1.1	2022	**13.2**	...	...	2022	**10.6**	...	...	2022	...	...	**86.9**	100.0	49.2	2021	**100.0**	100.0	100.0	2022	**12.7**	...	...	2022	**80.8**	81.9	77.8	2022	**2.7**	...	...	2022	**...**	...
Saint Kitts and Nevis	**90.2**	...	...	75.6	14.6	2020	**5.3**	...	...	2020	**4.5**	...	...	2020	85.5	2020	**100.0**	98.8	100.0	2020	**27.7**	...	...	2020	**0.0**	0.0	0.0	2020	**84.7**	86.7	83.1	2020	**61.0**	...	...	2020	**79.0**	2021
Saint Lucia	**40.1**	36.3	40.9	38.6	1.5	2020	**5.1**	...	...	2020	**4.4**	...	...	2020	39.4	2020	**63.3**	58.6	67.8	2020	**13.4**	12.3	14.0	2020	**0.0**	0.0	0.0	2022	**48.4**	58.6	40.6	2020	**2.5**	...	...	2020	**76.8**	2021
Saint Vincent and the Grenadines	**52.0**	...	...	47.5	4.5	2019	**1.2**	1.3	1.2	2019	**0.6**	0.6	0.6	2019	32.3	2019	**79.7**	66.4	98.9	2019	**5.9**	6.2	4.4	2019	**0.0**	0.0	0.0	2019	**51.8**	49.8	53.8	2019	**8.5**	...	...	2019	**68.8**	2021
Sint Maarten (Dutch part)	**68.7**	...	...	68.7	0.0	2021	**4.3**	2.9	7.3	2021	**2.9**	2.1	4.2	2021	...	...	**71.8**	...	...	2021	**8.7**	...	...	2021	**0.0**	0.0	0.0	2021	**100.0**	100.0	100.0	2021	**1.6**	...	...	2021	**...**	...
St Martin (French part)	**68.5**	...	...	24.0	44.6	2021	**98.2**	...	...	2021	**100.0**	...	...	2021	...	...	**29.6**	...	...	2020	**57.3**	...	...	2021	**...**	...	...	...	**42.7**	...	...	2020	**58.6**	...	...	2021	**...**	...
Trinidad and Tobago	**57.2**	...	...	41.9	15.3	2022	**18.1**	...	...	2020	**15.1**	...	...	2020	29.6	2022	**67.2**	57.5	79.7	2022	**60.1**	74.3	46.2	2022	**0.0**	0.0	0.0	2022	**90.8**	100.0	63.3	2022	**26.3**	...	...	2021	**75.0**	2021
Turks and Caicos Islands	**52.1**	...	...	54.6	...	2020	**...**	...	...	2023	**...**	...	...	...	61.1	2019	**85.6**	...	...	2019	**9.1**	...	...	2020	**0.0**	0.0	0.0	2020	**35.5**	47.2	25.7	2019	**1.8**	...	...	2020	**...**	...
United States Virgin Islands	**66.7**	...	...	66.4	0.4	2022	**7.4**	...	...	2022	**6.3**	...	...	2022	...	...	**82.5**	...	...	2022	**47.8**	...	...	2021	**3.4**	...	...	2022	**95.0**	...	...	2021	**4.7**	...	...	2022	**...**	...

▶ Annex 1.3 – SDG indicator 1.3.1 on effective coverage for old-age protection: Share of persons above statutory retirement age receiving an old-age pension, by type of scheme, and share of labour force and working-age population aged 15 and over covered by a pension scheme (active contributors), 2023 or latest available year (percentage).

Full dataset available at: https://wspdb.social-protection.org.

Income level/region	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age [8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year
World	**79.6**	82.6	77.2	2023	**55.6**	63.2	49.2	2023	**30.7**	26.9	34.2	2023	**58.5**	56.4	61.6	2023	**35.0**	40.9	29.1	2023
Americas	**90.0**	93.3	87.3	2023	**79.9**	84.9	75.5	2023	**20.1**	21.1	19.6	2023	**68.7**	66.3	71.1	2023	**42.9**	47.6	37.9	2023
Northern America	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**13.2**	12.9	13.4	2023	**99.3**	99.2	99.4	2023	**61.8**	67.2	56.6	2023
Latin America and the Caribbean	**79.3**	85.9	74.2	2023	**58.3**	67.8	50.0	2023	**27.5**	30.4	25.9	2023	**49.6**	47.4	51.4	2023	**31.0**	35.2	26.3	2023
Central America	**85.0**	88.1	82.4	2023	**33.2**	42.2	12.7	2023	**79.5**	80.9	78.8	2023	**38.7**	37.3	39.4	2023	**23.7**	29.1	18.0	2023
South America	**80.4**	88.4	74.4	2023	**68.0**	78.5	62.8	2023	**12.8**	15.8	11.2	2023	**54.9**	52.7	56.7	2023	**34.5**	38.5	30.0	2023
Caribbean	**50.0**	54.7	46.3	2023	**44.7**	49.7	41.0	2023	**5.3**	5.9	5.1	2023	**31.6**	29.2	34.1	2023	**20.6**	21.3	19.7	2023

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age [8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year
Americas																				
Northern America																				
Bermuda	**92.8**	...	...	2021	**84.6**	...	...	2020	**8.2**	...	...	2021	**100.0**	100.0	100.0	2020	**63.4**	67.7	60.0	2020
Canada	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**95.8**	94.4	97.1	2022	**93.7**	92.8	94.7	2020	**60.3**	63.6	57.0	2020
Saint Pierre and Miquelon	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2021	**60.9**	...	...	2021	**55.4**	...	...	2021
United States	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2022	**2.7**	2.3	3.0	2022	**100.0**	100.0	100.0	2021	**62.0**	67.6	56.5	2021
Latin America and the Caribbean																				
Central America																				
Belize	**37.5**	47.9	27.3	2021	**32.3**	44.5	20.4	2021	**5.2**	3.5	6.9	2021	**57.7**	57.7	57.6	2021	**37.5**	46.1	28.9	2021

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age [8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year
Costa Rica	**56.9**	68.8	46.6	2022	**42.4**	56.5	30.2	2022	**14.5**	12.3	16.3	2021	**70.0**	71.7	67.5	2022	**43.2**	52.5	34.0	2022
El Salvador	**24.5**	47.4	15.6	2021	**15.0**	23.7	9.7	2021	**11.9**	23.7	5.9	2021	**30.9**	31.1	26.3	2021	**18.3**	23.2	12.0	2021
Guatemala	**23.3**	27.5	13.4	2022	**11.1**	12.5	3.4	2022	**12.2**	15.0	9.9	2022	**17.8**	20.0	12.7	2022	**10.5**	16.3	4.7	2022
Honduras	**14.6**	...	...	2022	**14.6**	...	...	2022	**0.0**	0.0	0.0	2022	**18.1**	17.0	19.9	2021	**11.5**	13.1	9.9	2021
Mexico	**100.0**	100.0	100.0	2022	**35.9**	44.7	11.7	2022	**100.0**	100.0	100.0	2022	**41.8**	40.0	42.8	2022	**25.5**	31.0	19.6	2022
Nicaragua	**35.0**	46.8	25.8	2021	**35.0**	46.8	25.8	2021	**0.0**	0.0	0.0	2021	**24.6**	22.6	27.8	2021	**16.2**	18.9	13.7	2021
Panama	**61.5**	86.4	43.6	2022	**40.6**	49.1	32.8	2021	**20.9**	37.3	10.7	2022	**61.5**	63.2	59.0	2022	**40.8**	48.8	32.8	2022
South America																				
Argentina	**90.8**	96.4	87.8	2021	**87.2**	...	...	2021	**3.6**	9.2	0.6	2021	**58.6**	57.5	59.9	2021	**34.8**	39.8	29.9	2021
Bolivia (Plurinational State of)	**100.0**	100.0	100.0	2021	**20.3**	31.2	11.2	2021	**100.0**	100.0	100.0	2021	**13.9**	14.0	13.7	2021	**9.7**	11.3	8.2	2021
Brazil	**88.6**	100.0	67.4	2022	**80.9**	100.0	60.5	2022	**7.7**	9.1	6.9	2020	**65.4**	63.4	68.0	2022	**41.0**	46.1	36.3	2022
Chile	**71.6**	69.6	72.7	2021	**58.8**	51.2	65.2	2021	**43.2**	...	...	2021	**64.1**	62.2	66.8	2021	**37.2**	42.5	32.0	2021
Colombia	**51.4**	67.5	42.8	2022	**22.2**	32.9	16.4	2022	**29.2**	43.3	21.7	2022	**50.0**	42.8	50.9	2021	**31.9**	32.6	26.4	2021
Ecuador	**66.1**	82.0	52.9	2021	**38.5**	54.6	25.2	2021	**27.6**	27.4	27.8	2021	**45.1**	41.3	50.4	2021	**30.2**	32.6	27.8	2021
French Guiana	**55.5**	57.2	47.5	2022	**55.5**	57.2	47.5	2022	**0.0**	0.0	0.0	2022	**16.2**	16.4	15.9	2021	**9.1**	9.6	8.6	2021
Paraguay	**82.2**	79.0	85.0	2021	**21.5**	18.3	24.2	2021	**60.7**	...	...	2021	**28.9**	30.1	27.2	2021	**20.7**	25.1	16.3	2021
Peru	**36.7**	39.0	30.1	2021	**16.4**	19.5	9.1	2021	**20.3**	19.5	20.9	2021	**25.7**	27.6	23.4	2021	**18.1**	21.1	15.1	2021
Suriname	**100.0**	100.0	100.0	2020	**41.0**	...	...	2020	**65.3**	...	...	2020	**11.4**	10.2	11.9	2021	**6.3**	6.7	5.5	2021
Uruguay	**100.0**	100.0	100.0	2021	**100.0**	...	...	2021	**5.1**	...	...	2021	**68.3**	68.4	68.2	2019	**43.5**	48.6	38.8	2019
Venezuela (Bolivarian Republic of)	**100.0**	100.0	100.0	2019	**...**	...	...	...	**...**	...	...	...	**33.9**	31.8	37.3	2009	**18.2**	21.2	15.4	2009
Caribbean																				
Anguilla	**66.1**	59.1	72.7	2020	**59.4**	53.2	65.4	2020	**6.6**	5.9	7.3	2020	**81.5**	74.2	89.3	2020	**58.1**	56.0	60.0	2020
Antigua and Barbuda	**84.4**	...	...	2020	**84.4**	...	...	2020	**0.0**	0.0	0.0	2020	**70.8**	...	...	2019	**63.7**	...	...	2019
Aruba	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2021	**100.0**	100.0	100.0	2020	**81.1**	82.7	79.6	2020
Bahamas	**74.8**	79.2	71.6	2019	**70.4**	74.5	67.3	2018	**4.5**	4.7	4.3	2019	**67.4**	...	...	2019	**48.8**	...	...	2019
Barbados	**98.4**	100.0	93.0	2020	**92.3**	100.0	84.3	2020	**6.1**	2.6	8.7	2020	**76.7**	68.8	84.6	2020	**46.6**	44.0	49.0	2020
British Virgin Islands	**59.3**	...	...	2022	**59.3**	...	...	2022	**0.0**	0.0	0.0	2022	**100.0**	100.0	100.0	2019	**77.9**	...	...	2019
Cayman Islands	**3.1**	...	...	2021	**3.1**	...	...	2021	**0.0**	0.0	0.0	2021	**100.0**	...	...	2021	**100.0**	...	...	2021
Cuba	**60.9**	...	...	2022	**57.3**	...	...	2022	**3.6**	...	...	2021	**...**	...	...	...	**...**	...	...	...
Curaçao	**100.0**	100.0	100.0	2020	**100.0**	100.0	100.0	2020	**0.0**	0.0	0.0	2020	**11.8**	10.6	12.9	2018	**5.6**	4.9	6.1	2018

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age [8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year	**Total**	Men	Women	Year
Dominica	**92.7**	100.0	85.3	2020	**69.1**	78.0	61.9	2020	**23.6**	23.9	23.4	2016	**72.3**	57.5	92.8	2020	**42.4**	38.6	46.0	2020
Dominican Republic	**7.6**	9.9	5.5	2021	**7.6**	9.9	5.5	2021	**0.0**	0.0	0.0	2021	**42.5**	37.8	48.9	2021	**27.5**	29.0	25.9	2021
Grenada	**53.5**	...	...	2020	**53.5**	...	...	2020	**0.0**	0.0	0.0	2020	**77.3**	...	...	2020	**52.5**	...	...	2020
Guadeloupe	**82.3**	84.6	80.6	2021	**82.3**	84.6	80.6	2021	**0.0**	0.0	0.0	2021	**42.2**	40.4	43.6	2020	**22.1**	21.9	22.3	2020
Haiti	**1.0**	...	...	2022	**0.5**	0.7	0.3	2022	**0.5**	...	...	2019	**7.9**	9.4	6.2	2022	**5.2**	6.5	3.9	2022
Jamaica	**87.8**	84.5	90.5	2022	**48.1**	48.1	48.1	2021	**39.7**	36.4	42.4	2022	**39.6**	32.7	48.0	2020	**27.8**	25.1	30.5	2020
Martinique	**72.1**	71.3	72.8	2021	**72.1**	71.3	72.8	2021	**...**	...	...	...	**69.2**	64.5	69.4	2020 a	**36.3**	34.1	36.2	2020
Montserrat	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**...**	...	...	...	**91.1**	...	...	2021	**64.9**	...	...	2021
Puerto Rico	**80.8**	81.9	77.8	2022	**80.3**	81.9	77.8	2021	**0.5**	...	...	2022	**86.9**	100.0	49.2	2021	**36.2**	60.2	15.2	2021
Saint Kitts and Nevis	**84.7**	86.7	83.1	2020	**84.7**	86.7	83.1	2020	**0.0**	0.0	0.0	2020	**100.0**	98.8	100.0	2020	**75.2**	75.2	75.2	2020
Saint Lucia	**48.4**	58.6	40.6	2020	**48.4**	58.6	40.6	2020	**0.0**	0.0	0.0	2020	**63.3**	58.6	67.8	2020	**44.0**	43.3	44.4	2020
Saint Vincent and the Grenadines	**51.8**	49.8	53.8	2019	**48.8**	47.5	50.2	2019	**3.0**	2.4	3.6	2019	**79.7**	66.4	98.9	2019	**51.6**	49.3	54.3	2019
Sint Maarten (Dutch part)	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2021	**93.8**	94.6	93.0	2017	**59.2**	57.3	61.2	2017
St Martin (French part)	**42.7**	...	...	2020	**42.7**	...	...	2020	**0.0**	0.0	0.0	2020	**29.6**	...	...	2020	**23.4**	...	...	2020
Trinidad and Tobago	**90.8**	100.0	63.3	2022	**49.7**	68.9	34.6	2022	**41.1**	57.0	28.6	2021	**67.2**	57.5	79.7	2022	**36.8**	36.3	37.4	2022
Turks and Caicos Islands	**35.5**	47.2	25.7	2019	**35.5**	47.2	25.7	2019	**0.0**	0.0	0.0	2019	**85.6**	...	...	2019	**60.7**	...	...	2019
United States Virgin Islands	**95.0**	...	...	2021	**95.0**	...	...	2021	**0.0**	0.0	0.0	2021	**82.5**	...	...	2022	**43.2**	...	...	2022

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Notes

Global and regional aggregates are weighted by relevant population groups. Estimates are not strictly comparable to previous regional estimates due to methodological enhancements, extended data availability and country revisions. For detailed definition of the indicators, please see Annex 2.

... Data not available

* To be interpreted with caution: estimates based on reported data coverage below 40 per cent of the population.

[a] Estimated based on legal coverage.

[b] National estimate

[1] Proportion of the population covered by at least one social protection cash benefit: ratio of the population receiving cash benefits, excluding healthcare and sickness benefits, under at least one of the contingencies/social protection functions (contributory or tax-financed benefit) or actively contributing to at least one social security scheme to the total population.

[2] Proportion of children (0 to 15 years old) covered by social protection benefits: ratio of children/households receiving child or family cash benefits to the total number of children/households with children.

[3] Proportion of children (0 to 18 years old) covered by social protection benefits: ratio of children/households receiving child or family cash benefits to the total number of children/households with children.

[4] Proportion of women giving birth covered by maternity benefits: ratio of women receiving cash maternity benefits to women giving birth in the same year (estimated based on age-specific fertility rates published in the UN World Population Prospects or on the number of live births corrected for the share of twin and triplet births).

[5] Proportion of workers covered in case of employment injury: ratio of workers protected by injury insurance to total employment or the labour force.

[6] Proportion of persons with disabilities receiving benefits: ratio of persons receiving disability cash benefits to persons with severe disabilities. The latter is calculated as the product of prevalence of disability ratios (published for each country group by the WHO) and each country's population.

[7] Proportion of unemployed receiving benefits: ratio of recipients of unemployment cash benefits to the number of unemployed persons.

[8] Proportion of older persons receiving a pension: ratio of persons above statutory retirement age receiving an old-age pension (including contributory and tax-financed benefits) to persons above statutory retirement age.

[9] Proportion of vulnerable persons receiving benefits: ratio of social assistance cash benefits (including non-means-tested benefits) recipients to the total number of vulnerable persons. The latter are calculated by subtracting from total population all people of working age who are contributing to a social insurance scheme or receiving contributory benefits, and all persons above retirement age receiving contributory benefits.

[10] Coverage of essential health services (defined as the average coverage of essential services based on tracer interventions that include reproductive, maternal, newborn and child health, infectious diseases, non-communicable diseases and service capacity and access, among the general and the most disadvantaged population).

[11] Proportion of the population protected by a healthcare scheme for their primary coverage. Mechanisms include: national health insurance; social health insurance mandated by the State (including subsidized coverage for the poor); national healthcare service guaranteed for free or with small co-payments; and other programmes (such as user fee waivers or vouchers). Only public or publicly-mandated privately administered primary healthcare schemes were included. Supplementary public and private programmes were not included.

[12] Proportion of the labour force actively contributing to a pension scheme: ratio of workers protected by pension scheme (active contributors) to the total labour force.

[13] Proportion of the working-age population actively contributing to a pension scheme: ratio of workers protected by pension scheme (active contributors) to the total labour force.

[14] Total number of beneficiaries does not always correspond to the sum by type of scheme due to possible simultaneous coverage by multiple social protection benefits.

Annex 2. General government actual expenditure on social protection

2.1 - General government actual expenditure on social protection including and excluding healthcare, latest available year
(percentage of GDP)

Income level/region	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group		
				Children[2]	Working age[3]	Old age[4]
World	19.3	6.5	12.9	0.7	4.8	7.6
Americas	23.9	8.6	15.3	0.4	7.1	8.1
Northern America	26.0	9.6	16.5	0.3	8.1	8.2
Latin America and the Caribbean	15.0	4.4	10.6	0.8	2.5	7.4
Central America	10.6	3.3	7.3	0.1	1.8	5.4
South America	17.8	4.9	12.8	1.2	2.9	9.1
Caribbean	12.4	6.1	6.2	0.0	1.2	2.1

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year	Source
				Children[2]	Working age[3]	Old age[4]		
Americas								
Northern America								
Canada	21.0	9.0	12.0	2.6	7.0	2.4	2022	FMI
United States	26.4	9.6	16.8	0.1	8.2	8.7	2022	National
Latin America and the Caribbean								
Central America								
Belize	7.7	3.4	4.3	0.1	1.6	2.5	2020 [a]	CEPAL
Costa Rica	12.4	5.3	7.1	0.7	0.5	5.9	2023	National
El Salvador	13.7	6.4	7.3	0.0	6.3	1.1	2021	IMF

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year	Source
				Children[2]	Working age[3]	Old age[4]		
Guatemala	5.0	2.3	2.6	0.2	0.6	1.8	2022	IMF
Honduras	5.0	3.4	1.5	...	1.5	0.0	2021[a]	National
Mexico	11.0	3.0	7.9	0.1	1.9	6.0	2022	National
Nicaragua	7.0	6.1	0.8	0.2	0.6	0.0	2023[a]	ECLAC
Panama	8.4	5.4	3.1	0.5	0.0	2.6	2021	National
South America								
Argentina	17.0	6.1	10.8	1.7	2.3	6.9	2022[b]	IMF
Bolivia (Plurinational State of)	10.9	5.9	5.0	0.3	0.1	4.7	2022	National
Brazil	21.5	4.5	17.0	1.4	3.8	11.9	2022	National
Chile	12.5	5.2	7.3	0.7	2.1	4.5	2022[a]	National
Colombia	14.7	6.6	8.1	...	...	...	2022	National
Ecuador	12.5	5.3	7.3	0.0	1.1	6.1	2021	National
Paraguay	11.2	4.5	6.8	0.2	3.4	3.2	2020	ECLAC
Peru	7.1	4.0	3.1	0.4	0.4	2.4	2022	National
Suriname	8.3	3.3	5.0	0.0	3.4	1.5	2020[a]	ECLAC
Uruguay	21.5	6.9	14.6	0.0	1.3	13.3	2022	National
Venezuela (Bolivarian Republic of)	10.0	1.4	8.7	...	...	0.0	2014	National
Caribbean								
Antigua and Barbuda	6.8	3.9	2.9	0.2	0.3	2.3	2020[a]	ECLAC
Bahamas	6.6	4.0	2.7	...	1.2	1.5	2021[a]	National
Barbados	8.6	4.4	4.3	...	...	...	2021	ECLAC
Cuba	21.6	12.6	9.0	...	...	...	2020	ECLAC

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year	Source
				Children[2]	Working age[3]	Old age[4]		
Dominica	8.6	4.2	4.5	0.3	0.5	3.9	2020	National
Dominican Republic	5.5	3.3	2.2	0.0	1.2	1.0	2023	National
Grenada	6.8	2.2	4.6	1.0	1.3	2.3	2023 [a]	ECLAC
Haiti	1.6	0.4	1.1	...	...	...	2023 [p]	Government Spending Watch
Jamaica	6.2	5.1	1.1	0.2	0.9	0.0	2020 [a]	ECLAC
Puerto Rico	10.0	...	10.0	...	...	2.2	2022	National
Saint Kitts and Nevis	6.9	3.5	3.3	0.1	1.5	1.7	2019 [a]	ECLAC
Saint Lucia	6.8	2.6	4.1	0.2	1.6	2.4	2020 [a]	ECLAC
Saint Vincent and the Grenadines	8.1	3.6	4.4	0.3	1.3	2.8	2020 [a]	ECLAC
Trinidad and Tobago	12.7	3.3	9.4	0.1	1.4	7.9	2019 [b]	IMF
Guyana	5.8	3.3	2.5	0.1	2.4	...	2020 [a]	ECLAC

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Notes

Global and regional aggregates are weighted by GDP for the year 2024. Estimates are not strictly comparable to previous regional estimates due to methodological enhancements, extended data availability and country revisions. For a detailed definition of the indicators, please see Annex 2.

... Data not available.

* To be interpreted with caution: estimates based on reported data coverage below 40 per cent of the population.

[1] Total social protection expenditure (excluding health) does not always correspond to the sum of expenditures by age group, depending on data availability, source and year, and on inclusion of non-age-group-specific expenditures.

[2] Expenditure on children includes provision of social protection in the form of childcare and family benefits.

[3] Expenditure on working-age population includes social protection expenditure that cannot be classified under children and/or old-age benefits.

[4] Expenditure on old-age benefits includes social protection expenditure for persons who are survivors of a deceased person.

[a] Central government

[b] Central government (including social security funds)

[p] Planned expenditure

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