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Division

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Have Cash Transfers Succeeded in Reaching the Poor in Latin America and the Caribbean?

Marcos Robles, Marcela G. Rubio, and Marco Stampini¹

Abstract

We present novel estimates of the quality of targeting of conditional cash transfer (CCT) and non-contributory pension (NCP) programs in Latin-America and the Caribbean. Our contribution is novel in that we use both national and international poverty lines, provide differentiated estimates for urban and rural areas, and compare CCT and NCP programs. We show that leakage to the non-poor coexists with pervasive under-coverage of all poor, including the extreme poor. On average, CCTs cover only 50.6 percent of the extreme poor in households with children under 18 years of age. Similarly, NCPs cover only 53.2 percent of the extreme poor in households with elderly members who do not receive a contributory pension. At the same time, 39.2 percent of CCT beneficiaries and 48.6 percent of NCP beneficiaries are not poor, highlighting the potential need for retargeting and recertification. In most countries, retargeting could produce a substantial double benefit in terms of poverty reduction and fiscal savings.

JEL classification: I38

Keywords: Social protection, conditional cash transfers (CCTs), non-contributory pensions (NCPs), Latin America and the Caribbean (LAC), coverage, leakage.

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1. Introduction

Until the 1990s, social protection systems in Latin America and the Caribbean (LAC) were mostly organized around work-related social insurance, which included health coverage and pensions. Given the high prevalence of informality, these schemes had low coverage and weak impacts on poverty. The need for complementary social protection programs became evident when the region was hit by a structural crisis that further increased the rates of unemployment and informality.

At the end of the 1990s, LAC countries began implementing conditional cash transfer (CCT) programs. CCTs typically target poor households with children (with some including other groups such as the elderly or the displaced). The programs complement income through a cash transfer in exchange for compliance with a set of co-responsibilities to develop human capital (mostly related to health and education). By 2013, CCTs existed in 17 LAC countries and benefited almost 135 million people (Table A2).

In parallel, at least 18 LAC countries reformed their pension systems with the purpose of increasing coverage by introducing or expanding non-contributory pension (NCP) schemes. Some NCPs are universal (e.g., in Bolivia); some restrict eligibility to people who do not receive a contributory pension (e.g., in Brazil and Mexico); and some include an explicit poverty-targeting mechanism (e.g., in Colombia and Peru) (Rofman, Apella and Vezza, 2013; Bosch, Melguizo and Pages, 2013b; OECD/IDB/The World Bank, 2014). By 2013, NCPs reached 17 million individual recipients in LAC (Table A3).

In many countries, CCTs and NCPs are the main redistributive programs that aim to increase the poor's income and consumption. For example, in Brazil, Mexico, Ecuador, and Uruguay, the programs represent more than 60 percent of total expenditure on social protection for the poor (Cerruti et al., 2014). Recent literature shows that these transfers had an important impact on inequality (Lopez-Calva and Lustig, 2010; Azevedo, Inchauste and Sanfelice, 2013).

Because most poor households have children but not always elderly family members, CCTs tend to have more beneficiaries than NCPs. Nonetheless, NCPs generally have the larger budgets because they provide higher transfers to each beneficiary. On average, NCPs represent 0.38 percent of GDP, against 0.34 percent for CCTs (Tables A2 and A3). The underlying (although unstated) rationale is that the elderly cannot be expected to work, so NCPs attempt to provide a decent level of income, while other adult poor are expected to generate labor income to which CCTs are a complement.

In this paper, we provide novel estimates of coverage (percentage of poor that benefit from the programs) and leakage (percentage of beneficiaries that are not poor) in a large

sample of LAC countries.² We build on the work on CCTs by Stampini and Tornarolli (2012), adding the following important features: First, we consider both national and international poverty lines (while previous work used only international poverty lines). Second, we consider programs' demographic restrictions when analyzing coverage: We restrict the NCP analysis sample to households with at least one elderly person who does not receive a contributory pension and the CCT analysis sample to households with children. Third, we calculate separate estimates for rural and urban areas. Fourth, we use the most recent household surveys with information on cash transfers (generally 2013, against 2010 used in previous work). Fifth, our estimates of coverage and leakage are based on pre-transfer per capita income. Last but not least, we provide estimates of coverage and leakage for both CCTs and NCPs, allowing a critical comparison of the targeting effectiveness and poverty-reduction potential of the two types of programs.

Not all dimensions of our results are presented in their entirety in the main body of the paper. We mostly discuss results based on the use of national poverty lines and the application of demographic restrictions. Although we present results for both extreme and moderate poverty, our main focus is on extreme poverty. This focus follows the lines of action of the Inter-American Development Bank (IDB) *Strategic Framework Document on Social Protection and Poverty* (IDB, 2014), which recommends the use of redistributive programs to support the income and consumption of the extreme poor. We present the rural-urban breakdown of the results where relevant. Complete results (using both national and international poverty lines, with and without demographic restrictions, etc.) are presented in Tables A4–A15.

We find that, on average, CCT programs cover 50.3 percent of the extreme poor living in households with children under 18 years of age. Similarly, NCPs cover only 53.2 percent of the extreme poor living in households with elderly members who do not receive a contributory pension. At the same time, 39.2 percent of CCT beneficiaries and 48.6 percent of NCP beneficiaries are not poor, highlighting the need for retargeting of each type of program. In most countries, retargeting could produce a double benefit in terms of poverty reduction and fiscal savings. Our results aim to feed into the ongoing policy discussion on the future of social protection in LAC.

The rest of the paper is organized as follows: Section 2 describes data and methodology and provides key definitions used throughout the paper. Section 3 investigates whether CCTs

² We do not consider other important targeting indicators such as benefits incidence and generosity of the transfers. These have been recently considered in Cerruti et al. (2014) and Bosch et al. (2013b).

have managed to reach satisfactory coverage of the poor. Section 4 focuses on NCPs and investigates their potential to fill the gap where CCT under-coverage persists. Section 5 analyzes leakage of both CCTs and NCPs to the non-poor. Section 6 investigates the financial savings and poverty reduction impacts that could be achieved through better targeting. Section 7 concludes with a discussion of the policy implications of our findings.

2. Methodology and Data

Our analysis is based on household survey data, which in recent years has included information on participation in CCT and NCP programs and the magnitude of their transfers. All household surveys used in this paper are from the IDB's Harmonized Data Bank of Household Surveys from Latin America and the Caribbean (IDB, 2015a). A complete list of data sources is provided in Table 1. All surveys are nationally representative. The CCT analysis covers all sixteen countries listed in Table 1.³ The NCP analysis covers the same countries, with the following exceptions: (i) Dominican Republic, which started implementing an NCP program in 2013 but did not collect relevant information in its household survey that year; (ii) Honduras, which does not have an NCP scheme; (iii) Uruguay, which has an NCP program but does not capture it in its household survey.

Table 1. Household-Survey Data Sources

Country	Year	Survey name
Bolivia	2013	Encuesta de Hogares (ECH)
Brazil	2006	Pesquisa Nacional por Amostra de Domicilios (PNAD)
Chile	2013	Encuesta de Caracterización Socioeconómica Nacional (CASEN)
Colombia	2013	Encuesta Nacional de Calidad de Vida (ENCV)
Costa Rica	2013	Encuesta Nacional de Hogares (ENAHO)
Dominican Rep.	2013	Encuesta Nacional de Fuerza de Trabajo (ENFT)
Ecuador	2013	Encuesta Nacional de Empleo, Desempleo y Subempleo (ENEMDU)
El Salvador	2013	Encuesta de Hogares de Propósitos Múltiples (EHPM)
Guatemala	2011	Encuesta Nacional de Condiciones de Vida (ENCOVI)
Honduras	2013	Encuesta Permanente de Hogares de Propósitos Múltiples (EHPM)
Jamaica	2012	Jamaican Survey of Living Conditions (JSLC)
México	2012	Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH)
Panama	2013	Encuesta de Mercado Laboral (EML)
Paraguay	2013	Encuesta Permanente de Hogares (EPH)
Peru	2013	Encuesta Nacional de Hogares (ENAHO)
Uruguay	2013	Encuesta Continua de Hogares (ECH)

³ Argentina is not included in our analysis because its household surveys do not include questions designed to identify CCT and NCP beneficiaries.

Identification of beneficiaries. We define participation in CCT or NCP programs using information from social protection household survey modules. Typically these modules also report the value of the benefits. In some of the surveys with no social protection module, we exploit questions on receiving CCT or NCP transfers, typically from the non-labor income module. For example, the questionnaire used in Mexico asks a specific question on having received a CCT from *Oportunidades*. This is a second-best option for measuring participation, as some beneficiary households may not have received the transfer (e.g., for failing to comply with program conditions).⁴

Definition of poverty. We define poverty based on the comparison of per capita income with extreme and general poverty lines. We are aware that the literature recommends measuring poverty through consumption rather than income. However, only a few countries in the LAC region systematically measure consumption in their household surveys, while all of them include questions on individual and household income. We make two exceptions, for countries in which surveys do not collect information on income: For Guatemala, we use per capita consumption and for Jamaica, adult-equivalent per capita consumption. As we aim to assess whether transfers are paid to those in need, we compare the poverty line with per capita income net of CCT and NCP transfers.

We use the income variable included in the data sets released by the national institutes of statistics, except for Ecuador and Brazil. In the former, no total household income variable is provided. In Brazil, the variable exists but values are frequently missing even in cases where all components are not missing. For these countries, we construct the total household income variable as the sum of labor monetary income, labor in-kind income, non-labor monetary income net of CCT and NCP transfers, and non-labor in-kind income received by all household members; per capita income is constructed by dividing total income by the household size.⁵

Household surveys from Chile, Costa Rica, Ecuador, Honduras, Mexico, Panama, Paraguay, Peru, and Uruguay report the value of both CCT and NCP transfers received by the household. In contrast, Colombia, El Salvador, and Brazil do not disaggregate government

⁴ The following modules were used for the analysis (same module for CCTs and NCPs unless specified): Bolivia, *Education* module for CCTs and *Non-Labor Income* module for the NCP; Brazil, *Social Programs* module; Chile, *Income from Government Transfers and Subsidies* module; Colombia, *Household Living Conditions* module; Costa Rica, *Socio-Demographic Characteristics* module for CCTs and module of *Other Incomes* for the NCP; Dominican Republic, *Employment* module; Ecuador, *Income* module; El Salvador, *General Characteristics of the Dwelling* module; Guatemala, module of *Participation in Organizations and Social Assistance Programs*; Honduras, *Household Information* module; Jamaica, *Social Protection* module; Mexico, *Non-Labor Income* module; Panama, *Economic Characteristics* module; Paraguay, module of *Labor Income and Other Sources*; Peru, *Employment* module; Uruguay, module of *Income from Transfers*.

⁵ For Guatemala and Jamaica, we assume that the marginal propensity to consume out of the income received from cash transfers is 0.75. We therefore subtract 75% of the sum of CCTs and NCPs from total household consumption, and divide by the household size to obtain pre-transfer per capita consumption.

transfers by type of program; they only report the value of the sum of CCT, NCP, and other transfers. In these cases, in line with evidence that CCTs and NCPs represent the large majority of cash transfers, to estimate pre-transfer per capita income we subtract the value of all transfers. In countries that do not report the value of the transfers, we deduct the values that each household should receive based on program rules. For example, Bolivia does not collect information on the value of the CCT, and Guatemala and Jamaica do not collect information on the value of either transfer. For Bolivia, we subtract 200 bolivianos per year (approximately 16.67 bolivianos per month) from total household income in each case in which the household reports receiving the CCT and has children aged 6–17 who attend school. For Guatemala, we deduct 300 quetzales per month for households that benefit from the CCT program (Mi Familia Progresada, in 2011) and 400 quetzales per month for each elderly member who benefits from the NCP (Adulto Mayor, in 2011). In Jamaica, the survey collects detailed information on the types of benefits that each household receives. This allows a careful imputation of the transfers received by children, elderly and disabled people, poor adults, and pregnant/lactating women based on official administrative data on the amount received by each type of beneficiary.

In the main body of the paper, we compare pre-transfer per capita income with national poverty lines. Results based on international standardized poverty lines (set at USD 2.50 and USD 4.00 per capita per day, after purchasing power parity [PPP] adjustment to 2011 dollars) are presented in Table A16.

Income groups. We divide the population into four income groups: the extreme poor, the moderate poor, the vulnerable, and the middle-/high-income class. The extreme poor have pre-transfer per capita household income below the national extreme poverty line. The moderate poor are between the extreme poverty line and the poverty line. The vulnerable are between the poverty line and the double of the poverty line. The middle-/high-income class has pre-transfer per capita income more than double the poverty line.

Most programs target either all the poor or only the extreme poor. Exceptions include: Bolivia, where programs are nearly universal; Chile and Uruguay, which also include the vulnerable (based on a national definition of vulnerability); Colombia, which also includes displaced and indigenous people; Costa Rica, which targets all households that struggle to keep their children in school because of financial constraints; Ecuador, which also includes individuals with disabilities; and Jamaica, which also includes the vulnerable (bottom two

quintiles) and individuals with disabilities.⁶ Unlike other countries, Ecuador and Jamaica provide CCTs and NCPs under the same program (*Pension para Adultos Mayores* as a sub-program of *Bono de Desarrollo Humano* in Ecuador and the Programme for Advancement through Health and Education [PATH] in Jamaica).

Coverage and leakage. We define coverage as the percentage of eligible poor that receive benefits from the program. For CCTs, we restrict the analysis to individuals living in households with a member under 18 years of age. For NCPs, we only consider individuals living in households with at least one member over 64 years of age who does not receive a contributory pension. In the annexes, we report results without the application of these restrictions (Tables A5, A7, A9, A11). The focus of the analysis is mainly on the extreme poor, for consistency with the lines of actions of the IDB's *Strategic Framework Document on Social Protection and Poverty* (IDB, 2014).

Leakage is defined as the percentage of beneficiaries who are not poor. This does not necessarily imply an error in targeting, as some programs also aim to reach the vulnerable (in Jamaica) or even the whole population (the NCP in Bolivia). In these cases, some leakage is by design. For this analysis, we do not need to apply any demographic restriction, as the exercise simply aims to determine how many of the actual beneficiaries are not poor. For both coverage and leakage, we consider all household members as beneficiaries if at least one member receives the transfer.

Timeframe. For each country, we consider the last available survey (only one) with information on reception of CCT and NCP benefits. The year of reference is 2013 for Bolivia, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Honduras, Panama, Paraguay, Peru, and Uruguay; 2012 for Jamaica and Mexico; 2011 for Guatemala; and 2006 for Brazil.

3. Have CCTs Covered All the Poor?

CCTs have grown rapidly (Cecchini and Madariaga, 2011; Stampini and Tornarolli, 2012; Cerruti et al., 2014). By 2013, the total number of beneficiaries amounted to 90 percent of the number of poor in the region and to 2.5 times the number of extreme poor (Table A2). Nonetheless, their coverage of both extreme and moderate poor remains in many cases surprisingly low.

⁶ See <http://dds.cepal.org/bdptc/>.

On average, CCTs reach only 50.6 percent of the extreme poor (Table 2). Coverage of the extreme poor is generally higher in rural areas (57.9 percent) than in urban areas (36.6 percent).⁷ This reflects the initial rural focus of some programs, driven by the fact that the incidence of extreme poverty is highest in rural areas. It may also reflect, however, the fact that the lower incidence makes the urban extreme poor harder to target through proxy means testing.

CCT coverage of the moderate poor is even lower, at 36.2 percent on average (Table 2). It exceeds 50 percent only in Bolivia (72.9 percent), Ecuador (58.3 percent), Jamaica (52.1 percent), and Uruguay (85.4 percent). As in the case of extreme poverty, coverage of the moderate poor is higher in rural areas (46.5 percent against 29.4 percent in urban areas).

**Table 2. CCT Coverage of Poor Individuals Living in Households with Children
(calculated using national poverty line)**

Country	Year	Extreme poor (%)			Moderate poor (%)			All poor (%)		
		National	Urban	Rural	National	Urban	Rural	National	Urban	Rural
Bolivia	2013	80.7	74.4	84.1	72.9	68.6	84.1	76.9	70.5	84.1
Brazil	2006	65.9	60.5	74.6	41.9	38.3	53.9	52.4	46.8	65.6
Chile	2013	25.1	24.5	26.9	20.1	20.4	18.8	21.8	21.8	22.0
Colombia	2013	61.9	56.3	74.1	49.7	46.1	68.5	53.3	48.7	71.0
Costa Rica	2013	23.1	13.8	30.8	24.7	21.1	29.0	24.2	19.0	29.7
Dominican Rep.	2013	38.4	36.8	40.1	30.8	28.4	34.8	32.8	30.4	36.5
Ecuador	2013	71.8	57.2	80.3	58.3	45.6	73.5	64.1	49.5	77.0
El Salvador	2013	16.3	6.2	24.9	9.2	3.1	17.1	11.1	3.8	19.6
Guatemala	2011	64.0	42.0	68.6	43.0	25.6	53.3	49.0	28.2	58.6
Honduras	2013	34.0	15.5	42.5	15.5	11.9	23.8	28.7	13.8	39.7
Jamaica	2012	65.1	51.4	74.5	52.1	41.7	62.8	57.1	44.9	67.9
Mexico	2012	51.5	25.2	68.3	25.7	15.6	42.8	45.1	21.9	64.1
Panama	2013	49.8	8.3	56.8	20.9	7.4	36.0	34.5	7.6	48.8
Paraguay	2013	18.2	3.5	24.3	5.2	1.8	9.5	11.0	2.3	17.8
Peru	2013	52.9	18.6	62.9	23.4	9.6	47.7	34.3	11.1	56.2
Uruguay	2013	91.3	91.2	91.9	85.4	85.0	88.2	85.9	85.5	88.5
<i>Unweighted mean</i>		50.6	36.6	57.9	36.2	29.4	46.5	42.6	31.6	52.9

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

Notes: Sample restricted to households with children and youth under 18 years of age; based on national poverty lines.

Results are broadly consistent when using a PPP-adjusted international extreme poverty line of \$2.50, as in Stampini and Tornarolli (2012). In Table 3, we show results for extreme poverty in rural areas, while complete results for different levels of poverty in both urban and rural areas are presented in Tables A4–A7. In some cases, the similarity is due to the fact that the national extreme poverty line is close to \$2.50 (see Table A16). In others, it can be

⁷ Chile and Uruguay are the only countries in which the rates of urban and rural coverage are nearly identical.

explained by similar coverage rates for the extreme and the moderate poor (in these cases, moving the poverty line does not alter the coverage result).

As should be expected, coverage is generally lower when no demographic restriction is applied (see Table 3 for rural extreme poverty, and the Tables A5 and A7 for complete results). This is due to the fact that many CCT programs exclude households without children by design. The rationale is that CCTs aim to develop children’s human capital to reduce the intergenerational transmission of poverty, and this cannot be pursued in households without children. Some countries (e.g., Brazil) have chosen to include extreme-poor or all-poor households without children, with a focus on income support (versus human capital developing co-responsibilities). Typically, transfers for childless households have a smaller value. For the purpose of our analysis, however, it is important to notice that omitting the demographic restriction does not change the fundamental result of pervasive under-coverage; indeed, it strengthens it.

Table 3. CCT Coverage of the Rural Extreme Poor

Country	Year	National extreme poverty line, individuals living in households with children (%)	National extreme poverty line, all individuals (%)	International extreme poverty line (\$2.50), individuals living in households with children (%)
Bolivia	2013	84.1	66.0	84.2
Brazil	2006	74.6	73.2	68.4
Chile	2013	26.9	19.6	26.8
Colombia	2013	74.1	63.9	72.1
Costa Rica	2013	30.8	24.0	30.7
Dominican Rep.	2013	40.1	41.5	40.4
Ecuador	2013	80.3	81.0	80.1
El Salvador	2013	24.9	23.0	20.3
Guatemala	2011	68.6	67.5	62.7
Honduras	2013	42.5	40.2	41.9
Jamaica	2012	74.5	68.2	78.1
Mexico	2012	68.3	67.0	69.2
Panama	2013	56.8	53.2	53.5
Paraguay	2013	24.3	22.8	24.5
Peru	2013	62.9	55.5	60.7
Uruguay	2013	91.9	88.8	92.5
<i>Unweighted mean</i>		57.9	53.5	56.6

Source: Authors’ calculations based on IDB’s Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

The obvious question that comes to mind is: Why don’t CCT programs reach all the extreme poor despite having grown so large? The answer is multifold.

First, in some countries, CCT programs are not yet large enough. For example, in Honduras, the number of beneficiaries of the *Bono 10,000* represents only 31 percent of the

number of extreme poor in the country (Table A2).⁸ The situation is similar in Paraguay and, to a lesser extent, in Panama. In these countries, there is still scope for expanding the number of beneficiary households.

Second, targeting mechanisms are not perfect. Most countries select beneficiaries based on proxy means testing, which is an estimation of per capita income or consumption based on demographic characteristics and assets. The underlying econometric model can in most cases explain only 50–60 percent of the variability of observed living standards. This implies that even the most precise formulas cannot avoid generating exclusion (and inclusion) errors due to statistical factors.

Third, and importantly, in many cases poor households are hard to reach. They are not well connected to social services and social protection programs. They often do not trust that the governments care for their condition of poverty and do not have a sense of entitlement to government benefits. In some cases, some areas are excluded from CCT coverage because of lacking education and health services that are a condition for receiving the transfers. In general, the poorer a household, the higher the cost (both financial and in terms of effort and human resources) for reaching it and including it in a social protection program and related social services.

Fourth, urban areas present a number of special features that can reduce the quality of targeting, the amount of take-up, and the rate of compliance with program rules (which in the medium term can determine exit from the program). In these areas, poverty is more transient (Stampini et al., 2015) and less predictable based on information on asset ownership. The opportunity cost of compliance with program co-responsibilities is higher than in rural areas for working-age members, given a broader range of available labor opportunities. The verification of compliance is more difficult because supply of services is not concentrated in a single facility. In addition, households move more frequently than those in rural areas.

Last but not least, the problem is also due to insufficient focus on those who most need to receive CCTs. For example, in some countries coverage among the moderate poor is very similar to or even higher than among the extreme poor.

⁸ Honduras is the poorest country in our sample, which explains the limited amount of resources to be invested in social protection programs (see Paes-Sousa, Regalia and Stampini, 2013).

4. Did NCPs Fill the Gap?

Through innovative pension-systems reforms over the last decade, Latin America expanded pension access to several million previously excluded people over 64 years of age (Rofman et al., 2013). Many of these reforms included the creation or expansion of NCP programs.

On average, NCPs reach 53.2 percent of the extreme poor living in households with at least one person over 64 years of age who does not receive a contributory pension (Table 4). No across-the-board difference can be observed in the level of urban and rural coverage. For example, coverage of the extreme poor is higher in rural areas in Chile, Costa Rica, and Mexico, and higher in urban areas in Brazil and Panama. In other countries, such as in Colombia and Paraguay, no substantial difference can be observed between urban and rural areas.

NCP coverage of the moderate poor is generally lower than among the extreme poor, at 41.1 percent on average (Table 4). Bolivia and Guatemala are the only exceptions: the former exhibits nearly universal coverage, with values in excess of 96 percent for all income groups.

Under-coverage is particularly worrisome in Guatemala and El Salvador. It must be acknowledged that these countries manage limited fiscal resources for social protection programs. Nonetheless, the example of Bolivia shows that even countries with high incidence of poverty and low per capita income can reach high levels of NCP coverage.

Table 4. NCP Coverage of Individuals Living in Households with Elderly People Not Receiving a Contributory Pension (calculated using national poverty line)

Country	Year	Extreme poor (%)			Moderate poor (%)			All poor (%)		
		National	Urban	Rural	National	Urban	Rural	National	Urban	Rural
Bolivia	2013	96.8	99.8	96.1	97.3	97.5	97.1	97.0	98.3	96.3
Brazil	2006	71.7	74.0	62.5	36.3	35.5	40.6	53.0	53.2	52.4
Chile	2013	84.1	79.7	90.8	70.5	67.2	79.0	76.3	71.9	85.0
Colombia	2013	46.2	46.4	45.8	43.0	42.4	46.4	44.3	43.7	46.1
Costa Rica	2013	66.3	55.0	73.8	42.8	38.5	48.9	52.8	44.0	61.7
Ecuador	2013	78.8	80.0	78.1	63.5	54.5	72.5	71.2	65.1	75.7
El Salvador	2013	15.5	9.6	21.4	6.8	3.5	10.9	9.4	5.2	14.4
Guatemala	2011	8.8	13.6	7.2	11.4	14.0	9.6	10.7	13.9	8.8
Jamaica	2012	38.7	28.2	44.8	32.5	14.4	47.2	35.4	20.1	46.0
Mexico	2012	51.0	30.5	60.8	42.6	30.6	61.0	49.4	30.6	60.8
Panama	2013	59.0	72.6	56.6	41.4	33.0	49.1	50.8	43.3	54.0
Paraguay	2013	41.7	40.7	42.3	23.8	22.9	24.8	30.2	28.2	32.1
Peru	2013	33.6	33.2	33.7	22.3	14.4	34.5	26.7	18.3	34.1
<i>Unweighted mean</i>		53.2	51.0	54.9	41.1	36.0	47.8	46.7	41.2	51.3

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).
Note: Sample restricted to households with at least one elderly over 64 years old who does not receive a contributory pension.

Results are broadly consistent when using a PPP-adjusted international poverty line of \$2.50. In Table 5, we show results for the national coverage of the extreme poor, while complete results for different levels of poverty and both urban and rural areas are presented in Tables A8–A11. The similarity may be due to the fact that many NCPs do not include an explicit poverty targeting mechanism, so their coverage may not change when a different extreme poverty line is considered.

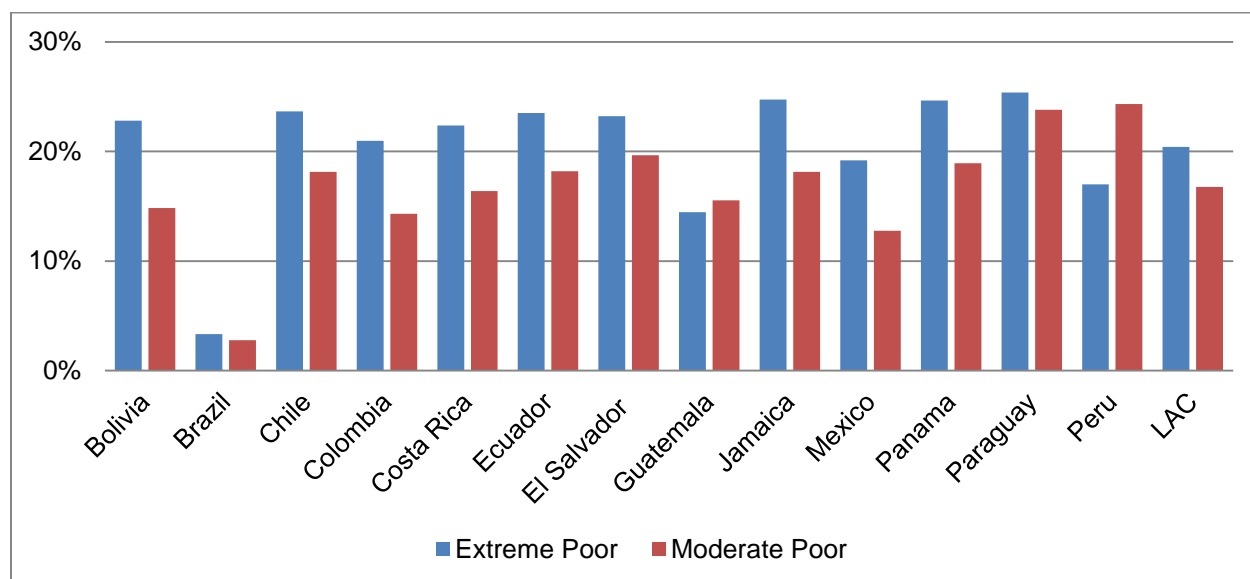
Importantly, Table 5 shows that coverage of the extreme poor drops substantially when no sample restriction is applied. For example, although Ecuador’s NCP program covers 78.8 percent of the extreme poor living in households with at least one elderly person above the age of 64 who does not receive a contributory pension, overall it benefits only 18.9 percent of all extreme poor. As shown in Figure 1, this is explained by the fact that, on average, only 20.4% of the extreme poor live in households that include elderly members who do not receive a contributory pension. In Box 1, we show that this low percentage is mostly due to demographic restrictions, as coverage of contributory pensions among the poor (especially the extreme poor) is abysmal. This demographic profile of poor households hampers NCPs’ poverty alleviation potential.

Table 5. NCP National Coverage of the Extreme Poor

Country	Year	National extreme poverty line, households with elderly member not receiving contributory pension (%)	National extreme poverty line, all households (%)	International extreme poverty line (USD 4.00), households with elderly member not receiving contributory pension (%)
Bolivia	2013	96.8	28.3	96.7
Brazil	2006	71.7	7.4	60.3
Chile	2013	84.1	28.6	87.9
Colombia	2013	46.2	11.8	47.5
Costa Rica	2013	66.3	14.9	66.3
Ecuador	2013	78.8	18.9	74.5
El Salvador	2013	15.5	3.6	12.6
Guatemala	2011	8.8	1.3	8.5
Jamaica	2012	38.7	10.6	41.3
Mexico	2012	51.0	10.0	59.2
Panama	2013	59.0	14.5	56.6
Paraguay	2013	41.7	7.6	38.8
Peru	2013	33.6	8.7	34.0
<i>Unweighted mean</i>		53.2	12.8	52.6

Source: Authors’ calculations based on IDB’s Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

Figure 1. Poor Living in Households with Elderly People Not Receiving a Contributory Pension



Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

Box 1. Poverty and Contributory Pensions in Panama

Given the high prevalence of informal employment, few poor elderly people qualify for or receive a contributory pension. In the table, we demonstrate this fact by looking at poverty-status data from Panama. Only 3.1 percent of the elderly extreme poor and 11 percent of the elderly moderate poor receive a contributory pension (against 43.8 percent among the non-poor). This implies that although many NCPs restrict eligibility to individuals who do not receive a contributory pension, this requirement is not very binding among the poor. The table also shows that the requirement excludes some elderly, although not many, who live in extreme or moderate poverty despite receiving a contributory pension. Overall, it could be argued that if the NCPs aim to act as social insurance by securing the elderly who are in danger of falling into poverty (Skoufias, Lindert and Shapiro, 2010), the programs will work better if they do not restrict eligibility to individuals who do not receive a contributory pension.

Individuals Over 64 Years of Age Receiving a Contributory Pension (calculated using national poverty line)

		Does not receive a contributory pension	Receives a contributory pension	Total
Extreme poor	N.	16,458	529	16,987
	Row %	96.9	3.1	100.0
	Col. %	8.1	0.4	5.2
Moderate poor	N.	36,807	4,548	41,355
	Row %	89.0	11.0	100.0
	Col. %	18.1	3.7	12.7
Non-poor	N.	150,193	117,184	267,377
	Row %	56.2	43.8	100.0
	Col. %	73.8	95.9	82.1
Total	N.	203,458	122,261	325,719
	Row %	62.5	37.5	100.0
	Col. %	100.0	100.0	100.0

Source: Authors' calculations based on data from Panama's August 2013 Labor Market Survey.

Note: Poverty status defined based on per capita income without any deduction of CCT and NCP transfers.

5. How Much of CCTs and NCPs Leak to the Non-Poor?

As shown in Stampini and Tornarolli (2012), an important share of CCT programs leaks to households that are not poor. We update their analysis using national poverty lines and considering both CCTs and NCPs. In some cases, leakage to non-poor beneficiaries is intentional when programs also target the vulnerable, who are not currently poor but have a high probability of falling into poverty. This is the case for the CCT programs in Chile, Jamaica, and Uruguay. It is also the case for many NCPs, such as the *120 a los 65* program in Panama. Nonetheless, it is always the case that resources for cash transfers are limited and the poor who are excluded implicitly compete for a slot with current non-poor beneficiaries. Leakage reduces the resources available for the poor who have been left out. It also implies that more resources than needed are used to produce a certain level of poverty reduction. Estimating the magnitude of leakage is a necessary first step (the diagnostic) for increasing the efficiency and equity of the social protection expenditure.

On average, 39.2 percent of CCT beneficiaries and 48.6 percent of NCP beneficiaries are not poor (Table 6). Leakage is more severe in urban areas, where the non-poor represent 43.1 percent and 53.2 percent of CCT and NCP beneficiaries respectively, against 37.1 percent and 42.6 percent in rural areas (Table 6). The only exceptions are Colombia, El Salvador, Jamaica, Paraguay (for NCPs) and Uruguay (for CCTs), where leakage is higher in rural areas.

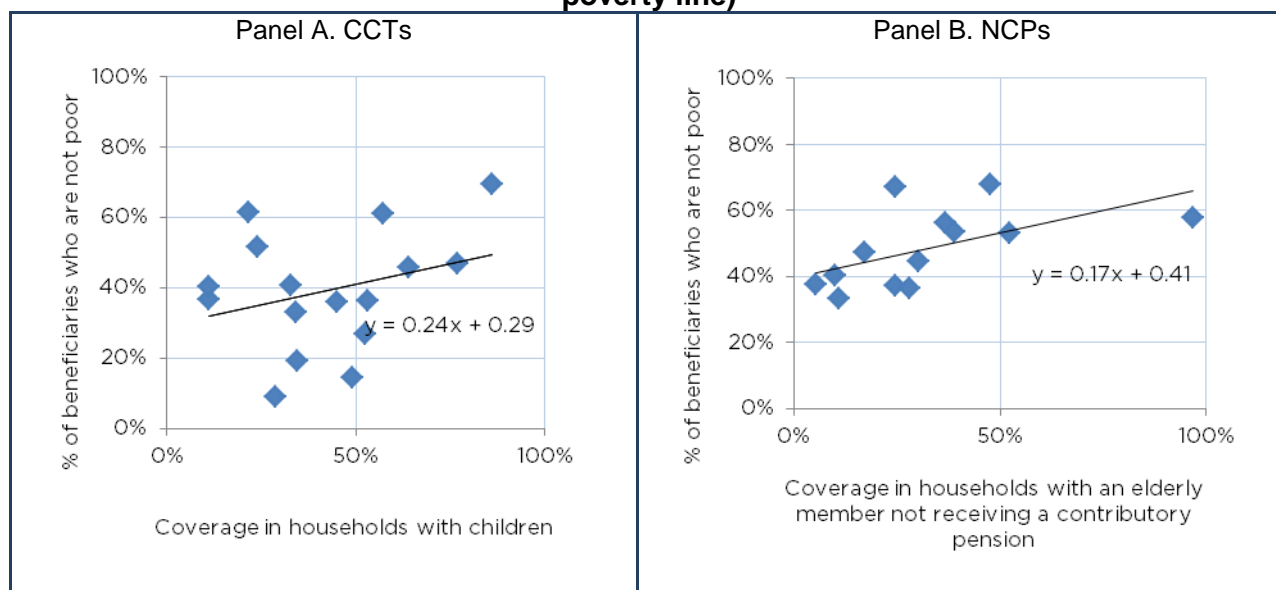
In general, higher coverage is associated with higher leakage for both CCT and NCP programs (Figure 2). In the case of CCTs, this is due to the fact that statistical/inclusion errors are more likely when the eligibility threshold is set near the poverty line. Leakage to the non-poor will be lowest when the programs are small and target only the extreme poor, such as in Honduras (8.9 percent), Guatemala (14.4 percent), and Panama (19 percent). Among large CCT programs that target all poor, leakage is lowest in Brazil (26.8 percent). In the case of NCP, leakage is lowest, at values between 30 percent and 40 percent, in Peru (33.2 percent), Colombia (36.5 percent), Brazil (37.2 percent), and El Salvador (37.5 percent).

Table 6. Poverty Status of CCT and NCP Beneficiaries by Geographic Area (calculated using national poverty line)

Country	Year	CCT				NCP					
		Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc.(%)	Total (%)	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)
National											
Bolivia	2013	28.4	24.8	33.7	13.2	100	25.7	16.5	29.2	28.6	100
Brazil	2006	40.1	33.2	21.3	5.5	100	38.4	24.4	24.7	12.5	100
Chile	2013	15.6	23.2	41.1	20.1	100	15.0	17.2	43.5	24.4	100
Colombia	2013	21.7	42.1	28.3	7.9	100	23.6	39.9	26.1	10.4	100
Costa Rica	2013	16.0	32.5	38.5	13.1	100	29.0	26.5	27.3	17.3	100
Dominican Rep.	2013	17.8	41.7	30.8	9.7	100	--	--	--	--	--
Ecuador	2013	26.8	27.6	31.8	13.8	100	25.9	21.0	31.4	21.8	100
El Salvador	2013	25.2	38.2	28.2	8.3	100	31.1	31.4	29.6	7.9	100
Guatemala	2011	32.0	53.6	13.6	0.8	100	12.4	47.2	34.5	5.9	100
Honduras	2013	77.0	14.1	7.3	1.6	100	--	--	--	--	--
Jamaica	2012	17.1	21.8	46.2	14.9	100	16.6	16.1	52.5	14.8	100
Mexico	2012	54.5	9.5	28.0	8.0	100	36.8	7.2	33.6	22.5	100
Panama	2013	54.9	26.1	14.8	4.2	100	28.7	17.9	26.2	27.3	100
Paraguay	2013	43.1	16.5	31.5	8.9	100	26.9	25.8	33	14.3	100
Peru	2013	38.1	28.9	27.5	5.6	100	32.8	34.0	25.6	7.6	100
Uruguay	2013	2.5	28.3	45.9	23.3	100	--	--	--	--	--
<i>Unweighted mean</i>		31.9	28.9	29.3	9.9	100	26.4	25.0	32.1	16.5	100
Urban											
Bolivia	2013	15.2	28.6	40.2	15.9	100	9.3	16.9	35.3	38.6	100
Brazil	2006	34.3	35.2	24.5	6.0	100	36.8	24.0	25.8	13.4	100
Chile	2013	13.5	22.4	42.2	21.9	100	11.9	15.8	44.3	28.1	100
Colombia	2013	19.2	46.6	26.8	7.5	100	21.0	44.5	24.8	9.7	100
Costa Rica	2013	11.1	36.7	42.7	9.5	100	18.9	28.5	33.3	19.3	100
Dominican Rep.	2013	15.5	42.7	31.4	10.4	100	--	--	--	--	--
Ecuador	2013	18.4	26.8	36.6	18.2	100	19.0	18.6	33.3	29.2	100
El Salvador	2013	30.4	51.3	16.7	1.6	100	36.1	34.2	24.3	5.4	100
Guatemala	2011	18.3	59.5	21.0	1.1	100	9.5	47.0	35.9	7.6	100
Honduras	2013	53.3	36.2	8.7	1.8	100	--	--	--	--	--
Jamaica	2012	17.3	27.5	44.2	11.0	100	20.1	16.4	49.7	13.7	100
Mexico	2012	43.5	14.4	33.8	8.4	100	19.8	8.2	38.6	33.5	100
Panama	2013	11.3	41.8	25.2	21.8	100	11.8	15.2	30.5	42.6	100
Paraguay	2013	24.4	29.5	33.7	12.4	100	27.3	32.8	22.4	17.5	100
Peru	2013	14.9	36.9	40.1	8.2	100	24.4	40.5	24.6	10.4	100
Uruguay	2013	2.7	31.1	45.3	20.9	100	--	--	--	--	--
<i>Unweighted mean</i>		21.4	35.4	32.1	11.0	100	20.5	26.3	32.5	20.7	100
Rural											
Bolivia	2013	47.4	19.2	24.2	9.3	100	52.5	15.9	19.3	12.3	100
Brazil	2006	51.5	29.1	15.0	4.4	100	44.2	25.5	20.9	9.4	100
Chile	2013	24.8	27.0	36.0	12.2	100	25.2	21.9	40.8	12.2	100
Colombia	2013	27.8	31.5	31.8	8.9	100	31.5	26.0	29.9	12.5	100
Costa Rica	2013	19.4	29.5	35.5	15.6	100	39.3	24.4	21.1	15.2	100
Dominican Rep.	2013	20.7	40.4	30.0	8.9	100	--	--	--	--	--
Ecuador	2013	33.0	28.2	28.3	10.5	100	32.5	23.2	29.6	14.7	100
El Salvador	2013	24.3	36.0	30.2	9.5	100	29.4	30.4	31.5	8.8	100
Guatemala	2011	35.4	52.2	11.7	0.7	100	15.2	47.4	33.1	4.3	100
Honduras	2013	83.2	8.2	7.0	1.6	100	--	--	--	--	--
Jamaica	2012	17.0	19.2	47.1	16.8	100	15.6	16.0	53.4	15.1	100
Mexico	2012	57.8	8.0	26.3	7.9	100	46.5	6.6	30.7	16.2	100
Panama	2013	60.5	24.0	13.5	2.0	100	42.1	20.0	22.8	15.1	100
Paraguay	2013	45.2	15.1	31.2	8.5	100	26.7	21.0	40.3	12.1	100
Peru	2013	44.0	26.9	24.2	4.9	100	36.9	30.8	26.1	6.3	100
Uruguay	2013	1.9	18.0	48.1	32.0	100	--	--	--	--	--
<i>Unweighted mean</i>		37.1	25.8	27.5	9.6	100	33.7	23.8	30.7	11.9	100

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a). Note: No demographic restriction applied.

Figure 2. Coverage and Leakage in LAC CCTs and NCPs (calculated using national poverty line)



Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).
 Note: Based on national general poverty line; coverage calculated with demographic restrictions; leakage calculated without demographic restrictions.

6. Poverty Reduction and Fiscal Benefits from Reforming Targeting

Leakage to the non-poor produces a double loss in terms of financial resources and poverty reduction. For this reason, the quest for better targeting ranks high in many countries' social protection policy dialogue and agenda, particularly in times of crisis. In this section, we simulate the effects of retargeting CCTs and NCPs to substitute current non-poor beneficiaries with others who are extreme poor and currently excluded. The focus on extreme poverty follows the lines of action of the IDB's *Strategic Framework Document on Social Protection and Poverty* (IDB, 2014), which recommends the use of redistributive programs to support income and consumption of the extreme poor.

In our simulation, CCTs are assigned to all extreme poor households with children less than 18 years of age; NCPs are assigned to all extreme poor households with elderly members over 64 years of age who do not receive a contributory pension. In both cases, the reform is based on the exit of current non-poor beneficiary households (with poverty defined before transfers). Once under-coverage of the extreme poor is eliminated, the further exit of non-poor beneficiaries produces a fiscal gain (which is quantified in monetary terms). We estimate this fiscal gain as well as the effect of the reform on extreme poverty (incidence and gap). Current moderately poor beneficiaries are not touched by this retargeting exercise.

We are aware that perfect targeting is not achievable in the real world. As explained in Section 3, error-free mechanisms for identifying the poor do not exist. What is more, poverty

changes over time, particularly in urban areas (Stampini et al., 2015). Nonetheless, the exercise is useful to quantify the upper bound of the benefits (financial and poverty-reduction) of reforms of CCTs' and NCPs' targeting. The limitations of the statistical models of poverty and operational difficulties in identifying and incorporating the poor will determine how much of this benefit will be reaped in practice.

In all LAC countries but El Salvador, Guatemala, Honduras, Paraguay, and Peru, current CCT and NCP budgets would be sufficient to cover all eligible extreme poor. The main exception in terms of magnitude is Honduras, where the incidence of extreme poverty is highest, at 48.5 percent, and only 34 percent of extreme poor households with either children or elderly people receive either CCT or NCP benefits. In this case, an additional investment of USD 329 million per year would be needed to reach complete coverage (which corresponds to 1.65 percent of GDP) (Table 7). The effect of this reform on extreme poverty and inequality would be substantial. The extreme poverty headcount, the extreme poverty gap, and the Gini coefficient would drop respectively by 5.1, 4.7, and 2.7 percentage points.

In all other countries, the retargeting would generate a double benefit in terms of poverty reduction and budget savings. For example, the reform would generate yearly savings in excess of 0.1 percentage points of GDP in Bolivia (0.83), Chile (0.32), Ecuador (0.41), and Uruguay (0.21). At the same time, it would decrease the incidence of extreme poverty by more than one percentage point in Brazil (1.5), Dominican Republic (1.2), Ecuador (1.1), Mexico (2.6), Panama (2.0), and Peru (1.6).

The above calculations assume, in addition to the possibility of perfect targeting, that the exercise has no general equilibrium effects, and that households will not change their income generation strategies (including labor supply, productive investments, migration/remittances, and private transfers) in reaction to being included or excluded from CCT and NCP programs.⁹

⁹ The existing evidence on this point is mixed:

"Alzúa, Cruces and Ripani (2010) focus on different CCT programs that had experimental designs and find no discernible effects on individual or household-aggregated adults' labor supply in the short run. Barrientos and Villa (2013) find positive long-term effects on labor market outcomes in the urban areas of Colombia, including an increase in formal employment among women beneficiaries. On the other hand, Bosch, Maldonado and Schady (2013a) find that the BDH encouraged some women to switch from formal to informal jobs in Ecuador (although the magnitude of the effect is modest). Amarante et al. (2011) find that the PANES program in Uruguay reduced employment in the formal sector. Firpo et al. (2014), using cross-sectional data from 2006, find that Bolsa Familia reduced the labor supply of beneficiaries, especially women. On the other hand, using the same data for Brazil, Barbosa and Corseuil (2014) use the variation that comes from the family composition eligibility requirement (age of the youngest child) and find that Bolsa Familia did not affect the decision to work or the sector of employment among adults in beneficiary households." (IDB, 2015b)

Table 7. Benefits from Retargeting CCTs and NCPs Toward the Extreme Poor

Country	Before retargeting				After retargeting					
	Extreme poor with CCTs and/or NCPs (%) (1)	Extreme poverty incidence (%) (2)	Extreme poverty gap (%) (3)	Gini coeff. (4)	Extreme poor with CCTs and/or NCPs (%) (5)	Extreme poverty incidence (%) (6)	Extreme poverty gap (%) (7)	Gini coeff. (8)	Yearly net savings (USD million) (9)	% of GDP (10)
Bolivia	87.1	18.8	8.5	0.481	100	18.7	8.4	0.479	253	0.83
Brazil	68.9	10.9	4.2	0.561	100	9.4	3.5	0.560	1,180	0.08
Chile	46.9	4.5	1.2	0.465	100	3.9	1.0	0.468	913	0.32
Colombia	63.3	9.2	3.5	0.561	100	8.4	3.0	0.555	214	0.06
Costa Rica	35.2	7.2	3.1	0.524	100	6.4	2.7	0.528	42	0.08
Dominican Rep.	38.4	10.0	2.7	0.486	100	8.8	2.2	0.485	39	0.06
Ecuador	73.5	9.1	3.3	0.488	100	8.0	2.7	0.490	371	0.41
El Salvador	17.8	9.1	2.4	0.452	100	6.9	1.7	0.449	-23	-0.09
Guatemala	63.7	13.3	2.7	0.390	100	11.4	2.1	0.386	-2	-0.004
Honduras	34.0	48.5	22.8	0.540	100	43.4	18.1	0.513	-329	-1.65
Jamaica	63.7	7.3	1.8	0.399	100	7.0	1.7	0.400	17	0.11
Mexico	55.1	19.7	6.7	0.497	100	17.1	5.4	0.493	201	0.02
Panama	58.3	10.6	4.0	0.523	100	8.6	3.0	0.521	20	0.05
Paraguay	24.9	10.1	3.3	0.492	100	8.2	2.2	0.489	-19	-0.06
Peru	54.2	7.8	2.3	0.450	100	6.2	1.6	0.449	-12	-0.01
Uruguay	91.3	0.5	0.1	0.382	100	0.5	0.1	0.385	126	0.21

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a) and on data from the World Development Indicators (WB, 2015b)

Note: Only households with either children under 18 years old or elderly people over age 64 are considered in the coverage estimates (columns 1 and 5). All the population is considered in the poverty and inequality estimates (columns 2, 3, 4, 6, 7, and 8).

7. Conclusions

Despite growing rapidly over the last twenty years, CCTs and NCPs in LAC still exhibit substantial under-coverage of the eligible extreme poor. This is partly explained by the fact that errorless identification of this population is statistically and practically unfeasible, and partly by the difficulty of reaching the extreme poor with social programs and services.

In addition, some extreme poor households are excluded by design, as they have neither children (to comply with CCTs' human capital development co-responsibilities) nor elderly persons (who are not receiving a pension). It must be acknowledged that these households are in need of income support. Recognizing that co-responsibilities are important to guarantee the social capital of transfer programs, these extreme poor could be reached with transfers that are conditional on participating in services that foster social inclusion.

Under-coverage coexists with leakage to the non-poor. This is due partly to the same targeting errors that determine under-coverage. It is also due to the fact that many economies in LAC have grown rapidly over the last decade, while transfer programs did not implement effective processes of recertification and exit of the families that had risen above the poverty line.

We show that, in most countries, the dynamic management of the registries of beneficiaries can produce a double benefit in terms of extreme poverty reduction and fiscal savings. The process requires reforming the targeting mechanisms and gradually recertifying current beneficiaries, particularly those classified as moderately poor and residing in urban areas (as these cases are characterized by higher income mobility). The resulting fiscal savings would generate a pool of resources that could at least in part be invested in improving the quantity and quality of health and education services for the poor. This may in turn improve CCTs' impacts in terms of human capital accumulation.

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Annexes

Annex A. Tables

Table AI. CCT and NCP Program List

Country	Program	Acronym
CCTs		
Argentina	Asignación Universal por Hijo	AUH
Bolivia	Bono Juancito Pinto	BJP*
Brazil	Bolsa Família	BF*
Chile	Chile Solidario (Ingreso Ético Familiar)	CS*
Colombia	Familias en Acción	FA*
Costa Rica	Avancemos	AV*
Dominican Rep.	Progresando con Solidaridad	PCS*
Ecuador	Bono de Desarrollo Humano	BDH*
El Salvador	Comunidades Solidarias Rurales y Urbanas	CSRU*
Guatemala	Mi Familia Progresá	MFP*
Honduras	Bono 10 Mil	B10M*
Jamaica	Programme of Advancement Through Health and Education	PATH*
Mexico	Oportunidades	OPOR*
Panama	Red de Oportunidades	RDO*
Paraguay	Tekoporã	TKO*
Peru	Juntos	Juntos*
Uruguay	Asignaciones Familiares (Plan Equidad)	AF*
NCPs		
Argentina	Programa de Pensiones No Contributivas (Vejez)	PPNC
Bolivia	Renta Universal de Vejez "Renta Dignidad"	RDIG*
Brazil	Benefício de Prestação Continuada	BPC*
Brazil	Previdência Rural	PR
Chile	Pensión Básica Solidaria	PBS*
Colombia	Programa de Protección Social al Adulto Mayor	PPSAM*
Costa Rica	Régimen No Contributivo de Pensiones por Monto Básico	RNCP*
Ecuador	Pension para Adultos Mayores	PAM*
El Salvador	Pensión Basica Universal/Nuestros Mayores Derechos	PBU*
Guatemala	Programa de Aporte Económico o del Adulto Mayor	AM*
Jamaica	Non-Contributory Pension Scheme	NCPS*
Mexico	Pensión para Adultos Mayores	PAMA*
Panama	Asistencia Económica para Adultos Mayores de 70 y Más	AM70*
Paraguay	Pensión Alimentaria para Adultos Mayores en Pobreza	PAMP*
Peru	Programa Nacional de Asistencia Solidaria "Pensión 65"	PEN65*
Uruguay	Pensión No Contributiva por Vejez e Invalidez	PNVI
Venezuela	Gran Misión Amor Mayor	GMMA

Source: Based on data from official records.

* These programs are considered in the analysis.

Table A2. CCTs in LAC

Country	Program*	Year	Beneficiaries (x1000)		Coverage as % of population			Budget (% of GDP)
			Households	People	Total	Poor	Extreme poor	
Argentina	AUH	2013	1,905	8,383	20.2	>100	>100	0.47
Bolivia	BJP	2013	1,135	5,786	52.4	>100	>100	0.19
Brazil	BF	2013	14,086	57,753	28.7	>100	>100	0.44
Chile	CS	2013	180	754	4.3	54.8	>100	0.13
Colombia	FA	2013	2,682	11,263	23.9	78.1	>100	0.23
Costa Rica	AV	2013	131	641	13.6	65.7	>100	0.17
Dominican Rep.	PCS	2013	683	2,324	22.3	53.4	>100	0.46
Ecuador	BDH	2013	1,026	4,290	27.2	>100	>100	0.66
El Salvador	CSRU	2013	96	620	9.8	28.2	>100	0.06
Guatemala	BFP	2013	693	3,810	24.6	45.8	>100	0.20
Honduras	B10M	2013	246	1,228	15.2	21.3	31.4	0.86
Jamaica	PATH	2013	169	540	19.4	97.5	>100	0.27
Mexico	OPOR	2013	5,922	32,340	27.3	52.2	>100	0.22
Panama	RDO	2013	73	353	9.5	36.8	89.5	0.12
Paraguay	TKO	2013	76	395	5.8	24.3	57.7	0.09
Peru	Juntos	2013	718	3,819	12.3	51.6	>100	0.14
Uruguay	AF	2013	184	791	23.3	>100	>100	0.40
LAC [†]			30,004	135,001	24.8	89.5	250.9	0.34

Source: Author's calculations based on data from official records, IDB (2015c), ECLAC (2015), CELADE (2015a), IMF (2015), and WB (2015).

* Refer to Table A1 for complete program name.

[†] population-weighted average

Table A3. NCPs in LAC

Country	Program*	Year	Age	Benefi- ciaries (x1000)	Coverage as % of elderly	Transfers	
						USD (monthly)	% GDP
Argentina	PPNC	2013	70+	26	0.8	318	0.02
Bolivia	RDIG	2013	60+	871	100	36	1.24
Brazil	BPC	2013	65+	1,863	12.4	314	0.31
Brazil	PR	2013	60+	5,992	27.2	314	1.01
Chile	PBS	2013	65+	584	33.4	166	0.42
Colombia	PPSAM	2013	59+	1,250	21.4	31	0.12
Costa Rica	RNCP	2013	65+	93	27.3	150	0.34
Ecuador	PAM	2013	65+	569	56.9	50	0.36
El Salvador	PBU	2013	60+	28	4.6	6	0.07
Guatemala	AM	2013	65+	103	14.5	51	0.12
Jamaica	PATH	2013	60+	64	25.1	13	0.05
Mexico	PAMA	2013	65+	5,204	67.4	41	0.20
Panama	AM70	2013	70+	88	47.7	120	0.31
Paraguay	PAMP	2013	65+	94	25.2	96	0.36
Peru	PEN65	2013	65+	306	15.7	46	0.08
Uruguay	PNVI	2013	70+	86	24.8	335	0.62
Venezuela	GMMA	2013	60+	522	18.1	338	0.48
LAC [†]				17,745	33.1	180	0.38

Source: Author's calculations based on data from official records, IDB (2015c), ECLAC (2015), CELADE (2015a), IMF (2015), and WB (2015).

Notes: For Brazil (Previdência Rural), Colombia, and Venezuela age shown refers to men; the minimum years of age for women, respectively, are 55, 54, and 55.

* Refer to Table A1 for complete program name.

[†] population-weighted average

Table A4. CCT Coverage of Individuals Living in Households with Children (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	80.7	72.9	60.3	41.3	63.7	76.9	53.4
Brazil	2006	BF	65.9	41.9	20.1	3.9	28.9	52.4	11.9
Chile	2013	CS	25.1	20.1	10.8	4.5	10.6	21.8	7.8
Colombia	2013	FA	61.9	49.7	29.6	9.8	33.9	53.3	20.6
Costa Rica	2013	AV	23.1	24.7	17.4	5.6	15.3	24.2	11.4
Dominican Rep.	2013	PCS	38.4	30.8	21.2	9.5	24.9	32.8	17.1
Ecuador	2013	BDH	71.8	58.3	35.8	11.3	36.6	64.1	23.2
El Salvador	2013	CSRU	16.3	9.2	5.0	2.9	7.0	11.1	4.3
Guatemala	2011	MFP	64.0	43.0	15.2	2.3	33.8	49.0	11.7
Honduras	2013	B10M	34.0	15.5	9.7	5.6	23.7	28.7	8.6
Jamaica	2012	PATH	65.1	52.1	37.4	13.4	33.7	57.1	26.5
Mexico	2012	OPOR	51.5	25.7	17.3	5.9	24.1	45.1	12.6
Panama	2013	RDO	49.8	20.9	6.8	1.4	13.8	34.5	3.7
Paraguay	2013	TKO	18.2	5.2	4.5	1.1	5.1	11.0	2.8
Peru	2013	Juntos	52.9	23.4	10.1	2.3	14.2	34.3	6.4
Uruguay	2013	AF	91.3	85.4	64.0	29.9	54.1	85.9	46.4
Urban									
Bolivia	2013	BJP	74.4	68.6	55.9	35.5	55.9	70.5	48.1
Brazil	2006	BF	60.5	38.3	18.2	3.1	23.6	46.8	10.3
Chile	2013	CS	24.5	20.4	10.5	4.3	9.9	21.8	7.4
Colombia	2013	FA	56.3	46.1	23.9	7.2	28.6	48.7	15.9
Costa Rica	2013	AV	13.8	21.1	13.7	2.5	10.9	19.0	7.8
Dominican Rep.	2013	PCS	36.8	28.4	18.1	7.1	21.2	30.4	13.8
Ecuador	2013	BDH	57.2	45.6	26.3	7.7	23.7	49.5	15.9
El Salvador	2013	CSRU	6.2	3.1	0.7	0.1	1.7	3.8	0.5
Guatemala	2011	MFP	42.0	25.6	7.6	0.9	14.6	28.2	5.4
Honduras	2013	B10M	15.5	11.9	4.7	2.9	11.2	13.8	4.3
Jamaica	2012	PATH	51.4	41.7	25.6	5.2	21.7	44.9	15.0
Mexico	2012	OPOR	25.2	15.6	7.9	2.1	9.8	21.9	5.3
Panama	2013	RDO	8.3	7.4	2.0	1.0	2.5	7.6	1.4
Paraguay	2013	TKO	3.5	1.8	0.8	0.3	0.9	2.3	0.5
Peru	2013	Juntos	18.6	9.6	3.8	0.7	3.9	11.1	2.3
Uruguay	2013	AF	91.2	85.0	60.7	25.6	51.4	85.5	42.6
Rural									
Bolivia	2013	BJP	84.1	84.1	74.2	68.1	79.8	84.1	72.4
Brazil	2006	BF	74.6	53.9	30.6	12.6	51.1	65.6	24.3
Chile	2013	CS	26.9	18.8	12.3	8.7	15.3	22.0	11.3
Colombia	2013	FA	74.1	68.5	57.3	35.2	61.0	71.0	50.5
Costa Rica	2013	AV	30.8	29.0	22.2	10.6	21.2	29.7	16.6
Dominican Rep.	2013	PCS	40.1	34.8	28.3	20.1	32.5	36.5	26.3
Ecuador	2013	BDH	80.3	73.5	57.1	28.1	62.1	77.0	46.2
El Salvador	2013	CSRU	24.9	17.1	12.0	8.1	14.8	19.6	10.8
Guatemala	2011	MFP	68.6	53.3	27.8	8.5	50.3	58.6	24.9
Honduras	2013	B10M	42.5	23.8	14.9	7.9	33.7	39.7	12.8
Jamaica	2012	PATH	74.5	62.8	46.8	24.5	45.5	67.9	38.1
Mexico	2012	OPOR	68.3	42.8	34.6	15.4	45.2	64.1	27.5
Panama	2013	RDO	56.8	36.0	18.5	3.1	33.7	48.8	12.1
Paraguay	2013	TKO	24.3	9.5	10.2	2.8	11.0	17.8	6.8
Peru	2013	Juntos	62.9	47.7	33.5	14.1	43.0	56.2	27.3
Uruguay	2013	AF	91.9	88.2	78.4	48.7	67.0	88.5	63.2

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a)

* Refer to Table A1 for complete program name.

Table A5. CCT Coverage without Demographic Restrictions (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	66.1	63.5	50.2	25.2	49.7	64.9	39.2
Brazil	2006	BF	63.8	39.1	17.1	2.8	21.2	49.7	8.3
Chile	2013	CS	19.9	16.8	8.5	3.3	7.7	17.9	5.6
Colombia	2013	FA	53.5	44.7	24.4	5.7	25.8	47.4	14.3
Costa Rica	2013	AV	18.5	20.2	13.8	3.0	10.4	19.6	7.2
Dominican Rep.	2013	PCS	38.8	32.1	22.3	9.2	23.8	33.8	16.6
Ecuador	2013	BDH	72.7	59.3	37.2	11.8	34.9	65.2	22.5
El Salvador	2013	CSRU	14.8	8.2	4.0	1.7	5.5	10.0	3.1
Guatemala	2011	MFP	63.0	41.1	13.3	1.6	30.3	47.2	9.7
Honduras	2013	B10M	31.9	13.9	7.8	3.5	20.7	26.5	6.4
Jamaica	2012	PATH	58.9	47.4	32.2	9.8	26.9	51.9	20.6
Mexico	2012	OPOR	50.3	26.0	17.0	4.7	20.9	44.2	10.8
Panama	2013	RDO	45.7	19.2	6.1	1.0	10.7	31.7	2.8
Paraguay	2013	TKO	17.0	5.2	4.2	0.9	4.4	10.4	2.3
Peru	2013	Juntos	46.0	20.6	8.6	1.5	11.0	30.0	4.8
Uruguay	2013	AF	89.4	78.3	47.9	13.7	32.8	79.1	26.0
Urban									
Bolivia	2013	BJP	66.2	61.7	46.3	21.6	43.5	63.2	35.0
Brazil	2006	BF	58.2	35.6	15.5	2.2	17.0	44.0	7.1
Chile	2013	CS	20.1	17.3	8.4	3.2	7.2	18.2	5.4
Colombia	2013	FA	48.6	41.6	19.6	4.2	21.4	43.4	10.9
Costa Rica	2013	AV	11.8	16.9	10.6	1.3	6.9	15.4	4.6
Dominican Rep.	2013	PCS	36.3	29.5	18.7	6.8	19.7	31.0	13.0
Ecuador	2013	BDH	58.3	45.9	27.0	8.0	22.0	50.3	15.0
El Salvador	2013	CSRU	5.5	2.8	0.5	0.1	1.3	3.4	0.3
Guatemala	2011	MFP	41.3	24.4	6.5	0.6	12.4	27.0	4.3
Honduras	2013	B10M	14.3	10.5	3.6	1.5	9.2	12.5	2.9
Jamaica	2012	PATH	45.6	36.8	21.5	3.9	16.7	39.7	11.3
Mexico	2012	OPOR	23.7	14.5	7.3	1.5	7.6	20.5	4.1
Panama	2013	RDO	6.6	6.8	1.7	0.7	1.8	6.8	1.0
Paraguay	2013	TKO	3.2	1.7	0.7	0.2	0.7	2.1	0.4
Peru	2013	Juntos	15.6	8.6	3.3	0.5	3.0	9.9	1.7
Uruguay	2013	AF	89.5	77.8	44.8	11.4	30.6	78.6	23.3
Rural									
Bolivia	2013	BJP	66.0	67.8	62.9	42.4	62.4	66.5	55.5
Brazil	2006	BF	73.2	51.2	25.4	8.2	41.7	63.4	17.2
Chile	2013	CS	19.6	15.2	9.1	5.7	11.0	17.0	7.9
Colombia	2013	FA	63.9	60.8	48.0	22.0	49.5	62.2	38.2
Costa Rica	2013	AV	24.0	24.4	18.4	6.7	15.9	24.2	12.0
Dominican Rep.	2013	PCS	41.5	36.3	29.8	18.5	32.3	37.9	26.2
Ecuador	2013	BDH	81.0	74.5	58.5	30.1	61.8	77.8	46.6
El Salvador	2013	CSRU	23.0	15.5	10.3	5.6	12.5	17.8	8.6
Guatemala	2011	MFP	67.5	50.9	24.9	6.6	47.2	56.5	21.8
Honduras	2013	B10M	40.2	22.3	12.9	5.8	30.7	37.5	10.5
Jamaica	2012	PATH	68.2	58.5	40.9	17.9	37.5	62.7	30.6
Mexico	2012	OPOR	67.0	45.0	34.9	14.9	43.0	63.2	26.6
Panama	2013	RDO	53.2	32.6	15.7	2.4	28.3	45.1	9.3
Paraguay	2013	TKO	22.8	9.3	9.6	2.5	9.8	16.7	6.0
Peru	2013	Juntos	55.5	40.5	27.9	9.8	35.4	48.6	21.3
Uruguay	2013	AF	88.8	81.7	62.5	25.5	44.2	82.3	39.6

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a)

* Refer to Table A1 for complete program name.

Table A6. CCT Coverage of Individuals Living in Households with Children (calculated using international poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	82.5	76.4	64.0	40.7	63.7	80.2	55.6
Brazil	2006	BF	58.9	33.4	12.7	1.2	28.9	49.7	8.7
Chile	2013	CS	25.2	25.9	13.3	4.7	10.6	25.7	9.1
Colombia	2013	FA	61.2	51.6	26.8	7.3	33.9	56.6	19.8
Costa Rica	2013	AV	24.6	26.1	19.4	7.1	15.3	25.4	13.1
Dominican Rep.	2013	PCS	38.3	30.1	21.1	8.3	24.9	34.1	17.7
Ecuador	2013	BDH	69.6	52.4	28.6	6.9	36.6	61.4	21.3
El Salvador	2013	CSRU	15.8	7.3	3.4	0.7	7.0	11.6	2.8
Guatemala	2011	MFP	55.9	33.8	10.5	1.6	33.8	46.0	9.2
Honduras	2013	B10M	35.4	16.2	9.1	4.4	23.7	30.4	8.2
Jamaica	2012	PATH	64.6	59.0	36.2	10.0	33.7	60.9	27.1
Mexico	2012	OPOR	58.1	37.2	14.4	3.0	24.1	47.9	10.8
Panama	2013	RDO	46.7	21.4	5.8	0.9	13.8	36.5	3.6
Paraguay	2013	TKO	20.2	7.9	3.7	0.3	5.1	13.4	2.2
Peru	2013	Juntos	53.0	27.2	8.8	0.7	14.2	40.3	5.4
Uruguay	2013	AF	93.1	91.1	80.3	34.8	54.1	91.6	51.6
Urban									
Bolivia	2013	BJP	77.8	70.6	60.7	38.1	55.9	73.6	51.6
Brazil	2006	BF	53.7	31.8	11.6	1.0	23.6	44.7	7.8
Chile	2013	CS	24.6	26.2	13.1	4.5	9.9	25.8	8.6
Colombia	2013	FA	54.6	49.3	24.4	6.7	28.6	51.8	17.7
Costa Rica	2013	AV	14.9	22.9	15.3	5.5	10.9	19.1	9.7
Dominican Rep.	2013	PCS	36.3	27.8	18.9	6.5	21.2	31.7	15.2
Ecuador	2013	BDH	55.0	40.3	20.3	4.9	23.7	46.8	14.5
El Salvador	2013	CSRU	5.4	2.8	0.9	0.1	1.7	3.8	0.7
Guatemala	2011	MFP	35.5	18.9	4.5	0.1	14.6	25.6	3.7
Honduras	2013	B10M	16.7	13.0	7.8	3.6	11.2	15.2	6.9
Jamaica	2012	PATH	42.4	52.7	24.8	5.1	21.7	49.6	16.3
Mexico	2012	OPOR	23.1	23.8	8.7	2.0	9.8	23.5	6.3
Panama	2013	RDO	11.7	7.3	2.1	0.9	2.5	8.8	1.5
Paraguay	2013	TKO	3.2	2.3	1.1	0.3	0.9	2.6	0.6
Peru	2013	Juntos	22.8	11.8	4.2	0.3	3.9	15.0	2.4
Uruguay	2013	AF	93.2	91.2	79.7	32.5	51.4	91.7	48.8
Rural									
Bolivia	2013	BJP	84.2	85.4	74.0	64.7	79.8	84.5	72.3
Brazil	2006	BF	68.4	39.8	20.6	5.2	51.1	61.6	18.1
Chile	2013	CS	26.8	24.9	14.8	8.2	15.3	25.5	12.9
Colombia	2013	FA	72.1	59.8	46.9	29.2	61.0	67.9	44.6
Costa Rica	2013	AV	30.7	28.6	23.9	10.5	21.2	29.7	18.3
Dominican Rep.	2013	PCS	40.4	33.5	26.9	19.6	32.5	37.1	25.8
Ecuador	2013	BDH	80.1	69.2	50.1	19.0	62.1	75.7	43.9
El Salvador	2013	CSRU	20.3	12.3	10.0	5.8	14.8	17.2	9.6
Guatemala	2011	MFP	62.7	46.4	23.0	10.4	50.3	56.7	22.1
Honduras	2013	B10M	41.9	19.6	12.2	7.3	33.7	37.8	11.4
Jamaica	2012	PATH	78.1	63.7	45.6	18.8	45.5	68.7	38.6
Mexico	2012	OPOR	69.2	47.8	27.0	8.4	45.2	60.3	23.5
Panama	2013	RDO	53.5	33.4	15.8	0.9	33.7	47.4	11.9
Paraguay	2013	TKO	24.5	11.1	8.0	0.4	11.0	17.9	5.6
Peru	2013	Juntos	60.7	43.2	28.2	9.1	43.0	54.1	25.1
Uruguay	2013	AF	92.5	91.0	82.0	49.1	67.0	91.4	65.3

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a)

* Refer to Table A1 for complete program name.

Table A7. CCT Coverage without Demographic Restrictions (calculated using international poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	66.7	66.4	54.3	25.8	49.7	66.6	42.0
Brazil	2006	BF	56.5	29.9	10.1	0.9	21.2	46.3	6.1
Chile	2013	CS	19.7	22.8	11.2	3.5	7.7	21.8	6.6
Colombia	2013	FA	53.8	46.1	22.0	4.1	25.8	50.2	13.9
Costa Rica	2013	AV	19.6	22.0	15.7	4.0	10.4	20.7	8.5
Dominican Rep.	2013	PCS	38.8	31.9	21.9	8.0	23.8	35.1	17.2
Ecuador	2013	BDH	70.5	53.3	30.5	7.1	34.9	62.4	20.8
El Salvador	2013	CSRU	14.3	6.5	2.6	0.4	5.5	10.4	2.0
Guatemala	2011	MFP	54.6	31.7	8.8	1.0	30.3	44.1	7.4
Honduras	2013	B10M	33.2	14.8	7.5	2.5	20.7	28.3	6.2
Jamaica	2012	PATH	58.2	53.2	31.1	7.3	26.9	54.9	21.3
Mexico	2012	OPOR	57.3	36.4	14.0	2.5	20.9	47.0	9.3
Panama	2013	RDO	42.8	19.5	5.2	0.6	10.7	33.4	2.7
Paraguay	2013	TKO	18.7	7.5	3.6	0.2	4.4	12.5	1.9
Peru	2013	Juntos	46.1	23.6	7.6	0.5	11.0	35.0	4.1
Uruguay	2013	AF	90.8	88.4	70.9	17.4	32.8	89.0	30.5
Urban									
Bolivia	2013	BJP	68.2	64.9	51.9	24.4	43.5	66.3	38.9
Brazil	2006	BF	51.2	28.6	9.3	0.7	17.0	41.4	5.4
Chile	2013	CS	20.1	23.4	11.1	3.3	7.2	22.4	6.2
Colombia	2013	FA	48.0	44.7	20.2	3.8	21.4	46.3	12.4
Costa Rica	2013	AV	12.6	18.8	12.3	3.0	6.9	15.8	5.9
Dominican Rep.	2013	PCS	36.2	29.5	19.1	6.3	19.7	32.4	14.2
Ecuador	2013	BDH	55.8	40.6	21.6	4.8	22.0	47.4	13.9
El Salvador	2013	CSRU	4.8	2.5	0.7	0.1	1.3	3.4	0.5
Guatemala	2011	MFP	34.4	17.8	3.7	0.1	12.4	24.4	2.9
Honduras	2013	B10M	15.5	11.9	6.4	2.0	9.2	14.0	5.1
Jamaica	2012	PATH	36.5	46.0	21.0	3.7	16.7	43.0	12.4
Mexico	2012	OPOR	23.2	21.3	7.8	1.4	7.6	22.0	4.8
Panama	2013	RDO	9.6	6.6	1.8	0.6	1.8	7.7	1.1
Paraguay	2013	TKO	2.8	2.1	1.0	0.2	0.7	2.3	0.5
Peru	2013	Juntos	19.2	10.5	3.6	0.2	3.0	13.1	1.8
Uruguay	2013	AF	91.3	88.8	71.0	16.1	30.6	89.4	28.3
Rural									
Bolivia	2013	BJP	66.2	68.5	62.0	36.5	62.4	66.8	55.6
Brazil	2006	BF	66.4	35.4	15.4	2.9	41.7	58.2	12.5
Chile	2013	CS	18.9	21.1	11.8	5.2	11.0	20.3	9.2
Colombia	2013	FA	63.5	50.7	35.9	13.7	49.5	58.9	31.4
Costa Rica	2013	AV	23.9	24.5	19.8	6.6	15.9	24.2	13.4
Dominican Rep.	2013	PCS	41.5	35.2	28.3	17.1	32.3	38.3	25.9
Ecuador	2013	BDH	80.8	70.1	52.2	21.4	61.8	76.6	44.5
El Salvador	2013	CSRU	18.5	10.8	7.8	3.3	12.5	15.4	7.2
Guatemala	2011	MFP	61.4	43.4	19.9	7.3	47.2	54.6	18.8
Honduras	2013	B10M	39.6	17.9	10.1	5.1	30.7	35.4	9.2
Jamaica	2012	PATH	71.9	58.7	39.4	13.4	37.5	63.3	31.1
Mexico	2012	OPOR	67.6	48.2	27.3	9.3	43.0	59.5	23.0
Panama	2013	RDO	49.9	30.1	13.2	0.8	28.3	43.7	9.1
Paraguay	2013	TKO	22.9	10.4	7.6	0.3	9.8	16.6	5.1
Peru	2013	Juntos	53.2	36.3	22.8	5.6	35.4	46.7	19.3
Uruguay	2013	AF	88.8	86.6	70.6	25.7	44.2	87.1	42.1

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a)

Note: Data based on international poverty lines.

*Refer to Table A1 for complete program names.

Table A8. NCP Coverage of Individuals Living in Households with Elderly People Not Receiving a Contributory Pension (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	96.8	97.3	97.5	95.9	96.9	97.0	96.7
Brazil	2006	BPC	71.7	36.3	24.0	8.2	24.7	53.0	14.3
Chile	2013	PBS	84.1	70.5	53.5	28.6	47.6	76.3	40.8
Colombia	2013	PPSAM	46.2	43.0	24.7	9.5	28.0	44.3	16.9
Costa Rica	2013	RNCP	66.3	42.8	30.0	12.7	30.3	52.8	19.8
Ecuador	2013	PAM	78.8	63.5	57.6	30.8	52.3	71.2	42.4
El Salvador	2013	PBU	15.5	6.8	3.9	1.7	5.3	9.4	3.1
Guatemala	2011	AM	8.8	11.4	11.4	4.4	10.1	10.7	9.3
Jamaica	2012	NCPS	38.7	32.5	30.9	10.3	24.7	35.4	21.4
Mexico	2012	PAMA	51.0	42.6	35.5	23.8	36.8	49.4	29.8
Panama	2013	AM70	59.0	41.4	35.8	29.6	38.9	50.8	32.3
Paraguay	2013	PAMP	41.7	23.8	17.4	6.6	17.1	30.2	11.6
Peru	2013	PEN65	33.6	22.3	8.1	2.3	11.0	26.7	5.1
Urban									
Bolivia	2013	RDIG	99.8	97.5	97.2	95.5	96.9	98.3	96.4
Brazil	2006	BPC	74.0	35.5	24.0	7.7	23.5	53.2	13.8
Chile	2013	PBS	79.7	67.2	50.5	27.3	43.2	71.9	37.9
Colombia	2013	PPSAM	46.4	42.4	21.9	7.6	25.3	43.7	14.3
Costa Rica	2013	RNCP	55.0	38.5	27.0	10.2	23.6	44.0	16.8
Ecuador	2013	PAM	80.0	54.5	50.5	25.0	41.4	65.1	34.1
El Salvador	2013	PBU	9.6	3.5	1.3	0.5	2.3	5.2	1.0
Guatemala	2011	AM	13.6	14.0	9.2	3.4	9.8	13.9	7.2
Jamaica	2012	NCPS	28.2	14.4	17.4	4.4	12.3	20.1	10.1
Mexico	2012	PAMA	30.5	30.6	24.5	17.8	23.2	30.6	20.8
Panama	2013	AM70	72.6	33.0	30.2	26.4	30.8	43.3	27.9
Paraguay	2013	PAMP	40.7	22.9	7.9	4.8	11.4	28.2	6.2
Peru	2013	PEN65	33.2	14.4	3.2	1.1	4.9	18.3	2.0
Rural									
Bolivia	2013	RDIG	96.1	97.1	98.3	97.5	96.8	96.3	98.0
Brazil	2006	BPC	62.5	40.6	24.0	15.9	34.6	52.4	20.2
Chile	2013	PBS	90.8	79.0	67.0	43.9	69.5	85.0	60.0
Colombia	2013	PPSAM	45.8	46.4	40.4	29.3	41.7	46.1	36.2
Costa Rica	2013	RNCP	73.8	48.9	36.6	19.6	42.7	61.7	27.2
Ecuador	2013	PAM	78.1	72.5	68.0	56.1	69.8	75.7	63.5
El Salvador	2013	PBU	21.4	10.9	8.0	4.3	9.9	14.4	6.7
Guatemala	2011	AM	7.2	9.6	15.3	9.4	10.3	8.8	14.2
Jamaica	2012	NCPS	44.8	47.2	38.2	17.0	34.0	46.0	30.1
Mexico	2012	PAMA	60.8	61.0	50.3	39.6	53.4	60.8	46.2
Panama	2013	AM70	56.6	49.1	44.8	40.6	49.2	54.0	43.0
Paraguay	2013	PAMP	42.3	24.8	32.5	10.4	25.6	32.1	21.7
Peru	2013	PEN65	33.7	34.5	25.6	11.8	28.2	34.1	20.8

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a)

* Refer to Table A1 for complete program name.

Table A9. NCP Coverage without Demographic Restrictions (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	28.3	20.0	20.6	25.7	23.4	24.3	22.8
Brazil	2006	BPC	7.4	3.5	2.4	0.8	2.6	5.2	1.4
Chile	2013	PBS	28.6	18.4	13.4	6.0	11.4	22.1	9.3
Colombia	2013	PPSAM	11.8	8.6	4.6	1.5	5.2	9.6	2.9
Costa Rica	2013	RNCP	14.9	7.3	4.3	1.7	4.6	10.0	2.7
Ecuador	2013	PAM	18.9	12.1	9.9	5.0	9.4	15.1	7.0
El Salvador	2013	PBU	3.6	1.3	0.8	0.3	1.1	1.9	0.6
Guatemala	2011	AM	1.3	1.9	1.8	0.7	1.6	1.7	1.4
Jamaica	2012	NCPS	10.6	6.4	6.8	1.8	5.0	8.1	4.2
Mexico	2012	PAMA	10.0	5.8	6.0	3.9	6.2	8.9	5.0
Panama	2013	AM70	14.5	8.0	6.6	3.8	6.5	11.1	4.8
Paraguay	2013	PAMP	7.6	5.8	3.2	1.1	3.1	6.6	2.0
Peru	2013	PEN65	8.7	5.3	1.8	0.5	2.4	6.6	1.1
Urban									
Bolivia	2013	RDIG	20.0	18.0	20.1	26.0	21.5	18.7	22.8
Brazil	2006	BPC	8.8	3.4	2.3	0.7	2.4	5.5	1.3
Chile	2013	PBS	24.7	16.9	12.3	5.6	10.0	19.6	8.4
Colombia	2013	PPSAM	11.5	8.6	3.9	1.2	4.6	9.4	2.4
Costa Rica	2013	RNCP	10.9	7.1	4.5	1.4	3.8	8.3	2.5
Ecuador	2013	PAM	18.5	9.8	7.6	4.0	6.8	12.9	5.3
El Salvador	2013	PBU	2.3	0.7	0.3	0.1	0.5	1.1	0.2
Guatemala	2011	AM	2.8	2.5	1.4	0.5	1.6	2.6	1.1
Jamaica	2012	NCPS	7.2	3.0	3.3	0.7	2.3	4.4	1.8
Mexico	2012	PAMA	5.1	3.9	3.9	2.8	3.6	4.7	3.3
Panama	2013	AM70	16.3	5.8	4.9	3.1	4.3	8.1	3.7
Paraguay	2013	PAMP	10.6	5.5	1.5	0.8	2.1	7.1	1.0
Peru	2013	PEN65	9.0	3.3	0.7	0.2	1.0	4.3	0.4
Rural									
Bolivia	2013	RDIG	32.1	24.7	22.1	24.7	27.4	30.0	23.0
Brazil	2006	BPC	5.1	3.6	2.8	1.4	3.3	4.4	2.2
Chile	2013	PBS	37.9	23.4	19.6	10.9	20.9	29.5	16.6
Colombia	2013	PPSAM	12.5	8.6	7.8	5.3	8.5	10.4	6.8
Costa Rica	2013	RNCP	18.1	7.5	4.1	2.4	5.9	11.8	3.2
Ecuador	2013	PAM	19.1	14.7	14.7	10.0	14.8	17.0	12.7
El Salvador	2013	PBU	4.7	2.2	1.8	0.9	2.1	3.0	1.5
Guatemala	2011	AM	0.9	1.5	2.3	1.4	1.5	1.3	2.1
Jamaica	2012	NCPS	13.0	10.1	9.6	3.3	7.8	11.3	6.8
Mexico	2012	PAMA	13.1	9.0	9.9	7.4	10.4	12.4	8.8
Panama	2013	AM70	14.2	10.4	10.2	7.2	10.8	12.7	8.7
Paraguay	2013	PAMP	6.3	6.1	5.8	1.7	4.6	6.2	3.7
Peru	2013	PEN65	8.6	8.6	5.6	2.3	6.6	8.6	4.4

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A10. NCP Coverage of Individuals Living in Households with Elderly People Not Receiving a Contributory Pension (calculated using international poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	96.7	99.6	96.6	96.2	96.9	97.5	96.4
Brazil	2006	BPC	60.3	30.6	17.4	6.0	24.7	47.7	12.1
Chile	2013	PBS	87.9	78.7	60.2	32.1	47.6	82.3	44.3
Colombia	2013	PPSAM	47.5	40.1	25.4	6.9	28.0	44.5	17.4
Costa Rica	2013	RNCP	66.3	50.7	34.5	13.8	30.3	60.0	22.1
Ecuador	2013	PAM	74.5	62.7	53.6	21.0	52.3	69.7	41.2
El Salvador	2013	PBU	12.6	6.6	2.6	0.4	5.3	9.7	2.1
Guatemala	2011	AM	8.5	14.0	9.9	2.9	10.1	11.0	8.6
Jamaica	2012	NCPS	41.3	33.9	28.7	9.3	24.7	36.8	21.6
Mexico	2012	PAMA	59.2	43.7	32.9	20.3	36.8	52.5	28.1
Panama	2013	AM70	56.6	44.2	35.6	26.7	38.9	51.9	31.7
Paraguay	2013	PAMP	38.8	30.4	17.3	3.8	17.1	33.7	11.3
Peru	2013	PEN65	34.0	24.7	8.0	1.2	11.0	29.5	4.6
Urban									
Bolivia	2013	RDIG	99.7	99.5	96.4	96.3	96.9	99.6	96.3
Brazil	2006	BPC	61.5	30.4	17.1	5.6	23.5	48.0	11.7
Chile	2013	PBS	82.8	75.5	56.0	30.8	43.2	78.0	40.8
Colombia	2013	PPSAM	47.5	40.8	23.9	6.5	25.3	44.5	16.0
Costa Rica	2013	RNCP	53.9	44.4	33.5	11.7	23.6	49.5	19.5
Ecuador	2013	PAM	70.8	53.7	46.9	15.9	41.4	62.6	33.2
El Salvador	2013	PBU	8.0	4.1	1.3	0.1	2.3	5.7	1.0
Guatemala	2011	AM	11.3	15.7	7.4	3.3	9.8	13.8	6.5
Jamaica	2012	NCPS	26.2	17.1	17.0	3.7	12.3	21.2	10.5
Mexico	2012	PAMA	36.5	28.8	24.8	17.4	23.2	31.2	21.4
Panama	2013	AM70	65.7	40.3	29.9	24.4	30.8	48.9	27.1
Paraguay	2013	PAMP	40.4	26.6	13.3	3.3	11.4	31.9	8.3
Peru	2013	PEN65	33.9	16.5	4.5	0.7	4.9	22.1	2.5
Rural									
Bolivia	2013	RDIG	96.2	99.6	96.9	96.1	96.8	96.8	96.7
Brazil	2006	BPC	55.0	31.8	20.0	14.0	34.6	46.4	18.2
Chile	2013	PBS	94.1	85.3	75.1	45.4	69.5	89.4	64.7
Colombia	2013	PPSAM	47.6	37.4	37.8	20.4	41.7	44.5	34.5
Costa Rica	2013	RNCP	73.3	56.5	36.3	20.6	42.7	67.4	28.7
Ecuador	2013	PAM	76.9	72.5	66.1	49.8	69.8	75.3	62.7
El Salvador	2013	PBU	14.7	8.9	5.6	2.8	9.9	12.4	5.3
Guatemala	2011	AM	7.3	12.5	15.3	0.3	10.3	9.3	14.1
Jamaica	2012	NCPS	52.5	41.7	35.2	17.6	34.0	45.4	30.5
Mexico	2012	PAMA	63.2	56.6	45.3	35.7	53.4	61.1	43.4
Panama	2013	AM70	55.1	47.6	46.2	37.5	49.2	53.0	43.7
Paraguay	2013	PAMP	38.0	32.1	24.2	5.5	25.6	34.4	18.4
Peru	2013	PEN65	34.1	32.7	21.7	8.6	28.2	33.6	19.0

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

*Refer to Table A1 for complete program name.

Table A11. NCP Coverage without Demographic Restrictions (calculated using international poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	29.7	20.8	20.3	24.5	23.4	26.4	22.1
Brazil	2006	BPC	5.9	3.2	1.6	0.5	2.6	4.9	1.2
Chile	2013	PBS	35.6	21.3	15.2	7.0	11.4	25.7	10.3
Colombia	2013	PPSAM	11.2	8.2	4.7	1.0	5.2	9.8	3.0
Costa Rica	2013	RNCP	15.7	9.2	5.2	1.9	4.6	12.6	3.2
Ecuador	2013	PAM	17.1	11.3	9.4	3.2	9.4	14.4	6.8
El Salvador	2013	PBU	2.7	1.3	0.6	0.1	1.1	2.0	0.4
Guatemala	2011	AM	1.3	2.2	1.6	0.5	1.6	1.7	1.4
Jamaica	2012	NCPS	11.9	7.1	6.1	1.5	5.0	8.7	4.2
Mexico	2012	PAMA	11.7	7.0	5.7	3.3	6.2	9.4	4.7
Panama	2013	AM70	13.5	9.5	6.3	3.2	6.5	11.9	4.6
Paraguay	2013	PAMP	7.3	6.8	3.3	0.6	3.1	7.0	2.0
Peru	2013	PEN65	8.8	6.0	1.7	0.2	2.4	7.4	1.0
Urban									
Bolivia	2013	RDIG	22.1	17.9	19.5	24.6	21.5	19.7	21.9
Brazil	2006	BPC	6.8	3.2	1.6	0.5	2.4	5.2	1.1
Chile	2013	PBS	29.7	19.4	13.7	6.6	10.0	22.4	9.2
Colombia	2013	PPSAM	11.4	8.3	4.4	0.9	4.6	9.8	2.8
Costa Rica	2013	RNCP	12.1	8.7	5.9	1.7	3.8	10.4	3.0
Ecuador	2013	PAM	15.5	9.1	7.5	2.4	6.8	12.0	5.1
El Salvador	2013	PBU	1.8	0.8	0.3	0.0	0.5	1.2	0.2
Guatemala	2011	AM	2.2	2.5	1.2	0.5	1.6	2.4	1.0
Jamaica	2012	NCPS	8.6	2.6	3.3	0.5	2.3	4.5	1.9
Mexico	2012	PAMA	4.6	4.8	4.0	2.6	3.6	4.8	3.4
Panama	2013	AM70	12.9	8.9	4.8	2.7	4.3	10.3	3.6
Paraguay	2013	PAMP	12.2	5.1	2.7	0.5	2.1	7.4	1.5
Peru	2013	PEN65	8.9	4.1	1.0	0.2	1.0	5.5	0.5
Rural									
Bolivia	2013	RDIG	32.2	24.6	22.7	23.3	27.4	30.3	22.9
Brazil	2006	BPC	4.4	3.4	2.2	1.2	3.3	4.1	2.0
Chile	2013	PBS	48.2	26.5	22.7	11.7	20.9	34.0	18.4
Colombia	2013	PPSAM	10.8	7.7	6.9	3.4	8.5	9.7	6.2
Costa Rica	2013	RNCP	17.9	9.5	4.2	2.5	5.9	14.2	3.4
Ecuador	2013	PAM	18.2	14.2	14.1	8.3	14.8	16.6	12.7
El Salvador	2013	PBU	3.1	2.0	1.3	0.5	2.1	2.7	1.2
Guatemala	2011	AM	1.0	1.9	2.4	0.0	1.5	1.4	2.2
Jamaica	2012	NCPS	13.9	10.6	8.5	3.1	7.8	11.7	6.8
Mexico	2012	PAMA	13.9	8.7	9.3	7.1	10.4	11.8	8.8
Panama	2013	AM70	13.6	10.0	9.9	6.3	10.8	12.5	8.7
Paraguay	2013	PAMP	6.1	7.7	4.2	0.8	4.6	6.9	3.0
Peru	2013	PEN65	8.7	8.0	4.4	1.8	6.6	8.4	3.9

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A12. Poverty Status of CCT Beneficiaries (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	28.4	24.8	33.7	13.2	100	53.1	46.9
Brazil	2006	BF	40.1	33.2	21.3	5.5	100	73.2	26.8
Chile	2013	CS	15.6	23.2	41.1	20.1	100	38.8	61.2
Colombia	2013	FA	21.7	42.1	28.3	7.9	100	63.8	36.2
Costa Rica	2013	AV	16.0	32.5	38.5	13.1	100	48.4	51.6
Dominican Rep.	2013	PCS	17.8	41.7	30.8	9.7	100	59.5	40.5
Ecuador	2013	BDH	26.8	27.6	31.8	13.8	100	54.4	45.6
El Salvador	2013	CSRU	25.2	38.2	28.2	8.3	100	63.4	36.6
Guatemala	2011	MFP	32.0	53.6	13.6	0.8	100	85.7	14.3
Honduras	2013	B10M	77.0	14.1	7.3	1.6	100	91.0	9.0
Jamaica	2012	PATH	17.1	21.8	46.2	14.9	100	38.9	61.1
Mexico	2012	OPOR	54.5	9.5	28.0	8.0	100	64.0	36.0
Panama	2013	RDO	54.9	26.1	14.8	4.2	100	80.9	19.1
Paraguay	2013	TKO	43.1	16.5	31.5	8.9	100	59.7	40.4
Peru	2013	Juntos	38.1	28.9	27.5	5.6	100	66.9	33.1
Uruguay	2013	AF	2.5	28.3	45.9	23.3	100	30.8	69.2
Urban									
Bolivia	2013	BJP	15.2	28.6	40.2	15.9	100	43.9	56.1
Brazil	2006	BF	34.3	35.2	24.5	6.0	100	69.5	30.5
Chile	2013	CS	13.5	22.4	42.2	21.9	100	35.9	64.1
Colombia	2013	FA	19.2	46.6	26.8	7.5	100	65.7	34.3
Costa Rica	2013	AV	11.1	36.7	42.7	9.5	100	47.8	52.2
Dominican Rep.	2013	PCS	15.5	42.7	31.4	10.4	100	58.2	41.8
Ecuador	2013	BDH	18.4	26.8	36.6	18.2	100	45.2	54.8
El Salvador	2013	CSRU	30.4	51.3	16.7	1.6	100	81.6	18.4
Guatemala	2011	MFP	18.3	59.5	21.0	1.1	100	77.8	22.2
Honduras	2013	B10M	53.3	36.2	8.7	1.8	100	89.5	10.5
Jamaica	2012	PATH	17.3	27.5	44.2	11.0	100	44.8	55.2
Mexico	2012	OPOR	43.5	14.4	33.8	8.4	100	57.8	42.2
Panama	2013	RDO	11.3	41.8	25.2	21.8	100	53.1	46.9
Paraguay	2013	TKO	24.4	29.5	33.7	12.4	100	53.9	46.1
Peru	2013	Juntos	14.9	36.9	40.1	8.2	100	51.8	48.2
Uruguay	2013	AF	2.7	31.1	45.3	20.9	100	33.8	66.2
Rural									
Bolivia	2013	BJP	47.4	19.2	24.2	9.3	100	66.5	33.5
Brazil	2006	BF	51.5	29.1	15.0	4.4	100	80.6	19.5
Chile	2013	CS	24.8	27.0	36.0	12.2	100	51.8	48.2
Colombia	2013	FA	27.8	31.5	31.8	8.9	100	59.3	40.7
Costa Rica	2013	AV	19.4	29.5	35.5	15.6	100	48.9	51.1
Dominican Rep.	2013	PCS	20.7	40.4	30.0	8.9	100	61.1	38.9
Ecuador	2013	BDH	33.0	28.2	28.3	10.5	100	61.2	38.8
El Salvador	2013	CSRU	24.3	36.0	30.2	9.5	100	60.4	39.6
Guatemala	2011	MFP	35.4	52.2	11.7	0.7	100	87.6	12.4
Honduras	2013	B10M	83.2	8.2	7.0	1.6	100	91.4	8.6
Jamaica	2012	PATH	17.0	19.2	47.1	16.8	100	36.2	63.8
Mexico	2012	OPOR	57.8	8.0	26.3	7.9	100	65.8	34.2
Panama	2013	RDO	60.5	24.0	13.5	2.0	100	84.5	15.5
Paraguay	2013	TKO	45.2	15.1	31.2	8.5	100	60.3	39.7
Peru	2013	Juntos	44.0	26.9	24.2	4.9	100	70.8	29.2
Uruguay	2013	AF	1.9	18.0	48.1	32.0	100	19.9	80.1

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A13. Poverty Status of CCT Beneficiaries (calculated using international poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	BJP	26.5	15.2	42.9	15.4	100	41.8	58.3
Brazil	2006	BF	61.7	20.4	16.8	1.1	100	82.1	17.9
Chile	2013	CS	5.7	14.7	54.7	25.0	100	20.4	79.6
Colombia	2013	FA	36.4	27.4	31.3	4.9	100	63.8	36.2
Costa Rica	2013	AV	15.3	15.0	49.6	20.0	100	30.4	69.6
Dominican Rep.	2013	PCS	28.1	26.5	38.2	7.3	100	54.6	45.5
Ecuador	2013	BDH	36.3	24.3	34.0	5.5	100	60.5	39.5
El Salvador	2013	CSRU	54.5	24.4	19.9	1.2	100	78.9	21.1
Guatemala	2011	MFP	61.1	29.8	8.9	0.2	100	90.9	9.1
Honduras	2013	B10M	77.0	12.6	9.3	1.1	100	89.6	10.4
Jamaica	2012	PATH	12.0	22.2	56.5	9.2	100	34.2	65.8
Mexico	2012	OPOR	42.8	26.5	27.3	3.5	100	69.3	30.7
Panama	2013	RDO	62.1	19.2	16.4	2.4	100	81.3	18.7
Paraguay	2013	TKO	44.1	21.9	32.1	1.9	100	66.0	34.0
Peru	2013	Juntos	47.3	23.6	27.3	1.8	100	70.9	29.1
Uruguay	2013	AF	2.5	7.9	51.1	38.5	100	10.4	89.6
Urban									
Bolivia	2013	BJP	11.4	14.4	52.2	22.1	100	25.7	74.3
Brazil	2006	BF	55.0	23.5	20.1	1.4	100	78.5	21.5
Chile	2013	CS	4.8	13.5	54.6	27.0	100	18.3	81.7
Colombia	2013	FA	28.8	28.9	36.1	6.2	100	57.7	42.3
Costa Rica	2013	AV	9.2	13.8	50.7	26.3	100	23.0	77.0
Dominican Rep.	2013	PCS	24.5	25.4	41.6	8.6	100	49.8	50.2
Ecuador	2013	BDH	27.6	24.7	40.1	7.6	100	52.3	47.7
El Salvador	2013	CSRU	39.1	34.4	25.5	0.9	100	73.5	26.5
Guatemala	2011	MFP	48.7	38.5	12.7	0.1	100	87.2	12.8
Honduras	2013	B10M	45.5	25.0	26.2	3.3	100	70.5	29.5
Jamaica	2012	PATH	9.3	26.2	55.0	9.4	100	35.6	64.5
Mexico	2012	OPOR	17.7	29.6	45.5	7.2	100	47.3	52.7
Panama	2013	RDO	21.6	25.6	35.2	17.6	100	47.2	52.8
Paraguay	2013	TKO	13.8	22.4	51.4	12.4	100	36.2	63.8
Peru	2013	Juntos	20.4	25.3	50.6	3.7	100	45.7	54.3
Uruguay	2013	AF	2.6	8.2	49.8	39.4	100	10.8	89.2
Rural									
Bolivia	2013	BJP	48.4	16.4	29.4	5.8	100	64.9	35.1
Brazil	2006	BF	74.8	14.3	10.3	0.6	100	89.1	10.9
Chile	2013	CS	9.5	20.0	54.9	15.6	100	29.5	70.5
Colombia	2013	FA	54.5	23.8	19.8	1.9	100	78.3	21.7
Costa Rica	2013	AV	19.7	15.9	48.9	15.6	100	35.5	64.5
Dominican Rep.	2013	PCS	32.6	27.9	33.9	5.6	100	60.5	39.5
Ecuador	2013	BDH	42.7	24.0	29.4	4.0	100	66.7	33.3
El Salvador	2013	CSRU	57.1	22.7	19.0	1.2	100	79.8	20.2
Guatemala	2011	MFP	57.6	32.8	9.4	0.3	100	90.4	9.7
Honduras	2013	B10M	85.4	9.3	4.8	0.5	100	94.7	5.4
Jamaica	2012	PATH	11.8	20.3	58.0	9.9	100	32.1	67.9
Mexico	2012	OPOR	50.2	25.6	21.9	2.4	100	75.8	24.2
Panama	2013	RDO	67.3	18.4	13.9	0.4	100	85.7	14.3
Paraguay	2013	TKO	47.4	21.8	30.0	0.7	100	69.3	30.8
Peru	2013	Juntos	54.2	23.2	21.3	1.3	100	77.4	22.6
Uruguay	2013	AF	2.1	7.1	55.6	35.3	100	9.1	90.9

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A14. Poverty Status of NCP Beneficiaries (calculated using national poverty line)

Country	Year	Program*	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	25.7	16.5	29.2	28.6	100	42.2	57.8
Brazil	2006	BPC	38.4	24.4	24.7	12.5	100	62.8	37.2
Chile	2013	PBS	15.0	17.2	43.5	24.4	100	32.2	67.8
Colombia	2013	PPSAM	23.6	39.9	26.1	10.4	100	63.5	36.5
Costa Rica	2013	RNCP	29.0	26.5	27.3	17.3	100	55.4	44.6
Ecuador	2013	PAM	25.9	21.0	31.4	21.8	100	46.8	53.2
El Salvador	2013	PBU	31.1	31.4	29.6	7.9	100	62.5	37.5
Guatemala	2011	AM	12.4	47.2	34.5	5.9	100	59.6	40.4
Jamaica	2012	NCPS	16.6	16.1	52.5	14.8	100	32.7	67.3
Mexico	2012	PAMA	36.8	7.2	33.6	22.5	100	43.9	56.1
Panama	2013	AM70	28.7	17.9	26.2	27.3	100	46.5	53.5
Paraguay	2013	PAMP	26.9	25.8	33.0	14.3	100	52.7	47.3
Peru	2013	PEN65	32.8	34.0	25.6	7.6	100	66.8	33.2
Urban									
Bolivia	2013	RDIG	9.3	16.9	35.3	38.6	100	26.2	73.9
Brazil	2006	BPC	36.8	24.0	25.8	13.4	100	60.8	39.2
Chile	2013	PBS	11.9	15.8	44.3	28.1	100	27.7	72.3
Colombia	2013	PPSAM	21.0	44.5	24.8	9.7	100	65.5	34.5
Costa Rica	2013	RNCP	18.9	28.5	33.3	19.3	100	47.4	52.7
Ecuador	2013	PAM	19.0	18.6	33.3	29.2	100	37.5	62.5
El Salvador	2013	PBU	36.1	34.2	24.3	5.4	100	70.3	29.8
Guatemala	2011	AM	9.5	47.0	35.9	7.6	100	56.5	43.5
Jamaica	2012	NCPS	20.1	16.4	49.7	13.7	100	36.5	63.5
Mexico	2012	PAMA	19.8	8.2	38.6	33.5	100	28.0	72.0
Panama	2013	AM70	11.8	15.2	30.5	42.6	100	26.9	73.1
Paraguay	2013	PAMP	27.3	32.8	22.4	17.5	100	60.1	39.9
Peru	2013	PEN65	24.4	40.5	24.6	10.4	100	65.0	35.0
Rural									
Bolivia	2013	RDIG	52.5	15.9	19.3	12.3	100	68.4	31.6
Brazil	2006	BPC	44.2	25.5	20.9	9.4	100	69.7	30.3
Chile	2013	PBS	25.2	21.9	40.8	12.2	100	47.1	52.9
Colombia	2013	PPSAM	31.5	26.0	29.9	12.5	100	57.6	42.5
Costa Rica	2013	RNCP	39.3	24.4	21.1	15.2	100	63.7	36.3
Ecuador	2013	PAM	32.5	23.2	29.6	14.7	100	55.8	44.2
El Salvador	2013	PBU	29.4	30.4	31.5	8.8	100	59.7	40.3
Guatemala	2011	AM	15.2	47.4	33.1	4.3	100	62.6	37.4
Jamaica	2012	NCPS	15.6	16.0	53.4	15.1	100	31.5	68.5
Mexico	2012	PAMA	46.5	6.6	30.7	16.2	100	53.1	46.9
Panama	2013	AM70	42.1	20.0	22.8	15.1	100	62.1	37.9
Paraguay	2013	PAMP	26.7	21.0	40.3	12.1	100	47.6	52.4
Peru	2013	PEN65	36.9	30.8	26.1	6.3	100	67.7	32.3

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A15. Poverty Status of NCP Beneficiaries (calculated using international poverty line)

Country	Year	Program *	Extreme poor (%)	Moderate poor (%)	Vulnerable (%)	Middle/high inc. (%)	Total (%)	All poor (%)	Non-poor (%)
National									
Bolivia	2013	RDIG	25.0	10.1	33.9	31.0	100	35.1	64.9
Brazil	2006	BPC	53.6	18.2	22.5	5.6	100	71.8	28.2
Chile	2013	PBS	6.9	9.3	50.1	33.8	100	16.1	83.9
Colombia	2013	PPSAM	37.3	23.8	32.8	6.0	100	61.2	38.8
Costa Rica	2013	RNCP	27.7	14.1	36.6	21.6	100	41.8	58.2
Ecuador	2013	PAM	32.7	19.1	38.9	9.3	100	51.9	48.2
El Salvador	2013	PBU	52.2	25.5	21.1	1.2	100	77.8	22.3
Guatemala	2011	AM	28.4	39.1	30.5	2.0	100	67.5	32.5
Jamaica	2012	NCPS	13.3	16.1	60.4	10.2	100	29.4	70.6
Mexico	2012	PAMA	29.8	17.4	37.7	15.2	100	47.2	52.8
Panama	2013	AM70	32.2	15.3	33.0	19.5	100	47.5	52.5
Paraguay	2013	PAMP	24.1	27.6	41.1	7.2	100	51.7	48.3
Peru	2013	PEN65	41.1	27.6	27.4	3.9	100	68.7	31.3
Urban									
Bolivia	2013	RDIG	7.4	8.0	39.7	44.9	100	15.4	84.6
Brazil	2006	BPC	51.3	18.5	23.8	6.4	100	69.8	30.2
Chile	2013	PBS	5.1	8.1	48.4	38.4	100	13.2	86.8
Colombia	2013	PPSAM	31.8	24.8	36.3	7.1	100	56.6	43.4
Costa Rica	2013	RNCP	16.1	11.8	45.1	27.1	100	27.9	72.1
Ecuador	2013	PAM	24.9	17.9	44.9	12.2	100	42.9	57.1
El Salvador	2013	PBU	39.7	29.7	29.6	1.0	100	69.4	30.6
Guatemala	2011	AM	23.8	41.1	31.1	4.0	100	64.9	35.1
Jamaica	2012	NCPS	16.3	10.8	62.9	9.9	100	27.1	72.9
Mexico	2012	PAMA	7.5	14.3	49.4	28.8	100	21.8	78.2
Panama	2013	AM70	12.2	14.6	39.9	33.3	100	26.8	73.2
Paraguay	2013	PAMP	20.3	18.0	49.3	12.4	100	38.4	61.6
Peru	2013	PEN65	27.0	28.0	37.8	7.2	100	54.9	45.1
Rural									
Bolivia	2013	RDIG	53.6	13.5	24.5	8.4	100	67.1	32.9
Brazil	2006	BPC	61.6	17.3	18.0	3.1	100	78.9	21.1
Chile	2013	PBS	12.7	13.2	55.6	18.5	100	25.9	74.1
Colombia	2013	PPSAM	54.0	21.0	22.3	2.8	100	75.0	25.0
Costa Rica	2013	RNCP	39.4	16.6	28.0	16.0	100	56.0	44.0
Ecuador	2013	PAM	40.1	20.3	33.1	6.4	100	60.5	39.5
El Salvador	2013	PBU	56.7	24.1	18.1	1.2	100	80.7	19.3
Guatemala	2011	AM	32.9	37.2	29.9	0.1	100	70.1	29.9
Jamaica	2012	NCPS	12.4	17.7	59.7	10.3	100	30.1	69.9
Mexico	2012	PAMA	42.6	19.1	30.9	7.4	100	61.7	38.3
Panama	2013	AM70	48.1	16.0	27.4	8.6	100	64.0	36.0
Paraguay	2013	PAMP	26.7	34.2	35.5	3.6	100	60.9	39.1
Peru	2013	PEN65	48.0	27.5	22.3	2.3	100	75.4	24.6

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a).

* Refer to Table A1 for complete program name.

Table A16. National Poverty Lines after PPP Adjustment to 2011 USD

Country	Extreme poverty line, local currency	General poverty line, local currency	Extreme poverty line, USD PPP	General poverty line, USD PPP
Bolivia	364.2	676.8	3.9	7.2
Brazil	83.5	166.9	1.9	3.8
Chile	62,286.3	93,429.5	5.2	7.8
Colombia	94,202.7	214,639.1	2.5	5.8
Costa Rica	42,383.7	91,949.6	3.8	8.3
Dominican Rep.	2,027.1	4,401.0	3.1	6.6
Ecuador	44.0	78.1	2.5	4.5
El Salvador	40.2	80.4	2.5	5.0
Guatemala	365.0	752.5	3.1	6.4
Honduras	1,299.3	2,192.6	4.0	6.7
Jamaica	7,797.7	11,876.2	3.9	5.9
Mexico	1,084.6	1,315.3	3.9	4.7
Panama	60.4	115.1	3.4	6.4
Paraguay	302,718.5	475,659.9	4.2	6.6
Peru	155.3	291.8	3.2	5.9
Uruguay	2,103.3	5,998.3	3.7	10.6

Source: Authors' calculations based on IDB's Harmonized Household Surveys of Latin America and the Caribbean (IDB, 2015a) and the International Comparison Program database, World Bank (WB, 2015a).

Table A17. NCP Target Population

Country	Age	Target population
Bolivia	60+	All persons aged 60 years.
Brazil	65+	Seniors who do not receive pensions and disabled in extreme poverty.
Chile	65+	Adults over 65 who do not receive contributory pensions and people with physical and mental disabilities between 18 and 65 years. Have at least 20 years of residence in Chile and belong to the first three income quintiles.
Colombia	59+ men; 54+ women	Older adults in extreme poverty and extreme poverty.
Costa Rica	65+	Elderly, disabled, homeless, widowers, orphans, homeless.
Ecuador	65+	Adults over 65 and disabled from BDH.
El Salvador	60+	Adults aged 60 and older who reside in urban neighborhoods.
Guatemala	65+	Adults who have reached sixty-five (65) or more years of age, physical or mental impairment which is duly certified by Directors of National Hospitals, Health Centers or posts that are in extreme poverty.
Jamaica	60+	Adults over 60 years that are part of PATH.
Mexico	65+	Adults over 65 years of age or older who live in communities of up to 30,000 inhabitants.
Panama	70+	Adults over 70 who do not receive pension or retirement.
Paraguay	65+	Adults over 65 years in poverty, veterans of the Chaco War (and his family) and heirs of police and military killed in active duty.
Peru	65+	Households with adults 65 and older living in extreme poverty.

Source: ECLAC (2015b).

Annex B. Growth of NCPs in LAC

NCP policies in LAC were implemented in three waves. Costa Rica, Brazil, and Bolivia were the pioneers when they introduced their programs between the 1970s and the 1990s. They were followed by Jamaica, Colombia, Ecuador, Guatemala, and Mexico, which introduced their programs between 2001 and 2007, in some cases as a component of a CCT program. Finally, Chile, El Salvador, Panama, Paraguay, and Peru launched their NCPs in or after 2008 (OECD/IDB/The World Bank, 2014).

Costa Rica introduced the *Regimen No Contributivo de Pensiones* as early as 1974, aimed at reaching elderly and disabled groups in states of poverty who were excluded from the social protection system (Rofman et al., 2013).

Brazil introduced in 1993 the program *Previdencia Rural*, which was the consolidation of several policy efforts that started in the 1970s. These included the *Renda Mensual Vitalicia*, which aimed to protect vulnerable workers living in rural areas. In 1996, Brazil established the *Beneficio de Prestação Continuada* in order to provide elderly and disabled groups living in extreme poverty with an NCP that pays benefits corresponding to the national minimum wage.

Bolivia introduced Bonosol in 1996, with the objective to cover all adults above 65 years of age; this was replaced in 1998 by the program *Renta Dignidad*, which covers all adults over 60 years of age and is the only universal pension program in the region (ibid.).

In 2001, Jamaica introduced its NCP as part of the PATH CCT program. This also targets adults over 60 years of age.

In 2003, Colombia introduced the *Programa de Protección Social al Adulto Mayor*, which aims to reach elderly people in extreme poverty or receiving an insufficient contributory pension. This program was later expanded to cover all adults over 65 years of age who live in poor rural areas and do not receive pension benefits.

In the same year, Ecuador launched *Pension para Adultos Mayores* as part of the *Bono de Desarrollo Humano* CCT program. In 2005, Guatemala introduced the *Programa de Aporte Económico del Adulto Mayor*, and Mexico launched *70 y Más* in 2007. The latter was succeeded in 2012 by *Pensión para Adultos Mayores*, which aims to reach adults over 65 years of age living in localities with more than 30,000 inhabitants (OECD/IDB/The World Bank, 2014).

Chile launched in 2008 the *Pension Basica Solidaria de Vejez*, which became part of the *Chile Solidario* CCT program. In 2009, El Salvador and Panama introduced *Pensión Basica Universal/Nuestros Mayores Derechos* and *100 a los 70*, respectively. Finally, in 2011 Paraguay and Peru introduced *Pensiones Alimentarias para Adultos Mayores* and *Pension 65*, respectively (ibid.).