

Article

Social Policies in Contemporary Latin America: Families and Poverty in the Social Protection Systems ¹

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Abstract: This article examines the impact of social policies on the living conditions of poor families—particularly women—in Latin America from the late 1980s to the present. It identifies three distinct trends of familialism in the region’s social protection systems. The first social policy trend is characterized by poverty alleviation policies addressing the family in an “elliptical” way, taking for granted the idea of a nuclear family. The distinguishing trait of the second trend is the appearance of social programs aimed at families and stressing the role of women as chief caregivers and administrators. And finally, the third policy trend is defined by an expansion of more universal social programs targeting children and the elderly. Despite the recent emergence of programs with gender specific goals, social policies continue to put a great burden on female workers. For example, many subsidies to poor families deliver money directly to women, improving their intra-family bargaining power, but this translates also into an increase of responsibilities and the ensuing overload of work. Consequently, social policies in Latin America need to aim at encouraging a more egalitarian distribution of housework and care work within the family, especially given how well-established androcentrism is in the region.

Keywords: social policies; social protection; family; familialism; poverty; women

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1. Introduction

In Latin America, the absence of family-specific policies has been linked to the prevalence of the familialization of welfare (even in countries with a relatively strong system of social security). The family component of social policies has only been present in the form of dispersed and uncoordinated measures, including health and education programs, prevention and eradication of domestic violence, or compensatory social programs.

Notwithstanding their emotionally appealing names, social programs such as Bolsa Familia or *Familias por la Inclusión Social*, are far from being genuine family policies. This situation is not too far from that of Europe. In a report about the European case, Linda Hantrais says,

“Family matters can be considered as a specific area of social policy, but not all governments would claim to have an explicit family policy remit. Within the European context, the term ‘family policy’ is generally used to characterise policies that identify families as the deliberate target of specific actions, and where the measures initiated are designed to have an impact on family resources and, ultimately, on family structure, as is the case for child or family benefits” ([1], p. 2).

Ironically, although the family occupies a central place in most political discourses and policy proposals in Latin America, such significance is out of kilter with actual public policy.

This paradox can be explained by the familialism of welfare systems which rely on families for the tasks of social reproduction. According to Gosta Esping Andersen [2], a welfare regime is “familialist” when it deposits the greatest responsibility for the well-being of family members on the family itself, rather than on the state or the market. For him, the responsibility of families in their own welfare is measured by the time they engage in unpaid domestic duties, or by the extent to which they absorb certain social burdens such as caring for children, the elderly, or the sick.

The consolidation of social welfare systems in Latin America came about after the 1950s with the rise of the *developmentalist* state², which took measures towards improving the quality of life of the population and growing the economy through industrialization ([3], p. 22). Since then and until the 1980s, we can see the consolidation of three welfare sub-systems, with different variations in each country: (a) social security, associated with benefits for citizens based on fundamental rights to welfare; (b) social insurance, with benefits for occupational groups through a contractual relationship; and (c) social assistance, related to programs and services aimed at vulnerable groups who demonstrate their inability to properly remain on the labor market [4].

The three sub-systems have helped to perpetuate the traditional concept of a nuclear family (father, mother, and children) that is based on the “male breadwinner model”. Such a model presupposes that men should provide monetary resources through their inclusion in the labor market, while women should be in charge of domestic work and home care tasks. This model—though challenged both empirically

² Developmentalism (desarrollismo) is a political-economic paradigm related to theories developed by ECLAC (Economic Commission for Latin America and the Caribbean) economists from the 1950s through the early 1970s. Its distinguishing feature is the promotion of inward-oriented development programs to accelerate growth rates, based on import-substitution industrialization, export taxes, and duties on manufactured imports. In this model, the state is regarded as the crucial agent for the strengthening of internal market, and national economic growth.

and normatively—informed social policies over many decades. These policies ranged from health programs, educational curricula and the coverage of family insurance, to other policies whose description is beyond the scope of this work. Due to its direct relationship to formal employment, the implementation of this model has been particularly evident in the field of social insurance policies. As Sunkel notes,

“Social protection systems associated with employment assume that the core of the labor force is male and, consequently, the family depends on a man as its main supplier” ([3], p. 23).

As explained below, despite changes in family structures and the increasing integration of women into the labor market, the traditional gender division of work centered on the “male bread-winner model” still permeates social assistance policies, albeit under different assumptions and strategies.

In highly stratified Latin American societies, the familialist bias in social policies has had a strong impact on family life conditions, particularly on wage earners and informal economy sectors. This article discusses the relationship between social policy and family in Latin America from the late 1980s to the present, through a characterization of three trends of familialism that have accompanied security systems in the region. The first trend, centered on the privatization of services and assistance policies for fighting poverty, prevailed during the boom years of the Washington Consensus model of the 1980s and 1990s. The second policy trend, aimed at mitigating the effects of rising unemployment levels and poverty, encompassed the years around the turn of the millennium (from the mid-1990s to the mid-2000s). As in the first trend, the new measures were in accord with the recommendations of international agencies of credit and technical assistance whose model was known as “Post-Washington Consensus”³. One of its leading exponents—Nobel Prize-winning economist Joseph Stiglitz—explained the main differences between the two models as follows,

“The Washington Consensus advocated use of a small set of instruments (including macroeconomic stability, liberalized trade, and privatization) to achieve a relatively narrow goal (economic growth). The Post-Washington Consensus recognizes both that a broader set of instruments is necessary and that our goals are also much broader. We seek increases in living standards—including improved health and education—not just increases in measured GDP. We seek sustainable development, which includes preserving natural resources and maintaining a healthy environment. We seek equitable development, which ensures that all groups in society, not just those at the top, enjoy the fruits of development. And we seek democratic development, in which citizens participate in a variety of ways in making the decisions that affect their lives” ([5], p. 31).

The third familist trend emerged in the region during the last decade and continues into the present. This new model of social protection restores the state as the provider of goods and services, and reinstates the language of rights, extending benefits to previously excluded social sectors. Social policies aimed at children and the elderly make families the explicit target, giving a central role to women in their function as mothers.

³ The term Washington Consensus is usually associated with the precepts of economic adjustment, administrative shrinking of the state, and social policies targeted at the poor. The Post-Washington Consensus emerged out of criticism towards the former, which led to economic instability, rising unemployment and deepening social inequalities in many countries.

2. Familist Policies in the 1990s: Economic Liberalism, Assistentialism, and the Fight against Poverty

In Latin America, the 1980s and 1990s were characterized by the strengthening of the neoliberal model of state administration. The neoliberal model of welfare left behind the economic policies that had promoted full employment with the active support of families. Following the guidelines of the Washington Consensus (also called “first generation reforms”), policy-making focused on the liberalization of trade and financing, the promotion of macroeconomic stability, and the transformation of the role of the state in the economy.

Public policies limited state social intervention to targeted social programs, thus strengthening the residual-liberal component of the state. A key strategy was the transfer of welfare sectors to the private market—as in the case of pension systems—and to other state jurisdictions—like health and educational services⁴.

The implementation of poverty alleviation policies was centered on social programs targeted mainly at the unemployed and families with unmet basic needs. Two main characteristics were: first, the provision of means-tested benefits—usually subject to low income verification—and, second, the requirement of work as a condition to remain in the program. Contrary to the universalizing tendency of social policies based on citizenship rights, policies targeted at the poor have stigmatizing effects. Subject to the personal characteristics of those who claim assistance, these policies tend to reinforce discrimination ([6], p. 193). Workfare policies have functioned as the main strategy for managing the reproduction of the “supernumerary” population. Their implementation revealed the magnitude of the decline of social rights in the region, as the notion of rights was replaced by that of obligation, and the right to work was substituted by the duty to work in order to receive assistance [7,8].

A paradigmatic case was the Argentine *Jefes y Jefas de Familia* (Heads of Household Plan) that was launched in 2002. Its purpose was to counteract the devastating effects of the economic and social crisis of 2001, which led to the growth of poverty rate from 38.3% to 53% in one year (2001–2002). This plan differed from other workfare programs previously implemented in Argentina. One novelty was the creation of local advisory councils as mechanisms of control and supervision by civil society. Additionally, by acknowledging women as heads of household, it helped the inclusion of a large number of females into the program, who accounted for 64% of participants⁵.

A distinguishing feature of poverty alleviation policies is that they are financially contingent. They are usually based on occasional budgets, unlike social security and social insurance policies that integrate all social public expenditures (such as education, or family allowances). Another characteristic is that they target vulnerable families. This is founded on doctrinal and instrumental assumptions. The doctrinal assumption goes back to the liberal principle of non-state intervention on social matters, unless families

⁴ The residual model places in the market the leading role of managing social risks, leaving to the state only “unacceptable” risks, such as extreme poverty.

⁵ The plan provided a monthly allowance in exchange for work in productive projects or community services. It was aimed at male or female heads of unemployed households with children up to 18 years of age or disabled of any age, and at households where the female spouse—concubine or cohabiting household head—was in a state of pregnancy. It was also meant to secure children’s school attendance and health control, and to include beneficiaries into formal education, and/or job training activities that could contribute to their future re-employment.

prove their incompetence for solving certain problems. In turn, the instrumental value of families is based on empirical evidence about their central role in the material and social reproduction of their members [9,10].

These policies are backed by discourses that take for granted the idea of a nuclear, “conjugal” family, ignoring other family arrangements. Correspondingly, they address the family in an “elliptical” way, overlooking the existence of sexual and generational divisions of power within the household. However, their criteria for eligibility (and other requisites) suppose traditional family roles. By addressing the family as a whole, as an homogeneous group free of hierarchical divisions of labor, these programs end up reinforcing existing gender and generation inequalities.

3. Familism and Policies in the Transition to the New Millennium: Towards a New Instrumentalization of Families?

Contrary to the expectations created by the Washington Consensus (which promoted the idea that economic growth alone would lead to the welfare of the population), by the mid-90s alarming signs of unemployment and poverty emerged in the region. Despite the compensatory nature of policies aimed at diminishing the negative effects of structural adjustment, poverty continued to rise in Latin America, showing the failure of the “trickle-down theory”. At the same time, growing public concern about the impact of neoliberal reforms led to a review of the principles of the Washington Consensus.

As a result, multilateral agencies developed new proposals for regional policymaking. “Second generation reforms”—or “Post-Washington Consensus” recommendations—emphasized the integration of economic and social development⁶. They promoted a type of relationship between state and society that combined democracy and the market by focusing on “good governance”, “sustainable development”, “human development”, and “social capital”—concepts which have gained ground in the language of policymaking.

In brief, the recommendations were intended to correct the deficits of previous policies through a set of measures organized around two central axes, whose relative weight varied according to country and political conjuncture: the return to the state as an agent of development—planning and controlling—and the participation of civil society—mainly NGOs—in the execution of social programs. Although they stressed “good governance” through democracy, participation and decentralization, these policies retained some elements from the neoliberal model of state management. An example is the technification of policymaking as seen in the diverse and complex instruments for measuring the rates of poverty that serve as the basis of targeting strategies. “Second generation” policies improved the mechanisms for targeting poor families. For instance, more reliable databases were created in order to avoid the dispersion of resources produced when different programs target the same beneficiaries.

In the context of labor market crisis and lack of public services, the family acquired an instrumental value as “social capital” and as a strategic resource. As Alicia Bárcena, Executive Secretary of the Economic Commission for Latin America and the Caribbean (ECLAC), states:

⁶ This concept of development took shape in the various summits organized by the United Nations—in particular the Earth Summit in Rio de Janeiro in 1992, and the World Development Summit in Copenhagen in 1995.

“Latin American families provide social support and protection against economic crises, unemployment, illness and death of some of its members. As social capital, the family is a resource of great value, since the limited social coverage in some countries of the region regarding work, health and social security, transforms the family in the only institution of social protection against unemployment, disease, migration and other traumatic events” ([11], p. 10).

The transformation of family structures—like the expansion of monoparental and extended families—which increased poverty and other related social problems, encouraged research on family habits and survival strategies. Accordingly, the family was increasingly regarded as a unit of observation and intervention. As a unit of observation, the family helped in the characterization of consumption practices. As a unit of intervention, it was useful for the implementation of community and educational programs, and the inculcation of habits.

This new approach incorporates the gender perspective by stressing the role of women as caretakers, household administrators, and intermediaries between welfare programs, households, and community organizations. As a result, most Conditional Cash Transfer programs (CCT) disseminated in the region in the last fifteen years, are targeted at mothers under the assumption that they are more reliable than men in the use of funds and the care of children. However, several studies show some unexpected side effects, both in intra-family relationships (e.g., gender conflicts) and in the relationship between families and their communities. As Villatoro states,

“In this sense, despite the discursive emphasis on the centrality of the family and the fundamental role assigned to women (in the administration of transfers and the operation of programs), what happens ‘within the families’, *i.e.*, the displacements of income, negotiations, perverse effects, conflicts and overlaps of power, remains a black box for program design” ([12], p. 275).

Hence, most CCT programs end up overloading the work of women, who apart from being the primary force of domestic work, are also a workforce in the labor market.

For example, a study of the impact of the Mexican Program *Oportunidades* (Opportunities) on women found that the only element put into practice from the gender perspective is the granting of scholarships to girls and young women. Incidentally, this encouraged female school attendance, thus helping the reduction of the gender gap in schooling. However, the fact that mothers receive money that is spent on food, school uniforms and footwear for children cannot be interpreted as a practice that promotes gender equality but rather as a reinforcement of the traditional role of females as childcare providers. According to this report, the absence of men deserves special attention, as they not only failed to fulfill their role as major providers, but many of them showed an inability to fulfill their role as co-providers. Furthermore, they failed to participate in domestic and care work, which remain a responsibility of women [13].

Yet, as noted below—in reference to the impact of conditional cash transfers—an alternative interpretation suggests that making the payment to women could strengthen the mother’s bargaining position, reinforcing her ability to shift priorities in household spending and time allocation, especially in circumstances where her power within the household is limited ([14], p. 59). This issue remains a subject of numerous debates.

Similarly, the program *Familias por la Inclusion Social* (Family for Social Inclusion Program), implemented in Argentina between 2004 and 2009, provided subsidies to mothers with two or more children under the age of 19 and/or disabled at any age. In exchange, they were obligated to send their children to school and to take them to regular health checkups. This program was also subject to criticism, as it reproduced traditional patterns of division of labor by gender. Although CCTs are an improvement on workfare policies, they displace obligations from the space of waged labor to the space of family work. Combining the short-term goal of alleviating poverty and the long-term goal of promoting human development, these programs resort to the traditional value of sacrifice and dedication to motherhood from women ([15], p. 16).

The “generational transmission of poverty”, that is, the idea that poverty is transmitted from one generation to the next, has also gained strength in policymaking. Thus, social programs include strategies to stimulate the development of human capital. As a result, current social policies that target poor families focus on their most vulnerable members, such as children.

4. The Latin American System of Social Protection in the XXI Century: Strengthening Motherhood or Democratizing Families?

Welfare systems are currently undergoing promising changes that seek to combine economic growth and social development. The objective is to overcome the devastating effects of previous structural adjustment policies through pro-active measures. As Cecchini, Filgueira and Robles, say:

“...over the last 10 years, the region has seen a major transformation of its social protection matrix and in its social policies generally. [...] this transformation have a very different orientation than those of the reform of the 1980s and early 1990s. While that era saw a major retreat from, and downscaling of, State social action (reduction or freezing of social spending, privatization, close targeting, financing of demand, *etc.*), the new century has seen an expansion of State action in social areas (broader coverages; partial or full re-nationalization; increased social spending; combination of vectors of need, supply and demand to determine investment and fiscal effort).” ([16], p. 31).

In this context, new notions of social protection have been gaining ground, in which the state plays a more active role and regains its place as guarantor of rights and as an actor in the regulation of the labor market. This is in sharp contrast to the paradigm of social protection which focused on “risk management” promoted by the World Bank (WB) in the mid-1990s⁷. While the International Labor Organization (ILO) emphasizes the link between social protection and labor markets, other United Nations (UN) agencies stress the social protection of rights, the promotion of social cohesion and the construction of citizenship [15,17].

Currently, ILO promotes the consolidation of a “Social Protection Floor” (SPF), seeking to guarantee a minimum level of economic security and access to basic services on the basis of citizen rights. The SPF provides the basis for countries to build their own social protection systems, and includes basic

⁷ Defining risk as undesirable fluctuations—predictable or not—that might generate welfare losses, the WB proposes a strategy for managing social risk through the use of informal systems (e.g., the self-protection strategies of households), market systems (e.g., financial assets and insurance policies) and public sector systems (e.g., state intervention).

security guarantees in various forms: income transfers such as pensions for the elderly or the disabled, benefits for dependent children, income support for the unemployed and poor workers, among others ([18], p. 2). ECLAC also promotes public policy strategies based on a citizen rights approach to overcome productive heterogeneity without compromising social equality. It fosters the construction of a new state-market-society equation, grounded on the capacity of contributory schemes associated with employment and solidarity mechanisms [19].

The efforts of Latin American and Caribbean countries at increasing the coverage of social protection are reflected in four areas of social policy: (a) retirement benefits, pensions and other monetary transfers to the elderly; (b) cash transfers to families with children; (c) access to services and health insurance; and (d) protection to workers in the field of health insurance, unemployment insurance and working conditions. In all four areas some important boundaries are being redefined, like those between contributory and non-contributory, targeting and universality, and subject contributor and recipient of the benefit ([16], p. 32).

Several countries have extended the coverage of retirements and pensions for the elderly. They have expanded non-contributory benefits, though with variations in their specific design and their degree of integration with the broader social security system. Among the benefits with wider coverage are *Renta Dignidad* (Dignity Income) in Bolivia, Brazil's rural pensions, *Pension para Adultos Mayores* (Pension for the Elderly) in Ecuador, *Pension Basica Solidaria* (Basic Solidarity Pension) and *Aporte Previsional Solidario* (Solidary Pension Contribution) in Chile.

In Argentina, coverage was expanded through a mechanism of flexibilization of contributory requirements, which extends benefits to various categories of informal workers, retaining the centrality of the contributory scheme ([20], p. 11)⁸. The *Plan de Inclusion Previsional* (Plan for Inclusive Social Insurance), implemented from 2005 to 2007, softened contribution requirements, granting access to the system to those who had been previously excluded. It covered individuals who fulfilled the minimum age to retire but had not met the requirements to enter the system—30 years of contributions and various dimensions of continuity [21]. Currently, a second stage of this plan is being launched, covering those who did not meet the requirements of age or years of service during the first stage.

Another example is the Chilean system of retirements and pensions. The Solidarity Pension System is part of the Pension Reform Act, which came into effect in 2008. It consists of a basic solidarity pension for the elderly and the disabled, which provides (or supplements) coverage to those who did not save enough during their working life, in order to finance a decent benefit. This system comprises the *Pension Basica Solidaria de Vejez* (Old Age Basic Solidarity Pension) and the *Aporte Previsional Solidario de Vejez* (Old Age Solidarity Pension Contribution) ([22], p. 436; [23], p. 39).

These reforms have favored women in a significant way. For instance, in Argentina the Prevision Inclusion Plan is popularly known as “retirement for housewives”, because 73% of beneficiaries were women, and the remaining 27%, male ([21], p. 123). However, this statistic indicates the scale of inequality between men and women in the formal labor market, upon which the Argentine system of retirements and pensions is based.

⁸ Since its origins in the 1940s, the Argentine system of social security has been characterized by the centrality of social insurances that deal with risks related to the activities of workers, such as retirements covering the impossibility to work due to advanced age, health care and family allowances.

In terms of children's coverage, there still are few policies besides CCTs. Some countries, like Chile, Uruguay and Argentina, have changed their systems of family allowances through a combination of contributory and non-contributory schemes. Chile has a contributory system of family allowances for formal workers. It also has a non-contributory system called *Subsidio Unico Familiar* (Single Family Subsidy) for poor people who cannot access the benefits of the Family Allowance and Maternal Allowance (*Asignación Familiar o Maternal*) because they do not work in the formal market and therefore they do not have any benefits thereof⁹. Together with other subsidies, the Single Family Subsidy is part of the program *Chile Solidario* (Solidary Chile), created in 2002 for “families, individuals and territories that are in situations of vulnerability” [25].

Uruguay also has two family allowance schemes: on the one hand, the regimen for formal wage workers and, on the other, the scheme for low-income households, regardless of the type of employment. In order to expand coverage, the latter was replaced in 2008 by the New Family Allowance Regime (*Nuevo Régimen de Asignaciones Familiares*). Benefits vary according to the number of children per household, using an equivalence scale which provides a greater amount to children attending secondary levels of education. Family allowances are administered by the Ministry of Social Development (Ministerio de Desarrollo Social) and the Bank of Social Security (Banco de Previsión Social), and have been integrated into the Equity Plan (*Plan de Equidad*), which consists of a set of programs included in the Assistance Network for Social Integration ([23], p. 31).

In Argentina, the Universal Child Allowance for Social Protection (*Asignación Universal por Hijo para la Protección Social*) and the Pregnancy Allowance for Social Protection (*Asignación por Embarazo para Protección Social*) have been designed in direct connection with the contributory system, just like retirements and pensions. The Universal Child Allowance for Social Protection (non-contributive) was added to the existing Law of contributory Family Allowances (*Ley de Asignaciones Familiares*) in 2009. It expanded family allowances to unemployed workers, informal workers earning an income below the minimum living wage, and domestic employees.

Today, Latin American systems of social protection include other policies that try to improve the living conditions of the poor, such as the expansion of kindergartens and nurseries, and health programs for maternal and child nutrition. As Cecchini, Filgueira and Robles say, “nearly all countries in the region have extended the ages of education coverage towards preschool children (3–6 years), and many have created care facilities for children from birth to two years old.” ([16], p. 36).

According to the United Nations Educational, Scientific and Cultural Organization (UNESCO), the gross enrollment ratio of children 3 to 5 years of age rose from 56% to 65% from 1999 to 2007 in the region. The Inter-American Development Bank (IDB) reports a similar increase in the enrollment of children from 4 to 5 years, which rose from 55% to 71% between 1998 and 2009. It also states that the highest increases were registered in Mexico, Argentina and Chile: while the proportion of children enrolled in Mexico grew by more than 50 percentage points, both Argentina and Chile show a rise of more than 25 percentage points ([26], p. 35; [27], p. 70; [28], p. 35). For example, between 2005 and 2009 Chile—one of the few countries with public coverage data—increased preschool enrollment from 4.3%

⁹ This subsidy gives the right to medical and dental benefits, and is inconsistent with the other benefits of the *Sistema Único de Prestaciones Familiares* (Single Family Benefit System), the *Pensión Básica Solidaria* (Basic Solidarity Pension), and the subsidy for mental disability [24].

to 11.5% for children between 0 and 2 years, and 17% to 22% for those between 2 and 4 years ([29]. But despite improvements in the region, there are profound differences in the access to preschool education according to socioeconomic status. The IDB points out that in El Salvador the percentage of enrolled children who belong to the lowest quintile of the distribution of wealth was about half the children in the highest quintile. In Brazil and Nicaragua the gap between the first and fifth quintile was 27 percentage points ([27], p. 70).

Aside from preschool services, many countries are launching other programs for early childhood. Examples include the centers of child and family care in Uruguay, preschool and nursery services of provincial and municipal programs in Argentina, nurseries and preschool services in Chile, the expansion of nurseries in Brazil, and the subsidies to community care for early childhood in Mexico. Some countries have also created integral systems or subsystems of childcare: *Brazil Carinhoso* (Affectionate Brazil), *Chile Crece Contigo* (Chile Grows with You); Colombia's *De Cero a Siempre* (Zero to Always) and, more recently, *Uruguay Crece Contigo* (Uruguay Grows with You) ([16], p. 36).

Likewise, maternity leave is undergoing changes that could improve early childhood care, family arrangements, and women's employment opportunities. Traditionally, maternity leave was given to waged women workers, to the detriment of informal, independent, and rural female workers. However, some countries as Brazil, Uruguay, Costa Rica, Chile and Argentina, have recognized the labor rights of domestic service workers, affording them the entitlement to maternity leave. Other reforms include the provision of paternity leave, and the same benefits and rights to adoption as to birth ([30], p. 5).

These policies show a new trend towards a greater re-distribution of resources by the state. But at the same time this poses major challenges to the administration of social policies, particularly regarding the articulation of specific measures into a coordinated system. The integration of policies has long been regarded by many as a remedy for the excessive dispersion of social actions aimed at tackling the numerous problems that affect families, from health and education to intra-family violence.

In summary, the main aspects of the current trend in Latin American social policies are:

- (a) The restoration of the state's role in establishing a "social protection floor" that combines a minimum of economic security with access to basic services (universal coverage grounded on citizen's rights);
- (b) The tendency to make families the explicit targeting of policies, giving a central role to women in their role as mothers (maternalist tradition);
- (c) A gradual increase of services aimed at relieving family care;
- (d) A significant reduction in the gap between pensions for men and women, as a result of the reforms of retirements and pensions systems; and,
- (e) A weakness or absence of policies reconciling waged labor and the domestic labor of women, as well as policies promoting the democratization of family work.

5. Conclusions

Latin American social policies are experiencing transformations that recover two principles that were abandoned in previous decades: the provision of goods and services by the state, and the language of rights. However, despite the changes that are taking place, these policies continue to give families a central role in the care of their members. While previous policies tended to conceal internal inequalities

by elliptically targeting the family as an “undifferentiated whole”, current policies unveil the female predominance in care work, since they are directed explicitly at women. There is a continuity in the familialist tradition of social state interventions in the region, but with a maternalist bias that is not free from tensions: policies acknowledge the role of women as mothers, but they fail to promote the redistribution of housework and caregiving in a more equitable way.

Some studies highlight the positive impact that CCT programs have on income level and stability in vulnerable households. But at the same time, they indicate an adverse effect on women. Although such programs bestow greater autonomy and negotiating power to women, the services required in order to receive cash transfers compromise their time ([31], p. 64).

An expansion of public services for children and the elderly could partially alleviate women from the burden of excessive family responsibilities and contribute to the democratization of households. It could also counteract the profound social stratification of Latin American societies. While upper and upper middle classes can count on private childcare services and paid domestic work, the poor can rely only on informal intra-family and community services, generally supported by the voluntary work of mothers themselves ([32], p. 132). Despite some progress, investment in early childhood services is still deficient in the region. As stated in the Annual Social Report (*Panorama Social*) of ECLAC for 2009,

“The traditional welfare regime in Latin America is premised on the model of the male breadwinner and the female homemaker caring for children and older persons. Both the empirical evidence and the normative principles seriously challenge this vision today. In other words, there is no way to resolve the care crisis without redistributing the burdens of paid work, unpaid work and care work. It is not enough to lobby for ways to reconcile the paid and unpaid work performed by women. What is needed is for the State and public policy to make simultaneous progress on various fronts.” ([33], p. 212).

Combined with the low participation of men in family responsibilities, the chances for poor and middle class women to reconcile paid and domestic work are minimal, which also excludes them from better employment opportunities ([31], p. 58).

Familialism remains a prominent feature of Latin American welfare systems. Recent changes show a tendency towards easing the financial burden on families through policies aimed at improving household income. Some countries are also broadening the coverage of retirement benefits and pensions, the maternity leave system, family allowances and childcare services, thus protecting sectors of the population that were previously neglected. These new policies are gradually replacing the social programs that deepen the discrimination of the poor, restoring the language of social rights. Furthermore, they are conferring more visibility to women in their crucial role as domestic workers and caregivers. Nonetheless, social policies continue to place the greatest responsibility for the well-being of family members on the family, particularly on women. Social policies should play a more active role in the democratization of families.

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Abbreviations

GDP:	Gross Domestic Product;
NGOs:	Non-Governmental Organizations;
ECLAC:	Economic Commission for Latin America and the Caribbean;
CCT:	Conditional Cash Transfer programs;
WB:	World Bank;
ILO:	International Labour Organization;
UN:	United Nations;
SPF:	Social Protection Floor;
UNESCO:	United Nations Educational, Scientific and Cultural Organization;
IDB:	Inter-American Development Bank.

Conflicts of Interest

The author declares no conflict of interest.

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